SPARK Collaborative

REPORT

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The Financial Well-Being of Parents Pursuing Postsecondary Education

A Statistical Portrait of Student Parents Using 2020 Data

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Postsecondary education is heralded as a key path to economic mobility in the US, but many of the nation's 4 million student parents struggle on the path to graduation. The high costs of postsecondary education and parenting are among the most significant barriers faced by parenting students. We use the latest available data to document student parents' living expenses, the resources student parents leverage to attend postsecondary education, and the gaps student parents face between their expenses and their resources.

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Introduction

Postsecondary education is a key path to economic mobility in the US, and college graduates earn higher incomes and experience lower rates of unemployment than peers who have not earned a postsecondary degree (Haskins 2016; US Bureau of Labor Statistics 2024). The promise of economic mobility is especially appealing for student parents, many of whom pursue postsecondary education to create a better economic future for themselves and their children (Anderson 2022; Ryberg et al. 2024; Wilsey 2013). When student parents graduate, they reap the financial benefits of postsecondary education (Reichlin Cruse et al. 2019), as do their children (Anderson 2022), their institutions (Hensley, White, and Reichlin Cruse 2021), and their states (Hicks and Anderson 2024; Reichlin Cruse et al. 2019).

Yet, many students struggle on the path to graduation, and more than 10 million parents in the US find themselves with some college experience but no degree (Hensley, White, and Reichlin Cruse 2021; National Center for Education Statistics 2022). Some of the most significant barriers to graduation for student parents are the high costs of postsecondary education and of parenting (Williams et al. 2022). As this report will illustrate, the financial aid system and employment structures in the US are not friendly to student parents. Student parents may feel caught in a difficult cycle, experiencing limited professional prospects without a postsecondary degree but struggling to afford the college education that would expand their economic opportunities.

This report draws on the most recent nationally representative data available on student parent finances, the National Postsecondary Student Aid Study (NPSAS 2020), to illustrate the financial realities of students pursuing postsecondary education while raising children (see the Data Note for the report's definition of student parent). We discuss elements of student parents' expenses that are costlier than those of students without dependent children. We also examine the resources available to student parents to pay for tuition and living expenses, including employment wages, federal benefits, financial aid, and credit cards. Finally, we bring costs and resources together in sample budgets to illustrate student parents' financial situations, and we encourage the reader to think about the financial challenges student parents face.

Reflection Questions

As you read, we encourage you to put yourself in the shoes of a student parent navigating the journey through postsecondary education (if you have not experienced a similar journey yourself).

- What are the basic expenses of a college student who is not receiving support from their parents?
- What additional expenses does a parent have above and beyond those of students without children? Consider surprise expenses that might arise with children.
- How much does child care cost in your area? (Consider exploring https://costofchildcare.org/.)
- What employment opportunities could a student pursue with a full-time course schedule while caring for a child?
- How could a student pay their bills if their income was not enough to cover living expenses, child care, and remaining tuition?
- How might financial stress affect a student's ability to be successful as a student, a parent, and a worker?

Data Notes

We used the "dependent children" variable to identify student parents. In 2020 NPSAS, this variable is defined by whether a student has dependent children receiving more than half their support from the student. This may include children over age 18. The 2020 NPSAS identified the dependent children data item first from federal financial aid applications and then, if it was not available in the financial aid records, from the student survey.[a] We understand that many more students might be parenting and caregiving for children than would be identified using this narrowed definition. In addition, the 2020 NPSAS does not include high school students in college or persons in noncredit training programs.

In this report we focus specifically on student parents in associate's, bachelor's, and master's level programs. When we refer to all student parents in this report, we are referring specifically to students across these programs.

The COVID-19 pandemic shutdowns occurred early in the 2020 NPSAS data collection period. Because parents were particularly affected by the COVID-19 pandemic as they abruptly lost child care, employment, and educational continuity (Hicks 2021; Lin et al. 2022; Manze et al. 2021), students with dependent children were likely underrepresented in the survey portion of the NPSAS. This means that the 2020 data likely undercount student parents. In this analysis, we report the numbers as they appear in the official data, despite these concerns. See https://studentparentaction.org/resources/data-insights for more detail.

[a] National Center for Education Statistics, "National Postsecondary Student Aid Study: 2020 Undergraduate Students," created August 13, 2024, accessed from PowerStats, https://nces.ed.gov/datalab/codebooks/by-subject/157-national-postsecondary-student-aid-study-2020-undergraduate-students.

Student Parents Have Higher Expenses Than Their Peers

While all students (or their families) must pay for tuition and living expenses, parenting comes with additional costs. Not only are student parents less likely to get financial support from their families for education expenses (Kuperberg 2023), but they must also pay for child care, additional food and medical expenses, reliable transportation, custody legal expenses, child support, and more costly housing (Williams et al. 2022). The additional costs are substantial—for instance, in many states, the cost of child care rivals that of college tuition (Williams et al. 2022).[1] The 2020 NPSAS does not ask about all these expenses but gives detailed insight into student parents' child care and housing costs, which we focus on below.

Child care

Approximately half (50%) of student parents pay for child care, which may include full-day care for young children, before- and after-school care for school-aged children, or other

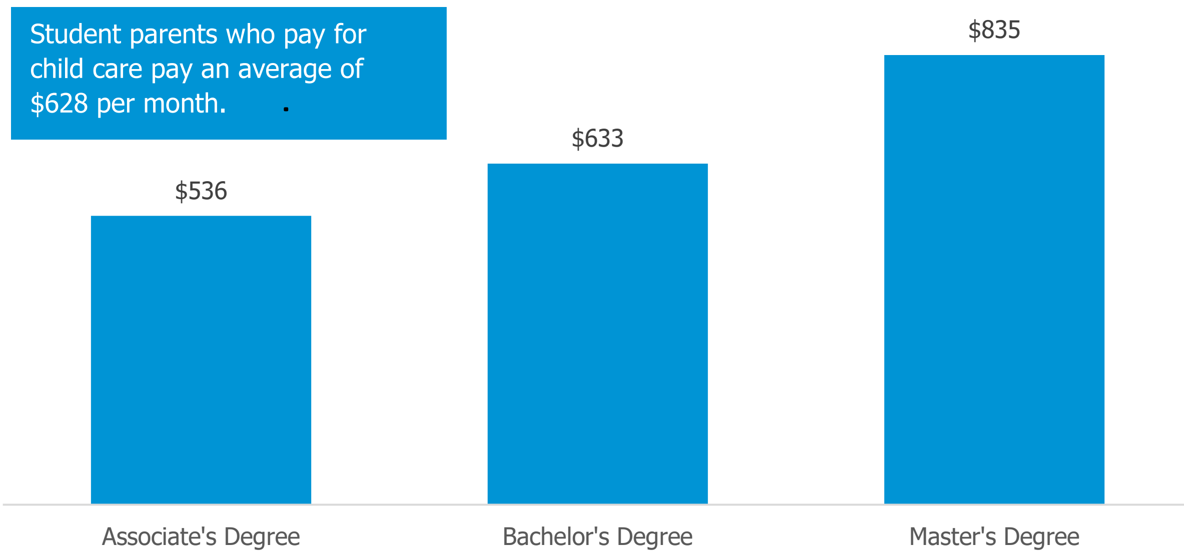
[1] Baylee Patel, "The US States Where Childcare Costs More Than College Tuition," NetCredit blog, August 31, 2023, https://www.netcredit.com/blog/cost-of-child-care-by-state/.

arrangements.[2] Fifty percent of student parents pursuing associate's degrees, 48 percent pursuing bachelor's degrees, and 56 percent pursuing master's degrees pay for care. Students who pay for child care pay an average of $628 per month, with average expenses increasing across degree types (Figure 1).

FIGURE 1

Student parents who pay for child care pay more than $500 per month, on average

Average monthly child care expenses among students with child care expenses in the 2019–20 academic year, by degree level



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).
Note: The variables used in this analysis are DEPCOST, DEPCHILD, UGDEG, and GRADDEG.

Housing

Most student parents (87%) pay for monthly housing expenses themselves (as opposed to having a parent or other person pay) and have higher housing expenses than students without children.[3,4] Among those pursuing associate's degrees, 85 percent of student parents pay for housing themselves, compared with 48 percent of nonparents. Similarly, 89 percent of student parents pursuing bachelor's degrees pay for housing, compared with 61 percent of their peers without children, as do 90 percent of student parents pursuing master's degrees, compared with 80 percent of nonparenting peers.

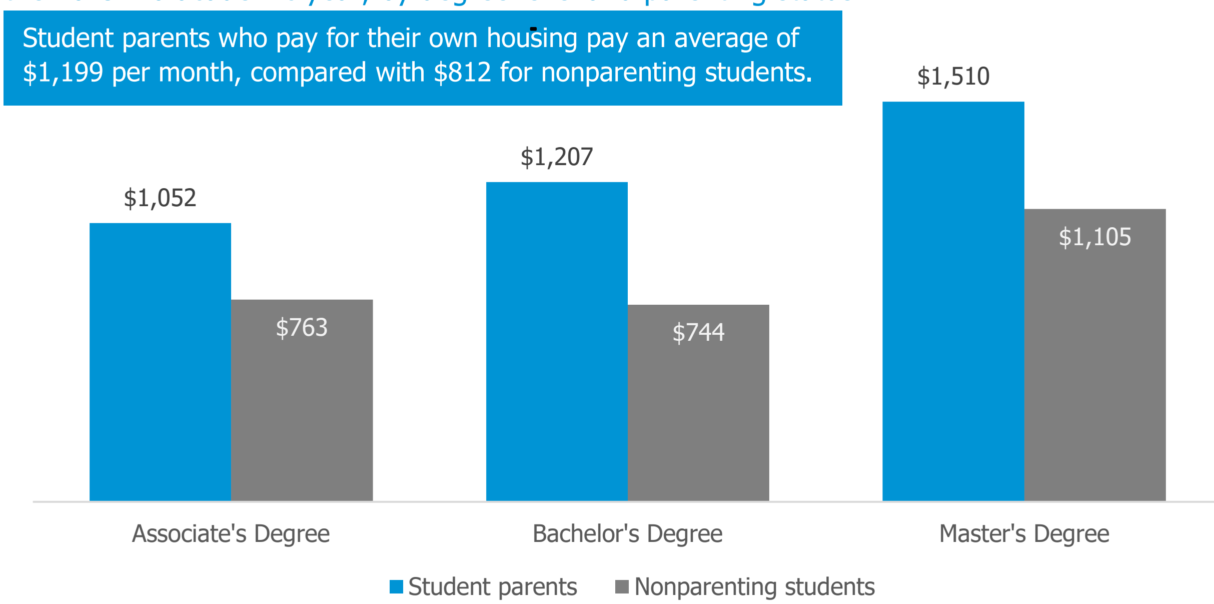
[2] To calculate the percentage of student parents paying for child care, we used the following NPSAS variables: DEPCARE, DEPCHILD, UGDEG, and GRADDEG.
[3] We use "students without children" or "nonparenting students" to refer to students without dependent children, though this may include students who parent children they do not claim as dependents (including custodial and noncustodial caregivers, as well as caregivers who contribute financially to parenting and those who do not). Please see the data note for more information on the "dependent children" variable.
[4] To calculate the percentage of students paying for housing themselves, we used the following variables: MNTRENT, DEPCHILD, UGDEG, and GRADDEG.

Student parents who pay for their own housing have housing expenses that average 48 percent higher than their peers without children (Figure 2). Elevated housing expenses for student parents likely reflect the need for additional bedrooms and spaces for children. Additionally, parents may not have the option to split costs with roommates because of safety or legal concerns.

FIGURE 2

Student parents have elevated housing expenses compared with nonparenting peers

Average monthly housing expenses among students who paid their own housing expenses in the 2019–20 academic year, by degree level and parenting status



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).

Note: The variables used in this analysis are MNTRENT, DEPCHILD, UGDEG, and GRADDEG.

Student Parents Leverage Various Financial Resources

Student parents pursuing postsecondary education draw on varied resources to pay for their living and educational expenses (Kuperberg 2023). Here, we document four types of resources available to student parents: employment wages, federal public benefits, financial aid, and credit cards.

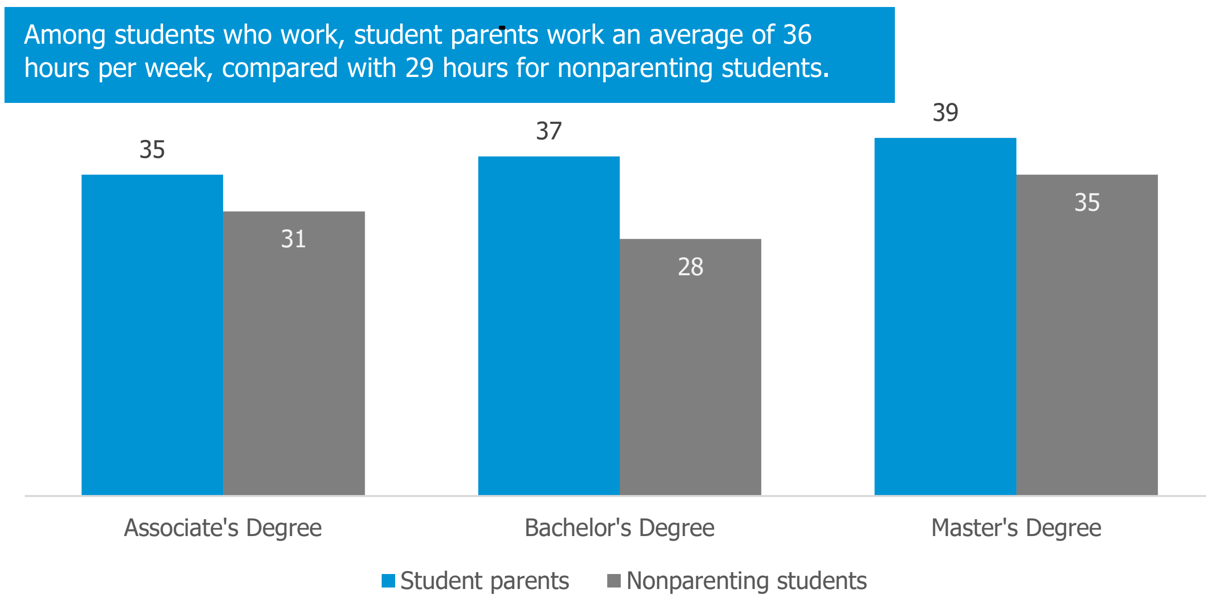
Employment wages

Student parents are likely to work while attending school. More than three-quarters of students at every degree level work during the semester or summer, and, across levels, 80 percent of student parents work.[5] Seventy-seven percent of student parents pursuing associate's degrees, 79 percent pursuing bachelor's degrees, and 89 percent pursuing master's degrees are working during the academic year. Similar proportions of students with and without dependent children work, but student parents tend to work more hours (Figure 3). Across the three degree levels, employed student parents work, on average, 36 hours per week across all jobs and fellowships during the academic year—approximately the equivalent of holding a full-time job.

FIGURE 3

Student parents work more hours than nonparenting students

Average number of hours worked per week in the 2019–20 academic year, among students who worked, by degree level and parenting status



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).

Notes: Hours worked per week include hours at a single job. If a student worked more than one job, they were asked to report on the job in which they worked the most hours per week. This number is inclusive of work-study and fellowships for students at the associate's and bachelor's levels. At the master's level, hours include assistantships, traineeships, fellowships, and work-study. The variables used in this analysis are JOBHOUR3, JOBHOUR3_GR, DEPCHILD, UGDEG, and GRADDEG. The academic year runs from July 1, 2019, to June 30, 2020. Summer jobs within those months are included (regardless of whether a student was actively enrolled in classes).

Student parents who are employed earn more than nonparenting students (on average, approximately $42,000 compared with $20,000), perhaps because they work longer hours and are older (Anderson et al. 2024).[6] The earnings gap is most pronounced at the bachelor's level: on average, working student parents earn about $42,000 across all jobs and fellowships during the academic year (defined as July 1, 2019, to June 20, 2020), while students without dependent children earn $15,000—a difference of $27,000. Student parents at the associate's

[5] We used the following variables to calculate the percentage of students working during the academic year: JOBANY3, JOBANY3_GR, DEPCHILD, UGDEG, and GRADDEG.

[6] We used the following variables to calculate earnings: JOBEARN3, JOBEARN3_GR, DEPCHILD, UGDEG, and GRADDEG.

level earn $9,000 more than their counterparts without dependent children (approximately $30,000 compared with $21,000), while student parents at the master's level earn $21,000 more (approximately $66,000 compared with $45,000).[7]

Many parenting students face year-round financial challenges that may be more difficult to navigate during the summer months. The idea that a student can work their way through college with a minimum wage job is a myth, particularly for parenting students. The rising costs of tuition and living expenses far outpace the earnings from minimum wage work, making it nearly impossible for low-income students to cover all their college costs solely through employment (Williams et al. 2022). Summer employment can fall short of meeting ongoing living expenses, and unmet child care needs may increase financial hardship when children's school is not in session. As student parents juggle the demands of parenting, studying, and working, they may have difficulty finding jobs that flexibly align with their shifting schedules and responsibilities. If their summer income increases significantly, they may lose eligibility for crucial benefits, further compounding financial challenges.

Federal benefits

To make ends meet for their families, many student parents participate in federal benefit programs, especially those targeted toward families with children (Payne, Anderson, and Green 2022). The 2020 NPSAS provides data on whether students or anyone in their household received benefits from the following federal programs in the 2017 or 2018 calendar years: Supplemental Nutrition Assistance Program (i.e., SNAP or Food Stamps), Free or Reduced Price School Lunch Benefits, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), and the Special Supplemental Nutrition program for Women, Infants, and Children (WIC).

About half (52%) of student parents in the 2019-20 school year received at least one of these federal benefits in 2017 or 2018, including 64 percent of student parents pursuing associate's degrees, 52 percent pursuing bachelor's degrees, and 28 percent pursuing master's degrees (Figure 4).[8]

Although many student parents qualify for federal benefit programs, parenting while pursuing postsecondary education may in some situations create barriers to receiving public benefits. Many benefits programs are authorized and administered by state governments. Parenting students may experience eligibility criteria and funding amounts that vary by state (Rios, Welton, and Huelsman 2024). Student parents may be disenfranchised by or excluded from some programs, as state-imposed work requirements may not fully consider postsecondary education activities as work (Payne, Anderson, and Green 2022; Rios, Welton, and Huelsman 2024). As a result, in addition to studying, working, and parenting, many student parents are navigating a complex web of benefits programs that can add additional stress to their lives,

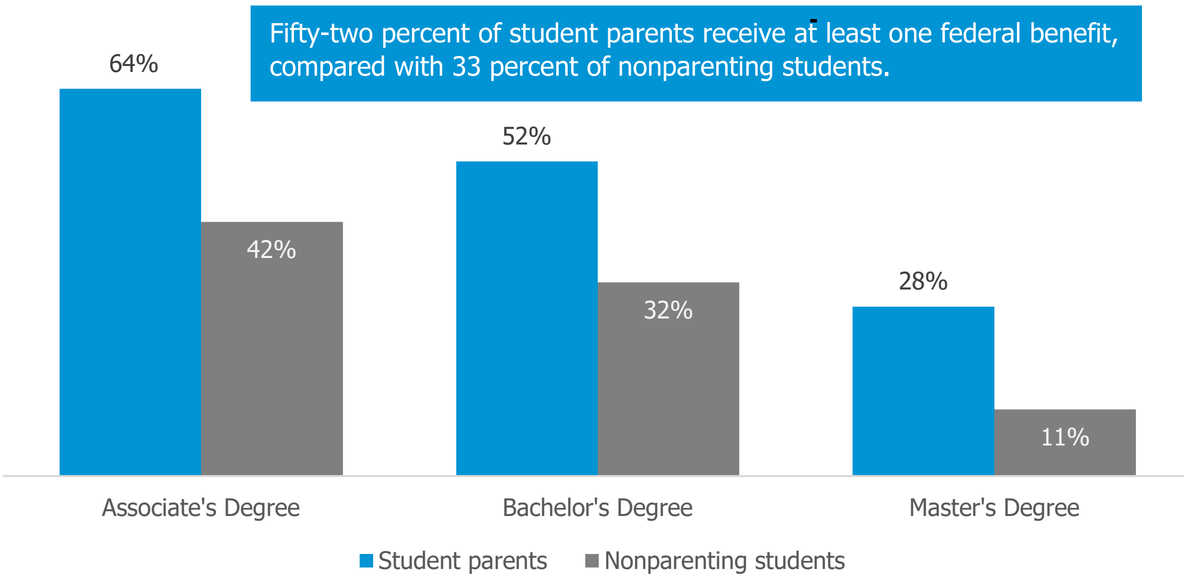
[7] The variables used in this analysis were JOBEARN3, JOBEARN3_GR, DEPCHILD, UGDEG, and GRADDEG.
[8] Public benefits data represent receipt in 2017 and 2018, which may reflect a time when students were not enrolled in higher education and/or may not have had dependent children—both of which affect eligibility for benefits. In addition, asking about benefits two years retroactively could reduce the accuracy of reporting.

even as the programs relieve some financial strain (Anderson and Green 2022; Payne, Anderson, and Green 2022; Ramos et al. 2022).

FIGURE 4

A larger share of student parents than nonparenting students received federal benefits in the recent past

Percentage of students enrolled in the 2019–20 school year who received any federal benefits in 2017 or 2018, by degree level and parenting status



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).

Notes: Data reflect whether anyone in the student's household received federal benefits during the 2017 or 2018 calendar year, including the Supplemental Nutrition Assistance Program (SNAP or Food Stamps), Free or Reduced Price School Lunch Benefits, Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), or the Special Supplemental Nutrition program for Women, Infants, and Children (WIC). The variables used in this analysis are FEDBEN, DEPCHILD, UGDEG, and GRADDEG.

Financial aid

Parenting students also use financial aid to cover expenses. The current financial aid system, while providing critical support for many, often falls short in addressing the specific needs of parenting students, who face unique financial pressures and responsibilities (Williams et al. 2022). Financial aid packages are typically designed to support the cost of attendance (COA) for a traditional student, often excluding key needs of parenting students (Anderson, Green, and Payne 2022). Standard financial aid limits do not account for the full spectrum of expenses parents face. For example, the estimated food allotment in a standard COA is designed to support the student but not their dependents. Although students can request that some dependent care expenses be added to their personal COA, many parenting students remain unaware of the option to make COA adjustments. Moreover, an increase in the COA may only provide expanded access to educational loans without additional grant support (Anderson, Green, and Payne 2022; Emrey-Arras 2019).

Applying for financial aid

Financial aid eligibility is most often determined through the Free Application for Federal Student Aid (FAFSA), though some schools use additional applications to determine demonstrated need for financial aid.[9] The school's standard COA also plays an important role in the calculation of a student's financial aid package, as it sets a limit for the maximum amount of financial aid a student may receive for the period they are enrolled.[10] Financial aid packages can include federal, state, institutional, and private scholarships and grants (i.e., money that does not need to be repaid); federal, state, and private loans (i.e., financing that must be repaid with interest and may involve borrower fees); and student employment programs that offer hourly wages for campus-based work (e.g., Federal Work-Study Program).[11] Each component of a financial aid package has its own access requirements, and some components have short-term tax implications or long-term financial consequences for students. Below we examine how many student parents apply for financial aid and how their grants and loans differ from those of nonparenting peers.

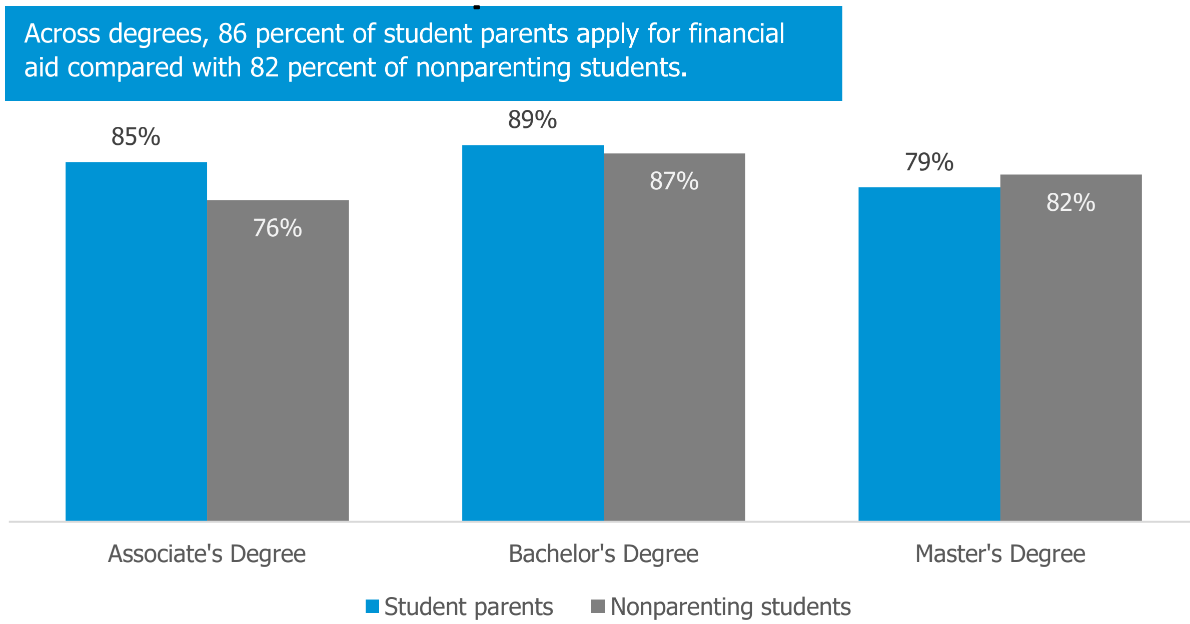
Looking specifically at undergraduate students, we see that the vast majority of students with dependent children pursuing associate's or bachelor's degrees—87 percent—apply for financial aid (Figure 5), which likely indicates that their income and savings will not meet their enrollment costs and they will need help to pay for college. Rates of application also vary by key demographic characteristics. Notably, more than 90 percent of single parents (93%), American Indian or Alaska Native mothers (91%), and Black or African American mothers (95%) pursuing associate's or bachelor's degrees apply for financial aid, revealing the heightened need for financial support among students with marginalized identities.[12]

[9] "How Does a College or Career School Determine How Much Aid a Student Is Eligible to Receive?," Federal Student Aid, US Department of Education, accessed August 11, 2024, https://studentaid.gov/help-center/answers/article/how-does-the-us-department-of-education-determine-how-much-aid-is-dispersed.
[10] "What Does Cost of Attendance (COA) Mean?," Federal Student Aid, US Department of Education, accessed August 11, 2024, https://studentaid.gov/help-center/answers/article/what-does-cost-of-attendance-mean.
[11] "Understand Financial Aid," Federal Student Aid, US Department of Education, accessed August 11, 2024, https://studentaid.gov/h/understand-aid.
[12] Rates of applying for financial aid by single parenting status and race/ethnicity were calculated with the following variables: SINGLPAR, RACESEX, DEPCHILD, AIDAPP, and UGDEG.

FIGURE 5

Most student parents apply for financial aid

Percentage of students who applied for any financial aid during the 2019–20 school year, by degree level and parenting status



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).
Note: The variables used in this analysis are AIDAPP, UGDEG, DEPCHILD, and GRADDEG.

Grants

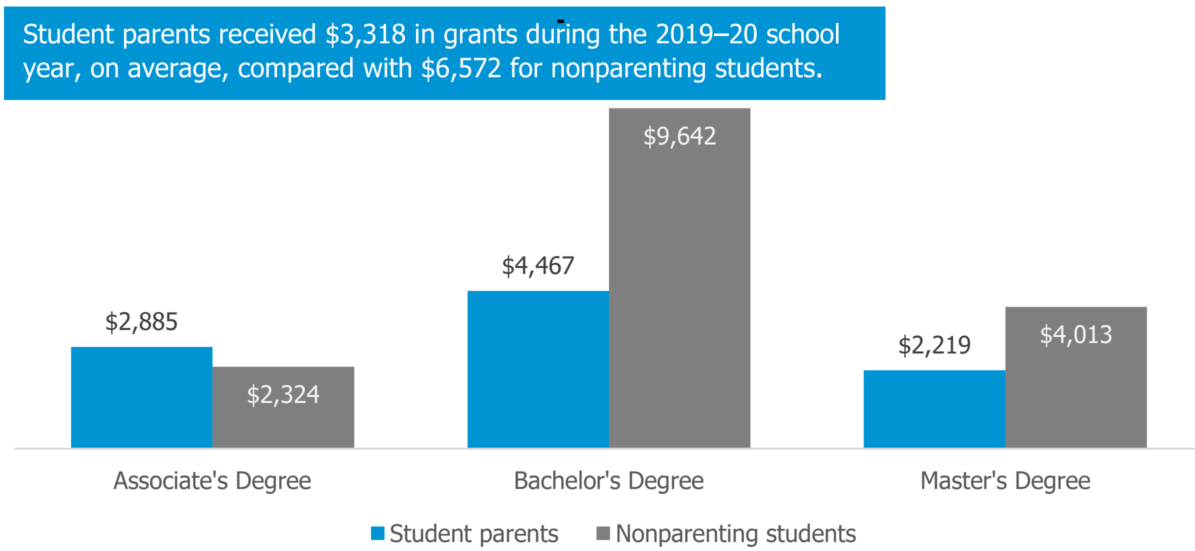
Across degree levels, student parents receive about half of the grant aid, on average, nonparenting students do ($3,318 compared with $6,572). Student parents receive less grant aid, on average, than their peers without dependents at both the bachelor's and master's levels, though they receive greater grant aid than their peers at the associate's level (Figure 6). The types of grant funding students receive also vary by their parenting status. While undergraduate student parents are more likely to receive funding through federal Pell Grants, nonparenting students more typically receive funding through institutional grants.[13]

[13] Based on NPSAS analyses, available from the authors upon request.

FIGURE 6

Student parents receive less grant aid, on average, than their peers without dependents at the bachelor's and master's levels

Average grant amounts received during the 2019–20 school year, by degree level and parenting status



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).

Notes: Total grant amounts include federal grants, state grants, institutional grants, and outside grants, which include employer tuition reimbursements and grants from private sources. Students who received zero grants are included in the averages. The variables used in this analysis are TOTGRT, DEPCHILD, UGDEG, and GRADDEG.

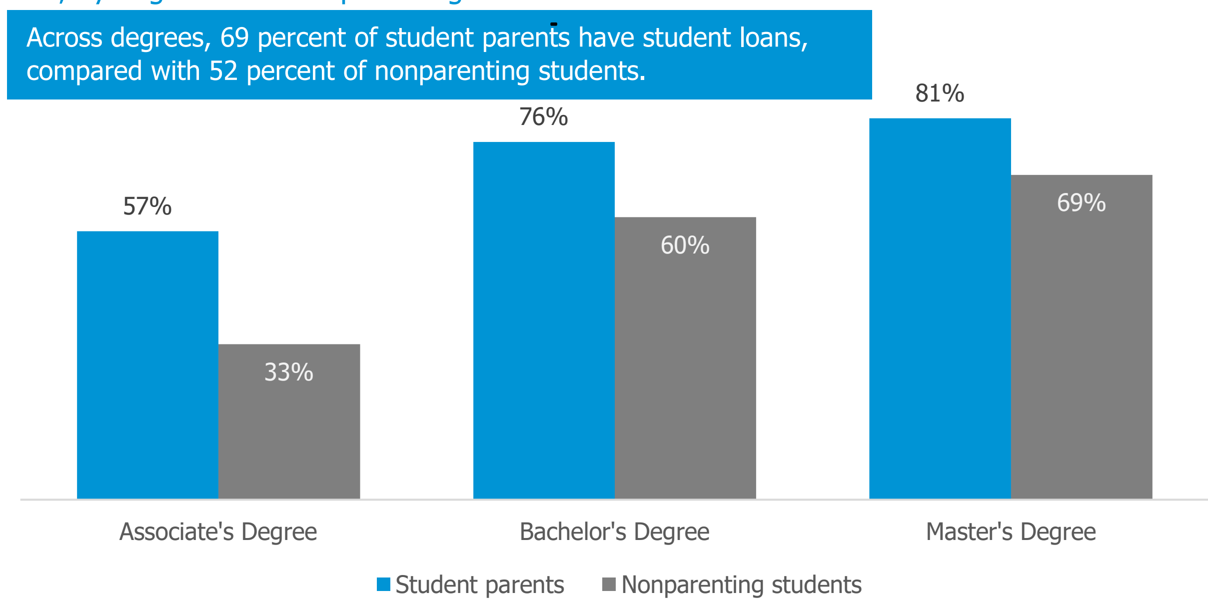
Student loans

Loans may be from federal, state, or private sources; they may charge an origination fee, accrue interest, and must be repaid to the lender (Anderson, Green, and Payne 2022). Reliance on loans can have long-term implications for financial well-being, as substantial debt affects financial stability after graduation (Gicheva and Thompson 2015). As such, we discuss all student loans a student has taken out, whether the loans were taken out in the 2019–20 school year or earlier. Parenting students rely on loans more than nonparenting students across degree levels (Figure 7).

FIGURE 7

A higher proportion of parenting students take out student loans than nonparenting students

Percentage of students enrolled in the 2019–20 school year who had ever taken out student loans, by degree level and parenting status



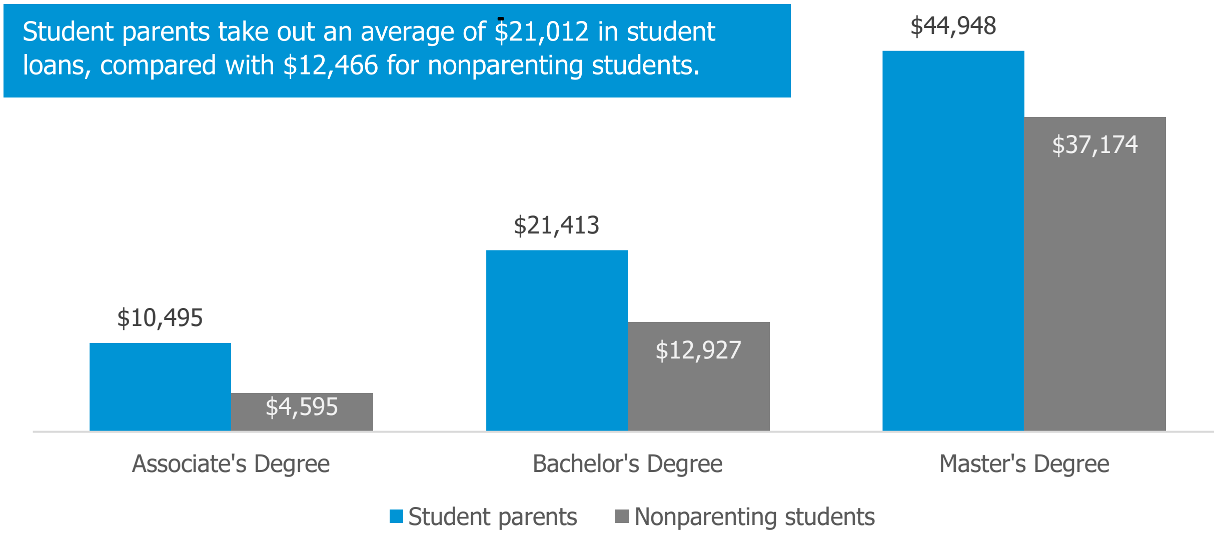
Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).
Notes: This figure presents cumulative loan activity for all undergraduate and graduate education through June 30, 2020, excluding Parent PLUS Loans. For master's degree students, loans could include loans for undergraduate education, graduate education, or both. The variables used in this analysis are CUMLNTP1, CUMLNTP3, DEPCHILD, UGDEG, and GRADDEG.

Parenting students also take out larger loans than their peers without dependent children across degree levels (Figure 8).

FIGURE 8

Student parents take on larger student loans across degree levels

Average cumulative amount borrowed in student loans among students enrolled in the 2019–20 school year, by degree level and parenting status



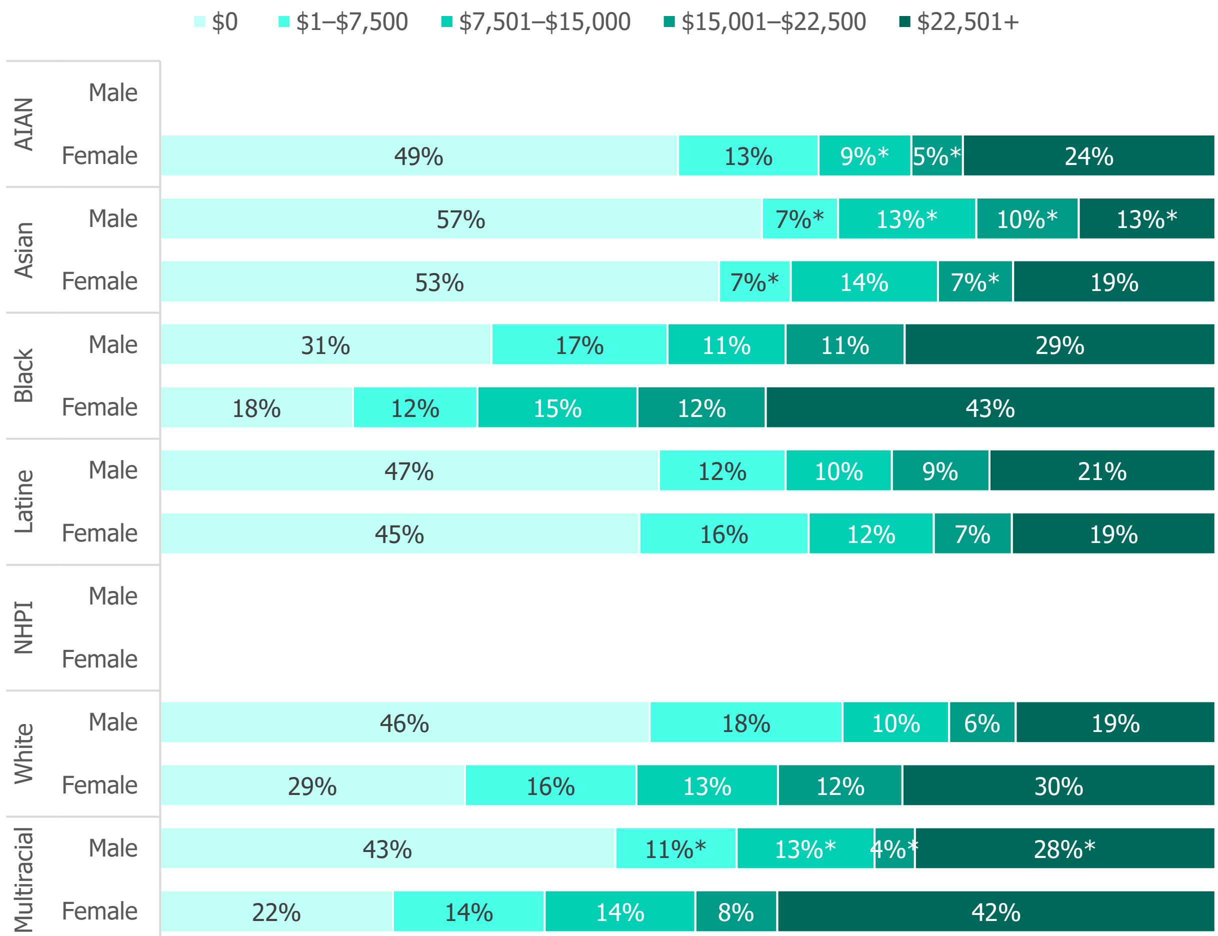
Source: National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).
Notes: Loan amounts include amounts borrowed in the 2019–20 school year and prior years. They do not include interest or reflect current amount owed, which tends to be higher. For master's degree students, loan amounts include loans for undergraduate and graduate education. Students who did not receive loans are included in the averages. The variables used in this analysis are BORAMT1, BORAMT3, DEPCHILD, UGDEG, and GRADDEG.

Just as parenting students of various identities apply for financial aid at different rates, students of different racial/ethnic and gender identities also take on student debt at different rates (Figure 9). Notably, the racial/ethnic-gender group with the largest proportion of student parents taking out loans is Black female undergraduates (82%). Black mothers also take on larger loans than other groups, with more than one-third taking out more than $27,000 in loans for undergraduate studies.

FIGURE 9

The amount student parents borrow for their undergraduate education varies by racial/ethnic and gender identities

Cumulative amount of undergraduate educational loans borrowed by student parents pursuing associate's and bachelor's degrees enrolled in the 2019–20 school year, by race, ethnicity, and gender



Sources: National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).

Notes: Loan amounts include amounts borrowed in the 2019–20 school year and prior years. They do not include interest or reflect current amount owed, which tends to be higher. Totals do not sum to 100 percent because of rounding. Data are not presented for American Indian or Alaska Native (AIAN) males or Native Hawaiian or other Pacific Islander (NHPI) males or females because data do not meet reporting requirements. Estimates labeled with asterisks (*) should be interpreted with caution as they have large standard errors. The variables used in this analysis are BORAMT1, RACESEX, UGDEG, and DEPCHILD.

Credit cards

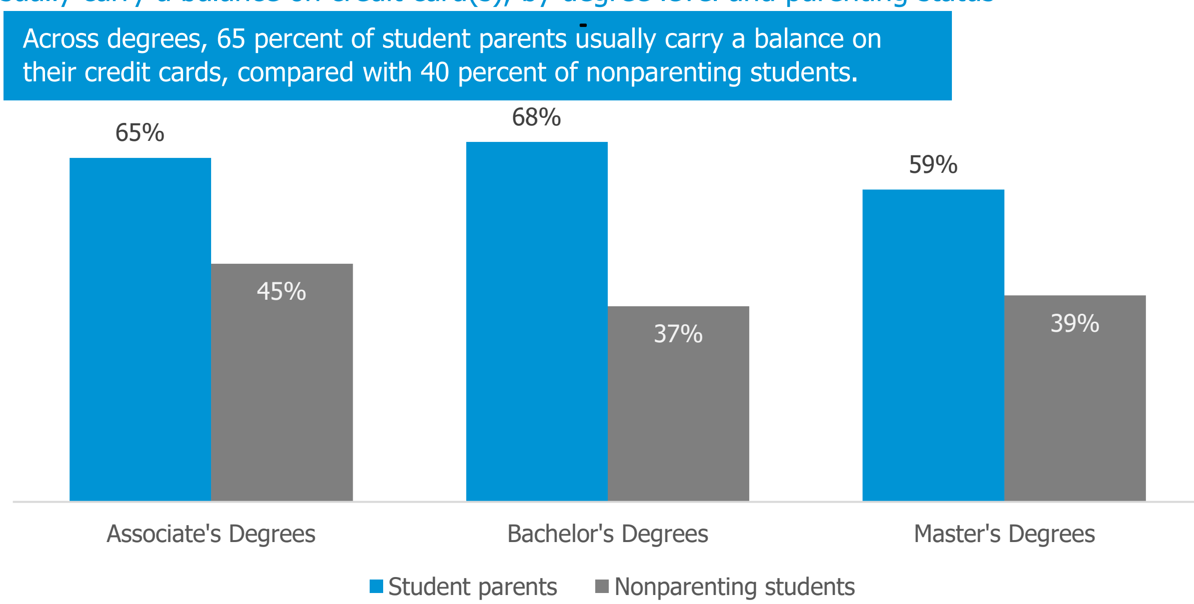
As the cost of postsecondary education increases, many students are using credit cards to pay for their expenses, a practice linked to reduced odds of graduation (Andrews 2021). As discussed above and illustrated in the expense ledgers below, the limitations of financial aid may lead to significant funding gaps that cannot be covered by traditional loans and grants. Student parents may turn to credit cards as a stopgap to manage immediate financial needs such as child care, housing, food, transportation, and health care—and even to pay tuition. Subsidizing the costs of both parenting and education with credit card debt can have serious long-term consequences for students and their families. Credit card interest rates are high and have risen steeply in the past 10 years.[14] When a borrower cannot pay the full balance each month, they accrue compounding high-interest debt and risk long-term financial security.

Parenting students are more likely than their peers without dependents to carry forward credit card balances month to month. About two-thirds (65%) of student parents do so (Figure 10).

FIGURE 10

Student parents are more likely to carry a balance on their credit card at the end of each month than nonparenting students

Percentage of students with at least one credit card enrolled in the 2019–20 school year who usually carry a balance on credit card(s), by degree level and parenting status



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).
Notes: Students who had at least one credit card were asked, "Do you usually owe an amount that is carried over on your credit card[s] from month to month?" The variables used in this analysis are CRBALCR, DEPCHILD, UGDEG, and GRADDEG.

The total balance parenting students carry on their credit cards also differs from that of their peers without dependent children (Figure 11). Across degree levels, the approximately two-thirds of student parents who report usually carrying a balance on their credit cards are significantly more likely than nonparenting students to have a balance over $5,000 on their credit cards in the prior month. While holding a manageable balance on a credit card can be useful for building credit history if payments are made on time and in full, having high credit utilization—the ratio of debt balance to credit limit—can negatively impact credit scores. And

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[14] Dan Martinez and Margaret Seikel, "Credit Card Interest Rate Margins at All-Time High," Consumer Financial Protection Bureau blog, February 22, 2024, https://www.consumerfinance.gov/about-us/blog/credit-card-interest-rate-margins-at-all-time-high/.

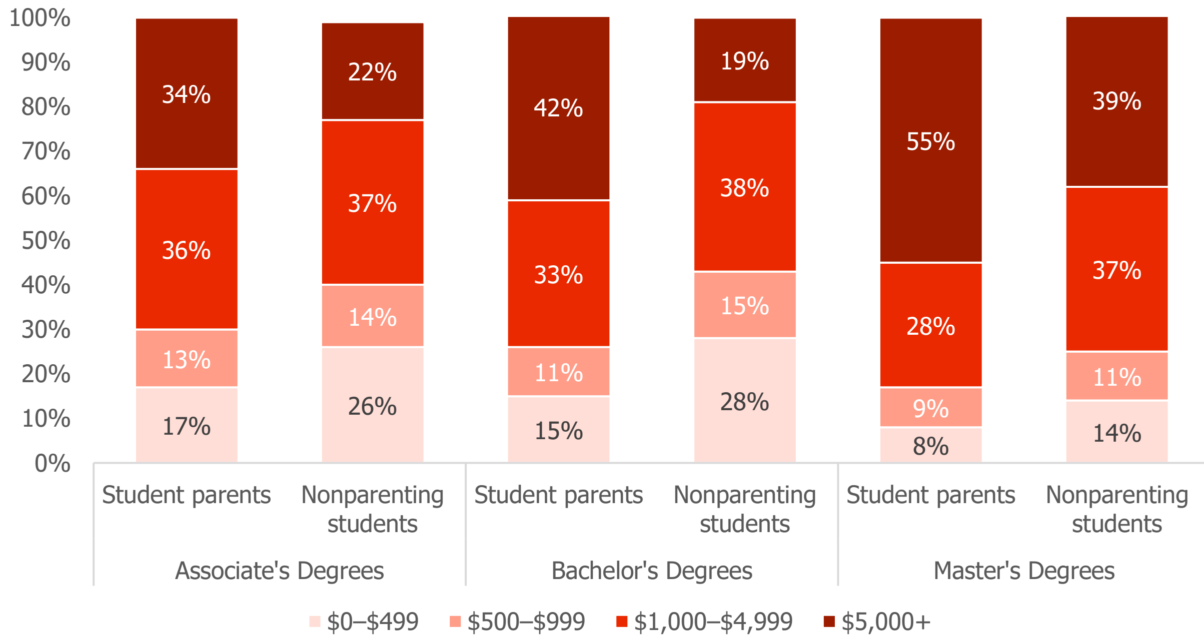
having a low credit score can make renting apartments, securing reasonable insurance rates, and accessing future loans more difficult.[15]

Holding a high credit card balance is only practical if the student has the means to pay the bill in full each month. One hundred percent of associate's, bachelor's, and master's students surveyed, regardless of parenting status, who reported holding a $5,000 or greater balance on their credit cards the prior month also reported regularly carrying over credit card debt each month, which suggests they may not have the financial resources to fully pay the balances they accrue. This is further supported by the observation that the amount of credit card debt student parents hold increases with each higher level of education, suggesting that debt is continuing to build as parents pursue higher degrees.

FIGURE 11

Student parents carry higher balances on their credit cards

Balance due on all credit cards, as of the last statement, among students enrolled in the 2019–20 school year who usually carry a balance on their cards, by parenting status and degree level



Sources: National Postsecondary Student Aid Study, Graduate 2020 (NPSAS:GR), and National Postsecondary Student Aid Study, Undergraduate 2020 (NPSAS:UG).

Notes: Totals may not sum to 100 percent because of rounding. The variables used in this analysis are CRBALDUE, DEPCHILD, UGDEG, and GRADDEG.

In addition to using credit cards to pay for living expenses and child care, nearly one-third (31%) of parenting students use credit cards to pay for tuition and fees, compared with 27 percent of nonparenting students who use credit cards to pay tuition and fees.[16] For many student parents, this is a last resort: Among students who use credit cards in this way, 76

[15] "Understanding Credit," University of California, Berkeley, Financial Aid and Scholarships, accessed July 30, 2024, https://financialaid.berkeley.edu/financial-literacy-and-resources/understanding-credit/.

[16] Rates of using credit cards to pay for tuition and fees were calculated with the following variables: CRTUIT, DEPCHILD, UGDEG, and GRADDEG.

percent of student parents in associate's degree programs and 70 percent of student parents in bachelor's degree programs reported that credit cards were their only available way to pay for tuition and fees, compared with 67 percent and 63 percent, respectively, among their nonparenting peers. Parenting students in master's programs are similarly likely as nonparenting students to report using credit cards as their only source of funding available to pay tuition and fees.

Student Parents Face Gaps between Expenses and Resources

To offer a glimpse into the financial realities parenting students face when standard financial aid eligibility falls short of real-world needs, we bring together data on expenses and income sources to create illustrative budgets. Below we present three example budgets for student parents—Michael, Kai, and Brenda—and their families. These fictitious examples span degree types, geographic regions, family compositions, and varying employment situations. Examples include the costs of attending school and supporting a family beside the various income streams student parents may receive, including financial aid, federal benefits, and wages from employment. The sample budgets illustrate some of the ways in which these income streams create precarious financial situations for student parents and their families.

The stories presented for Michael, Kai, and Brenda are each based on the research team's collective experiences as and with parenting students. Their financial scenarios were constructed using publicly available data sources, such as price trends from the National Center for Education Statistics, the Federal Student Aid Estimator, and the Massachusetts Institute of Technology (MIT) Living Wage Calculator. For a complete account of the methodology used to compile the budgets, please refer to Appendix A.

Each student's budget identifies their anticipated income and expected expenses during the fall and spring semesters they are enrolled. We recognize that parenting students may face year-round financial challenges, especially during summer, when the cost of child care may increase while their children's school is not in session. Parenting students may also have difficulty finding employment that works flexibly with their summer and school-year schedules. In some cases, student parents may lose eligibility for crucial public benefits if their summer income increases significantly. Moreover, when a student is not enrolled during the summer semester, their financial aid budget—and resulting resources—cannot account for their summer expenses. Although some students can enroll in school year-round, Michael, Kai, and Brenda all find that they need to take summers off from school. Therefore, the figures represented in their budgets account for neither summer income nor expenses, even as we acknowledge the complexities of summer.

The scenarios described in Michael's, Kai's, and Brenda's stories include common obstacles for families in the US, such as difficulties matching employment hours with child care hours, low-wage work, and the impact of health issues and disability on employment opportunities

(CCEEPRA 2023; Wildsmith and Alvira-Hammond 2023).[17] The examples also feature issues specific to parenting students, like balancing personal, educational, and family budgetary needs, including health and child care. While the budgets do not present all possible student-parent experiences, these examples may help bring to light the real trade-offs student parents and their families face and the ways financial aid, federal benefits, and employment often fall short of families' needs.

Budget key

The narrative to the right explains each student's financial, educational, and family situation, which informs their budget numbers. The top segment of each budget shows the resources Michael, Kai, and Brenda have available to cover their education, living, and family expenses.

The bottom-left section of each budget numerates the student's real expenses while attending school. This adds up to the student's total price to attend. The difference between the student's resources and their total price is reflected in the gap in funding at the bottom of the table.

The bottom-right section shows how each expense is accounted for in the standard COA calculations automatically applied to each student, before the student requests a professional judgment (PJ, described below). The icons indicate the extent to which the expense is accounted for in the COA calculation, which typically includes tuition and fees, housing, utilities, food, books, supplies, transportation, and miscellaneous personal expenses.[18] Other expenses (e.g., child care) may be included in an individual student's COA through a PJ, which can adjust financial aid eligibility. The icons correspond to the following:

Very well accounted for by a standard COA	Moderately well accounted for by a standard COA and could be adjusted with a professional judgment
Poorly accounted for by a standard COA but could be adjusted with a professional judgment	Excluded from financial aid eligibility and cannot be accounted for, even in a professional judgment

[17] US Bureau of Labor Statistics, "Persons with a Disability: Labor Force Characteristics—2021," news release, February 24, 2022, https://www.bls.gov/news.release/archives/disabl_02242022.pdf.
[18] "What Does COA Mean?," Federal Student Aid.

Income Type	Michael's Sources of Income *While enrolled*	Income Totals *While enrolled*
Employment	Michael's Part-Time Job *Minimum wage, 25 hours/week*	$13,891
	Spouse's Full-Time Job *Minimum wage, 50 hours/week*	$27,767
Public Benefits	Arizona Nutrition Assistance	$8,865
Grants and Scholarships	Federal Pell Grant	$7,395
	Institutional Need-Based Grant	$1,000
	Local Scholarship	$500
Student Loans	Federal Direct Subsidized Loan	*up to* $4,500
	Federal Direct Unsubsidized Loan	*up to* $6,000
	Michael's Potential Financial Resources:	**$69,918**

Michael's Expenses	Expense Totals *While enrolled*	Standard Financial Aid (COA) before a professional judgment *A.A., community college, rural AZ* *Single student living off campus*	
In-State Tuition and Fees	$1,800	☑	$1,800
Books, Materials, Supplies, and Equipment	$1,600	☑	$1,600
Housing, Utilities, and Food	$33,407	☑	$8,786
Transportation and Other Personal Expenses	$19,118	☑	$2,015
Car Loan	$9,414	☒	$0
Child Care	$20,002	☑	$0
Michael's Total Price to Attend: *Married parent with three children*	**$85,341**		
Michael's gap in funding—total price minus financial resources: $15,423			

Michael is a 30-year-old married father of three young children. After Michael aged out of foster care, he didn't have the support he needed to enroll in college—but always knew he wanted to go back to school someday. He is pursuing an associate's degree at his local community college in rural Arizona. Michael tried to continue working full-time during school, but his grades began to suffer, so he reduced his hours. His wife took on additional work to make up for the loss of income and to access health care, but the change forced the family to pay for child care after school and into the evenings. As Michael enters the final year of his degree, he fears that despite the many hours he and his spouse work, their financial resources are not going to be sufficient.

Michael hopes to start a career with better pay after he earns his degree. The family qualifies for some public benefits (nutrition assistance and health care) as well as federal and institutional grants, but the financial aid budget doesn't provide enough funding for Michael to support his family. In his first year of school, Michael relied on high-interest credit cards to cover the gaps between financial aid and his family's real living expenses. This year, he heard that a friend had the financial aid office increase their financial aid limit—but Michael doesn't believe he will qualify for an increase, and even if he does, he doesn't know what types of financial aid will be available to fill the overwhelming gap between the family's household income and their budgetary needs.

Income Type	**Kai's Sources of Income** *While enrolled*	**Income Totals** *While enrolled*
Employment	Kai's Part-Time Job *Living wage, 20 hours/week*	$26,610
	Partner's Part-Time Job *Minimum wage, 15 hours/week*	$4,212
Grants and Scholarships	Federal Pell Grant	$7,395
	SEOG *(Federal Need-Based Grant)*	$500
	State Need-Based Grant	$5,300
	Institutional Merit Scholarship	$30,000
Student Loans	Federal Direct Subsidized Loan	*up to* $5,500
	Federal Direct Unsubsidized Loan	*up to* $7,000
	Kai's Potential Financial Resources:	**$86,517**

Kai's Expenses	**Expense Totals** *While enrolled*		**Standard Financial Aid (COA)** before a professional judgment *B.A., private college, urban KY* *Single student living off campus*
Tuition and Fees	$45,780	☑	$45,780
Books, Materials, Supplies, and Equipment	$1,000	☑	$1,000
Housing, Utilities, and Food	$20,656	☑	$10,200
Transportation and Other Personal Expenses	$15,269	☑	$7,914
Health Care	$6,025	☑	$0
Child Care	$6,551	☑	$0
Kai's Total Price to Attend: *Partnered parent with one child*	**$95,281**		

Kai's gap in funding—total price minus financial resources: $8,764

Kai is a 23-year-old parent to one preschool-aged child and has a partner who lives with them. Kai is pursuing a bachelor's degree at a private college in an urban area in Kentucky. Kai is eager to finish their final year of undergraduate study but feels a great deal of stress over finances. Both Kai and their partner work, but without degrees or much employment history, they struggle to find jobs that pay well and offer consistent hours. Kai is earning a decent hourly wage at their current job but can't juggle more than 20 hours per week alongside full-time study. Kai's partner has an autoimmune disease that makes it difficult for her to maintain consistent, long-term employment. She has researched public benefits but has been told that her disease does not qualify her for financial supports.

Kai and their partner are both estranged from their families, and without trustworthy support, they find it challenging to provide high-quality child care for their daughter. Always putting their daughter first, Kai and their partner frequently skip meals to stretch the household budget. They have attempted to access private loans to help them with living expenses, but because Kai and their partner both lack credit history, they have not found a lender. Kai worries about whether they will make it through the final year of their degree or will need to leave school because of financial pressures.

Income Type	Brenda's Sources of Income *While enrolled*	Income Totals *While enrolled*
Employment	Brenda's Full-Time Job *Earns average salary for county—Educator*	$51,780
Grants and Scholarships	Professional Association Scholarship	$5,000
Student Loans	Federal Direct Unsubsidized Loan	*up to* $20,500
	Brenda's Potential Financial Resources:	**$77,280**

Brenda's Expenses	Expense Totals *While enrolled*	Standard Financial Aid (COA) before a professional judgment *M.A., public university, suburban NJ* *Single student living off campus*	
In-State Tuition and Fees	$17,644	☑	$17,644
Books, Materials, Supplies, and Equipment	$1,200	☑	$1,200
Housing, Utilities, and Food	$27,412	☑	$16,140
Transportation and Other Personal Expenses	$17,509	☑	$4,578
Car Loan	$4,707	☒	$0
Health Care	$6,788	☑	$0
Child Care	$11,739	☑	$0
Brenda's Total Price to Attend: *Single parent with two children*	**$86,999**		
Brenda's gap in funding—total price minus financial resources: $9,719			

Brenda is a 40-year-old single mother of two elementary-aged children. Three years ago, she moved across the country with her two children following a divorce; her extended family remains on the West Coast, and she is still building a support system in her new city. Brenda has a rewarding career in secondary education but feels ready to transition to a new challenge. She is working toward her master's degree in school counseling at a regional state university near her new home in suburban New Jersey and is in the second year of her program. Although Brenda lives modestly in a small home, owns a used vehicle, and carefully budgets, she has been struggling to make ends meet after using her personal savings on legal representation.

Brenda decided to pursue an advanced degree, in part, because she was advised that her earning potential would increase—but the high cost of school makes her second-guess the decision to enroll. Brenda was surprised to learn that there were no need-based grants available for her graduate program, because she qualified for a Pell Grant as an undergraduate student. Her financial aid office has told her that she may be able to borrow more funds through a Federal Direct Graduate PLUS Loan, but Brenda is anxious about taking on too much debt after she has already depleted her savings. Still, she worries that if she quits the program now, she will have taken on debt without earning a degree that will help her repay the loans.

Trying to manage the financial gap

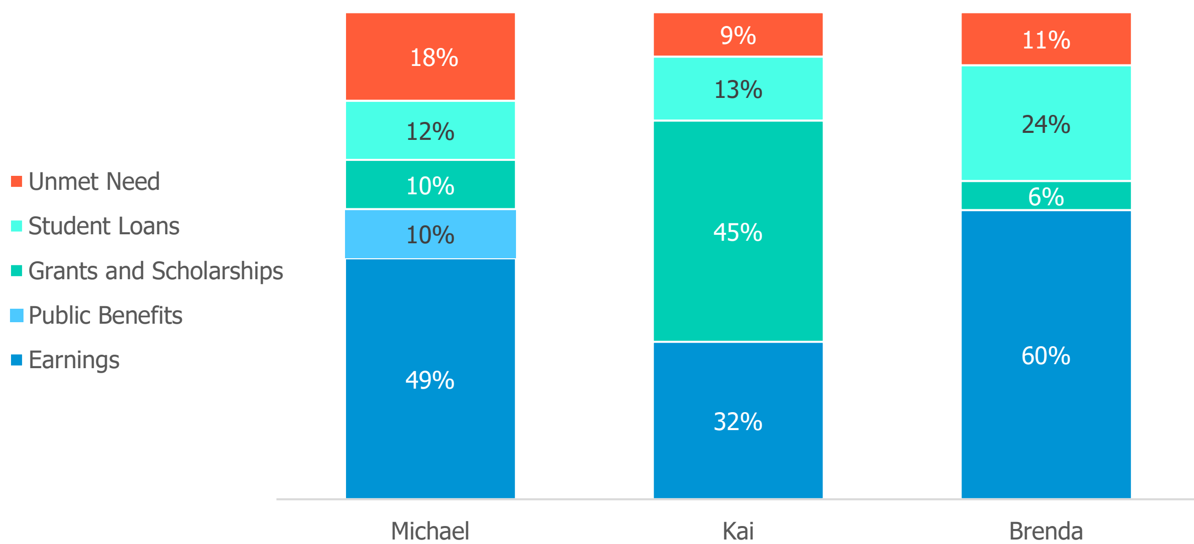
As Michael's, Kai's, and Brenda's budgets illustrate, parenting students often experience financial hurdles. The US financial aid system is not built with parenting students in mind, and although there are paths to accessing more financial support as a parenting student, those paths are not always clearly communicated by schools. If an increase only allows for greater loan access, it may not be a desirable solution.

Figure 12 illustrates how Michael, Kai, and Brenda approach paying for their educational and living expenses by showing their sources of funding.

FIGURE 12

Michael, Kai, and Brenda use various resources to meet their financial needs, but they still experience gaps in funding

Percent distribution of financial resources among sample budgets, by resource



Source: Authors' calculations.
Notes: Figure is based on budget outcomes. Budget methodology for fictitious persons is described in Appendix A.

All three parenting students have financial need that will not be met by their personal resources or the standard financial aid package—ranging from 9 to 18 percent of their estimated expenses—which leaves them in a difficult situation. If their school cannot offer more grants, the student parents will have to fill the gap with other options. They might consider requesting an increase to their financial aid limit to access additional loan funds or increasing hours at work (although this risks higher child care costs and loss of study time), or they might stop out of school.

Student parents can appeal their financial aid, working directly with their financial aid office through a process called a professional judgment (PJ) adjustment. Financial aid officers have discretion when making PJ adjustments (Federal Student Aid 2023a). A PJ adjustment could be made to determine if a student qualifies for a Pell Grant based on special financial circumstances, for example, or if there could be an increase to the student's personal COA with the goal of having access to more financial aid dollars.

Requesting a PJ can be a complex process requiring significant documentation, and because there is no strict guidance describing how schools must notify students of PJ eligibility, communication about access to this type of adjustment varies by institution.[19] Further, going through a PJ adjustment does not guarantee a better long-term financial picture for students and their families. The process of applying for a PJ adjustment or increase may or may not lead to a determination of additional financial aid—and in the case of the COA increase, the additional aid available is often loan funding, which creates a larger debt burden for the parenting student. And although independent undergraduate students (a category that includes student parents) can access more direct unsubsidized loan support each school year than their dependent undergraduate peers, the increased loan access is limited to $5,000 or less each school year and varies by year of study.[20] As shown in Michael's and Kai's budgets, even though they have more access to federal student loans based on their independent student status, parenting students' expenses can far outpace the increase in direct unsubsidized loan access.

Financial aid offices should communicate the possibility of a PJ adjustment, which could help undergraduate students access Pell Grant funds, or in the case of an increase to the COA, could help a student of any degree level access various additional financial aid resources. The aid options available to a student will depend on their personal situation, their institution, and the degree they are pursuing. Holistic financial aid counseling can help parenting students understand the options available in their individual situation. Recent changes to some category definitions in the COA will allow schools to account for parenting students' needs more fully. However, students may find that aid options other than loans are limited.[21]

Discussion

Earning a postsecondary degree can significantly improve the financial well-being of parenting students and their children in the long term (Anderson 2022). Although the average financial situation for student parents differs somewhat by degree level, student parents may need greater financial stability in the short term while they are completing their education programs.

The issues challenging student parents' financial security are complex

In furthering their educational attainment, student parents face immediate financial concerns, as well as long-term and multigenerational concerns, all of which have intersectional considerations.

[19] Annmarie Weisman, "(GEN-22-15) FAFSA® Simplification Act Changes for Implementation in 2023–24." Dear Colleague letter, November 4, 2022, US Department of Education, https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2022-11-04/fafsar-simplification-act-changes-implementation-2023-24.
[20] "Direct Subsidized and Direct Unsubsidized Loans," Federal Student Aid, Office of the US Department of Education, accessed October 7, 2024, https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized.
[21] Weisman, "(GEN-22-15) FAFSA® Simplification Act."

Immediate financial concerns

Common assumptions made in postsecondary financial aid systems—assumptions about enrollment patterns, dependency status, external employment, and other financial resources—are not necessarily aligned with the lived experience of student parents (Williams et al. 2022). Standard institutional financial aid budgets (i.e., COAs) are tailored to address the perceived needs of students without dependents. As discussed in this report and shown in the sample budgets, institutional COAs limit or exclude expenses student parents routinely incur. Although student parents have the option to request an increase to their COA, they may not realize the option applies to their situation (Anderson and Green 2022; Emrey-Arras 2019). Moreover, they may hesitate to accept additional loan funds offered as the result of a COA increase because their debt load would also increase. Working additional hours could be a solution to financial stressors faced by some students, but student parents—especially those parenting solo—must weigh the cost of care against their earning potential for each hour of child care service they use. They also miss out on valuable time with their children. Working additional hours could put student parents at risk for academic struggles, as they have less time to devote to assignments and preparation between classes. Indeed, working more than 20 hours per week has been linked to poorer academic outcomes (Carnevale and Smith 2018). And for some student parents, increased wages from employment could jeopardize the public benefits eligibility that helps them make ends meet (Payne, Anderson, and Green 2022).

Long-term and multigenerational concerns

The data presented above, and illustrated in Michael's, Kai's, and Brenda's budgets, demonstrate that many parenting students have difficulty meeting their financial needs, which can harm their long-term financial well-being. When students struggle with day-to-day needs, it may not be feasible to save for retirement or for a child's college education. As demonstrated above, many students rely on credit cards to finance their education; when students use credit cards to make payments on existing student debt, they may relieve immediate student debt pressures but see higher long-term interest accrual (Ionescu and Ionescu 2014).

The lack of resources can make it difficult to reach graduation, especially if a parenting student is faced with unforeseen costs and emergencies (Miller 2017). Already stretched thin, parenting students can be financially devastated by emergency expenses like car breakdowns, which can upend their budgets and prevent them from getting to work and school (Ramos et al. 2022). Even minor expenses can have long-term consequences for a parenting student's financial well-being if they need to take on additional debt (Siwicki 2019). If parenting students graduate with low credit scores, high debt, and virtually no savings, their ability to build a promising financial future is limited—and these limitations affect their children's futures as well (Calarco 2024; Ionescu and Ionescu 2014; Miller 2017; Siwicki 2019; Williams et. al 2022).

The financial well-being of parenting students is a multigenerational issue. A student's financial stability is often linked to their parents' wealth; in turn, the student's financial well-being can impact their children's financial future (Killewald, Pfeffer, and Schachner 2017). Families with greater resources can provide a financial cushion for their student-parent children while they are in school, potentially paying for tuition, offering them free or low-cost housing, and even providing emergency financial support. However, because about half of parenting students are first-generation college students (Anderson et al. 2024) whose parents have lower earnings than their peers with college degrees,[22] neither the students' nor their parents' resources are likely to provide a financial cushion as the students strive to improve their circumstances. Having access to economic resources, on the other hand, can translate into financial stability for children in adulthood (Killewald, Pfeffer, and Schachner 2017).

Intersectional considerations

Black, Indigenous, and Latina women face additional financial obstacles to accessing postsecondary education as parents. They have historically been excluded from wealth-building opportunities, and financial resources have been drained from their communities (Atkinson 2019; Pfeffer and Killewald 2019). Inequities are perpetuated today. Black female parenting students are at the epicenter of the student debt crisis (Conwell and Seamster 2024; Jackson and Williams 2022; Mustaffa and Davis 2021), and 12 months after graduation, Black women carry the highest debt burden and experience the highest rates of financial difficulty while facing loan repayment (Jackson and Williams 2022; Miller 2017). When economic inequity interacts with current financial aid systems, it often results in more debt for Black women (Pyne and Grodsky 2020). Further, women of color still earn less than their peers, even after graduating from postsecondary education (Hegewisch and Prewitt 2022; Majumder 2023; Meschede et al. 2017; Rucks-Ahidiana and Kalu 2023). These realities emphasize the economic burden placed on Black women, who encounter both historic and ongoing economic discrimination in the labor market and financial systems (Broady, McComas, and Ouazad 2021; Wilson and Darity 2022; Wingfield 2020).

It is possible to help student parents move toward financial security and beyond

Policy and practice changes at the institutional, state, and national levels can support student parents, their families, and their communities as they work to achieve the long-term benefits of postsecondary education.

Considerations for institutional leaders

At the institutional level, leaders could implement policies and practices that address the inequities in financial security for student parents. A two-generation approach, which addresses the needs of parents and children to support the whole family (Ascend at the Aspen Institute, n.d.), can include material assistance in the form of on-campus child care and family housing. Institutions can help student parents to meet their financial needs in the following ways:

- Secure or facilitate subsidized child care slots for students on or near campus.
- Ensure housing offerings or allowances meet student parents' need for family-appropriate living spaces. This can be achieved through financial aid grants or through institutional investment in capital projects.

[22] Elka Torpey, "Measuring the Value of Education," *Career Outlook* (blog), US Bureau of Labor Statistics, April 2018, https://www.bls.gov/careeroutlook/2018/data-on-display/education-pays.htm.

- Develop or continue institutional emergency grant programs to help students address unexpected costs without reliance on credit cards. Exclude these grants from counting against COA caps whenever possible.

Institutional leadership and financial aid administrators could train staff to understand the needs of parenting students and their families. Our findings suggest several recommendations for institutional practitioners:

- Train financial aid officers on initiating conversations with student parents about their financial options to ensure student parents are aware of possible additional aid that could better address their unique costs and reduce their need to bridge gaps with high-interest alternatives.
- Engage in proactive, comprehensive, and frank conversations with student parents about taking on and managing debt, outlining repayment options, and helping them understand the implications of in-school loan deferment and loan forbearance.
- Enact stronger requirements for financial aid teams in communicating financial aid eligibility, specifically noting the opportunity to request a PJ adjustment.
- Train financial aid staff in cultural competency and the intersectional systems of oppression students face that drive their financial situations. For example, ensure that financial aid staff understand the reasons Black women have, on average, higher levels of financial need.

Considerations for local, state, and federal policymakers

Policymakers have the opportunity to propose solutions to make postsecondary education more affordable for student parents, which will help society reap the long-term benefits of an educated and economically secure populace, such as through the following:

- Establish initiatives that make college less expensive and expand grant resources. State funding for free college programs and scholarships for student parents could help to achieve these goals.
- Continually improve students' loan terms, including interest rates and origination fee rates, as well as developing additional paths to student debt forgiveness.
- Create policies that ensure the hours student parents work amount to a livable income and ease the transition away from federal benefit programs, thereby supporting short- and long-term financial well-being.
- Ensure that students' schooling counts toward work requirements for benefit programs.
- Adequately fund financial aid offices to be appropriately staffed to help student parents and others with complex financial needs.

Conclusion

Parenting students across the country are striving to succeed in postsecondary education with the goal of achieving economic mobility for their families (Ryberg et al. 2024; Wilsey 2013). Although the financial costs of reaching these goals present serious challenges, the payoff in increased earnings and improved quality of life can be significant (Anderson 2022; Reichlin Cruse et al. 2019). Currently, many student parents cannot achieve the full economic potential of postsecondary education because of the financial burden they experience while enrolled. Reliance on high-interest student loans and credit cards, along with the potential for damaged credit scores and high debt loads that can affect future borrowing (e.g., to purchase a house), hinders student parents from achieving the economic mobility they seek for themselves and their children. The financial burden is particularly substantial for some of the most marginalized groups of student parents, including Black and Indigenous women and single parents.

If postsecondary education is to be a driver of success and stability, it must be financially accessible and equitable for all students, including parenting students. Investments in the financial stability of parenting students while they are in school may mitigate the long-term negative financial impacts of pursuing a degree and make parenting students' hard work pay off—for themselves, their families, and their communities.

Appendix A. Budget Methods

The research team created composite scenarios for each parenting student budget, then developed family budgets and enrollment costs using publicly available data sources. The narratives were developed to represent students with diverse life circumstances, living in geographic locations with varied density, and pursuing different degree programs.

The cost of attendance (COA) for each institution was developed using institutional examples from National Center for Education Statistics price trends. Schools in each region were identified based on population density and institution type, and final COA figures were benchmarked against the median enrollment costs for schools identified in each region. All COA figures represent a nine-month student budget during fall and spring semester enrollment. Likewise, the family income and expenses for each budget account for a nine-month period of enrollment and are based on the MIT Living Wage Calculator's methodology (Glasmeier 2024d). The research team excluded summer from the COA, the student's actual enrollment costs, and the student's income.

In most cases, COA categories include the expenses described by the category name. The "transportation and other personal expenses" category includes the costs associated with regular vehicle ownership and maintenance but excludes vehicle loan payments, as these are prohibited from being included in a COA; costs for use of public transportation or other means of transportation; and miscellaneous personal expenses such as personal care items, clothing, household supplies, entertainment, and membership fees (Federal Student Aid 2023b).

Parenting students incur additional miscellaneous personal expenses in the form of child-rearing costs, which are included by accounting for family composition in the MIT Living Wage calculator. Within a student's expenses while enrolled, where applicable, car loans were accounted for using average national data from Lending Tree.[23] Transportation costs pulled from the MIT Living Wage calculator were decreased to create a separate line item for the car loan. Kai was confirmed to have access to public transportation in their location in an urban center in Kentucky.[24]

Sources of income and student parent expenses were compiled using the MIT Living Wage Calculator as follows: minimum wage rate and two adults (both working) with three children in Pinal County, Arizona (for Michael's budget: Glasmeier 2024c); living wage and minimum wage rates, with two adults, one working (combining two part-time jobs) and one child in Jefferson County, Kentucky (for Kai's budget: Glasmeier 2024a); and average annual salary for an adult working in Education/Training/Library along with costs for one adult and two children in Mercer County, New Jersey (for Brenda's budget: Glasmeier 2024b).

[23] Maggie Davis, "Average Car Payment and Auto Loan Statistics: 2024," accessed July 7, 2024, https://www.lendingtree.com/auto/debt-statistics/.
[24] "Get a Card," MyTARC, accessed July 30, 2024, https://mytarc.ridetarc.org/efare/store/loadProducts.

Public benefits for Michael were estimated using the Arizona SNAP Screener[25] and Arizona Department of Economic Security Cash Assistance guidelines.[26] Kai and Brenda were verified as ineligible for public benefits using benefits eligibility screening tools.[27] Federal financial aid eligibility was estimated using individual scenario details in the Federal Student Aid Estimator.[28] State aid was estimated using the KHEAA Scholarships and Grants eligibility guidelines for Kai's scenario.[29] Based on eligibility criteria for Arizona and New Jersey, Michael and Brenda were determined to be ineligible for any state-funded financial aid. [30, 31]

[25] "SNAP Screener," Jump Credit LLC, accessed July 30, 2024, https://www.snapscreener.com/screener/arizona.
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About the SPARK Collaborative

Mission: The Student-Parent Action through Research Knowledge (SPARK) Collaborative aims to collaboratively build evidence and make the case for policy change to support pregnant and parenting students so that they can meet their education and life goals.

Vision: We endeavor for pregnancy and parenting to not determine a person's ability to meet their goals. We also envision a future where all organizations and decisionmakers are coordinated and are working toward supporting parents in pursuing and achieving their goals.

How we work: We use data, research, lived expertise, and past learning to inform policy and practice solutions while developing future generations of leaders. SPARK provides shared data and other resources and manages a collaborative virtual space for organizations and individuals to connect and work together on research and action that advance opportunities for student parents and their families. SPARK is not owned by any single person or organization—it is made up of its members. The SPARK Collaborative is managed by a working board with representatives from the Urban Institute, The Pregnant Scholar, Child Trends, and parenting student fellows.

Who we are: The SPARK Collaborative is an association of individuals and organizations that build evidence and take action that supports pregnant and parenting students. We bring together teams with lived expertise as student parents, data expertise, policy expertise, legal expertise, and expertise in the systems that affect student parents and their families to holistically approach student-parent issues. The SPARK Collaborative is stewarded by a working board comprising Theresa Anderson (Urban Institute), Jessica Lee (The Pregnant Scholar), Nina Owolabi (Skills and Training in Action Research [STAR] Fellow), Krystle Pale (STAR Fellow), Renee Ryberg (Child Trends), Kimberly Salazar (Urban Institute), and Kate Westaby (Urban Institute).

How to get involved: Anyone interested in supporting student parents or engaging in research that would inform effective approaches is welcome to join the SPARK Collaborative. Membership is free but members must agree to our shared values and register at studentparentaction.org.

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