RESEARCH HIGHLIGHTS

- IWPR conducted original research on an often-overlooked group of students—parents with children—as they struggle to make ends meet while pursuing academic degrees and certificates.

- Student parents often face enormous financial barriers to academic success. They report high financial insecurity including issues with food, housing and other basic needs. For students with children, borrowing for postsecondary education may mean accumulating debt without improved labor market outcomes or the financial ability to pay off loans. This is because the financial barriers and logistical challenges, such as inadequate access to reliable child care, student parents face may result in leaving college early without a credential, which has implications for future earnings.

- Our new survey of over 2,000 current and former college students compares the borrowing experiences of students with and without children, including perceptions of their borrowing choices.

SURVEY RESULTS:

- Compared to students without children, student parents were much more likely to take out educational loans and have more difficulty paying them off. Student parents were also significantly more likely to have missed loan payments than non-student parents.

- Around three-fifths of all students reported that college loans supported their postsecondary education, yet student parents struggled with having enough money for basic needs for their children and families.
Nearly half of student parents expressed regret regarding their student loan choices, which was slightly more than student non-parents.

Student mothers struggled more than student fathers: they had more trouble with loan repayment and had more difficulty making ends meet. At the same time, student mothers seemed to fare better than student fathers in their ability to successfully secure scholarships to help pay for school.

Black student parents reported more challenging circumstances than the overall student parent population: Black student mothers and fathers were more likely to take out loans to pay for their degrees and slightly more likely to struggle with loan repayment than student parents overall.

At the same time, Black student mothers developed effective strategies to promote their educational and economic advancement compared to student mothers overall. For example, they were more likely to attend and graduate from four-year institutions, make loan payments, and take advantage of scholarships and grants than student mothers generally.

Based on these data, some policy options to consider include:

- Expand federal student debt relief, especially for college students with children, as well as need-based grant programs that do not require repayment, such as Pell Grants.
- Invest further in child care centers and other support programs for student parents. For example, foster greater collaboration among community colleges and educational and care services for children (e.g., Head Start) through a federal competitive grant program.
- Devote more attention to the gender and racial inequities student parents face, especially in college affordability, institutional support, and intergenerational programs and services. Ensure that these programs and policies address the extra challenges often faced by student mothers and fathers and student parents of color.
INTRODUCTION

Student Parents are a Significant Proportion of College Students
Among undergraduate students seeking postsecondary education in the U.S., nearly one-fifth or 22 percent of all undergraduate students are raising children while enrolled in college (Reichlin Cruse et al., 2021). Student parents are most often motivated to improve their education for reasons beyond themselves, including their children's educational futures as well as their families’ economic stability and mobility (Freeman, 2017; Sommer et al., 2018a). Parents seek to serve as role models for and to improve the educational and economic circumstances of their children, often beyond what they experienced themselves as a child. For example, while attending school simultaneously, student parents support their children in educational activities and share study and homework time (Freeman, 2017; Sommer et al., 2022; Tighe et al., 2022).

Student Loan Debt Adds to Already Precarious Financial Circumstances for Student Parents
While focusing on improving their children’s futures as well as their own, student parents often face enormous financial barriers to academic success. Over two-thirds of student parents experience low income (i.e., at or below 200 percent of the federal poverty threshold) and report high financial insecurity, including issues with food and housing (Goldrick-Rab et al., 2020; Reichlin Cruse et al., 2021). More than half of first-time student parents leave college within six years of enrollment—without a credential (Contreras-Mendez and Reichlin Cruse, 2021). For this group of students, borrowing for postsecondary education may mean accumulating debt without improved labor market outcomes and lacking the financial ability to pay off loans. In fact, half of student parents in the 2003-04 academic year defaulted on their federal loans within 12 years of enrollment (Campbell, 2017).

The positive associations between postsecondary education and later earnings are well-documented, with college degree holders receiving more lifetime earnings than high school graduates (Belfield and Bailey, 2017; Smeeding, 2016; U.S. Bureau of Labor Statistics, 2021). However, the cost of college education has increased substantially over the past three decades. The average tuition and fees more than doubled at four-year public higher education institutions, increasing from $4,870 to $10,940, after adjusting for inflation (Ma and Pender, 2022). Further, these numbers do not account for additional necessary expenses, such as the cost of living, books, and supplies, making the “real price of college” much higher than advertised (Goldrick-Rab and Kendall, 2016). The combination of rising college costs, reductions in state budgets for higher education, and stagnant wages for college-educated workers have led to significant increases in unpaid student loan debt over the last few decades. For instance, the average federal student loan debt in the United States was $37,574 in 2022, a staggering amount that does not include other types of loans and debt (Federal Student Aid, 2022). People of color experience the burden of the student debt even more acutely due to historic intergenerational wealth gaps (Huelsmen, 2019).

The Importance of Examining Student Loan Debt Through a Parent, Gender, and Racial Equity Lens
Compared to undergraduates without children, less is known about the debt and loan experiences of student parents. Better understanding the broader financial picture for student parents offers important perspectives on the educational and economic futures of their children and families. Moreover, insights into student parents’ goals and needs are important in the context of gender and racial equity. Women have more debt than men, and most student parents are mothers (Reichlin Cruse et al., 2019; Thomsen et al., 2020). Black borrowers have higher student debt than borrowers of other
races, and Black college students are the most likely to be parents (Reichlin Cruse et al., 2019; Thomsen et al., 2020). Therefore, further research is warranted into the experiences of diverse student parent populations' regarding borrowing.

In this brief, we highlight the loan and debt experiences and reflections of student parents. Using data from a nationally administered survey from IWPR, we descriptively examined student debt experiences of student parents and non-parents; student mothers and fathers; all student mothers and Black student mothers; and all student fathers and Black student fathers.

**Methods and Data**
IWPR designed a novel survey instrument to better understand the experiences of student parents compared to students without children. The survey asked questions related to student debt among adults with at least some college experience, and examined whether parental status, race, and gender interacted with student borrowing patterns. It also explored issues of loan repayment and the impact of student debt on many aspects of life. Lastly, the survey asked respondents to reflect on their borrowing experience and its benefits and challenges.

IWPR contracted with Qualtrics to field the survey and collect data from a sample of at least 2,000 respondents aged 18 and over. The survey oversampled for student parents, fathers, and black and brown racial and ethnic subgroups. Qualtrics fielded the survey in spring 2022; data collection lasted four weeks.

Overall, 2,155 participants completed the online survey. To be included in this study, all participants must have attended college or other education beyond high school. Accordingly, survey participants are referred to as "students" regardless of when this postsecondary education experience occurred. During the survey, participants also indicated whether they were pregnant or a parent/guardian to any children while obtaining their postsecondary education. Participants are referred to as "student parents" if they responded yes to this prompt and "student non-parents" if they responded no.

Survey participants were 38 years old, on average. More participants were women (60 percent) than men (39 percent), with a very few identifying as non-binary or transgender. The sample was racially and ethnically diverse. About one-third (30 percent) of participants identified as White, while roughly one in four (26 percent) identified as Black. Around 16 percent identified as Latinx or multiracial, with 12 percent identifying as Asian, American Indian or Alaska Native, or Native Hawaiian or Pacific Islander. Participants’ highest level of education varied: 36 percent had some college but no degree, 26 percent had a certificate or associate’s degree, and 38 percent had a bachelor’s degree or higher. When participants first attended higher education, approximately half (52 percent) enrolled in a four-year postsecondary institution, with smaller fractions enrolling in a community or junior college (35 percent), vocational, trade, or technical institute (10 percent), or another type (3 percent) (Table 1).

Although Qualtrics administered the survey nationally, it is not a nationally representative sample. Compared to Census statistics on adults aged 18 or over with at least some college experience, this study’s sample had more respondents who identified as women, Black, Latinx, and multiracial, and fewer individuals with a bachelor’s degree or higher (U.S. Census Bureau, 2022). Thus, our results may not be representative of the student debt experiences of all college students.
TABLE 1. Study Sample Descriptives

<table>
<thead>
<tr>
<th></th>
<th>Overall Sample (N = 2,155)</th>
<th>Student Non-Parent (n = 884)</th>
<th>Student Parent (n = 1,271)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Mean (Standard Deviation)</td>
<td>37.93 (13.77)</td>
<td>37.64 (13.69)</td>
<td>38.13 (13.83)</td>
</tr>
<tr>
<td>Gender %</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>59.98</td>
<td>61.09</td>
<td>59.21</td>
</tr>
<tr>
<td>Man</td>
<td>38.58</td>
<td>37.10</td>
<td>39.61</td>
</tr>
<tr>
<td>Non-binary or transgender</td>
<td>1.44</td>
<td>1.81</td>
<td>1.18</td>
</tr>
<tr>
<td>Race %</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>29.82</td>
<td>23.53</td>
<td>34.20</td>
</tr>
<tr>
<td>Black or African American</td>
<td>25.82</td>
<td>13.01</td>
<td>34.75</td>
</tr>
<tr>
<td>Hispanic or Latino/a/x</td>
<td>16.02</td>
<td>23.98</td>
<td>10.48</td>
</tr>
<tr>
<td>Asian</td>
<td>5.62</td>
<td>11.31</td>
<td>1.65</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>5.06</td>
<td>4.75</td>
<td>5.28</td>
</tr>
<tr>
<td>Native Hawaiian or Pacific Islander</td>
<td>0.98</td>
<td>1.47</td>
<td>0.63</td>
</tr>
<tr>
<td>Multiracial</td>
<td>16.67</td>
<td>21.95</td>
<td>13.00</td>
</tr>
<tr>
<td>Highest Level of Education %</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some college (no degree)</td>
<td>36.43</td>
<td>33.33</td>
<td>38.55</td>
</tr>
<tr>
<td>Certificate or Associate's degree</td>
<td>25.59</td>
<td>22.45</td>
<td>27.74</td>
</tr>
<tr>
<td>Bachelor's degree or higher</td>
<td>37.98</td>
<td>44.21</td>
<td>33.70</td>
</tr>
<tr>
<td>Type of Institution First Enrolled %</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vocational, trade, or technical</td>
<td>9.79</td>
<td>8.70</td>
<td>10.55</td>
</tr>
<tr>
<td>Community or junior college</td>
<td>35.27</td>
<td>31.79</td>
<td>37.68</td>
</tr>
<tr>
<td>Four-year college</td>
<td>51.57</td>
<td>56.36</td>
<td>48.23</td>
</tr>
<tr>
<td>Other</td>
<td>3.37</td>
<td>3.13</td>
<td>3.54</td>
</tr>
</tbody>
</table>

Source: 2022 IWPR Student Debt Survey

KEY SURVEY FINDINGS

Student Parents and Student Non-Parents
Using data from the IWPR survey, we first compared the experiences of students with children to their counterparts without children.

Student Parents Enrolled at Community Colleges and Typically Graduated with Certificates or Associate’s Degrees
Students who had children appeared more likely to seek out shorter-term postsecondary credentials that are likely to produce less financial gain than longer-term credentials. For example, student parents were more likely to first enroll in a community college and less likely to enroll in a four-year college compared to student non-parents (Table 1). Student parents were also more likely to report a certificate or associate’s degree as their highest postsecondary credential than non-parents, and less likely to have a bachelor’s degree or higher.
Student Parents Took Out Loans and Relyed on Additional External Sources of Income, Not Savings

The survey also revealed large differences in borrowing patterns between student parents and non-parents (Figure 1). Student parents were much more likely (a 25-percentage point difference) to take out loans than non-parents.

**FIGURE 1. Student Loans and Institutional Debt by Parental Status**

Apart from loans, the other sources used to pay for college also varied with parental status (Figure 2). Student parents were less likely to rely on savings and more likely to rely on income from work than non-parents. In general, student parents were more likely than their non-parent counterparts to rely on external sources to pay for college, regardless of whether repayment was required (e.g., credit card debt) or was not (e.g., scholarships).

**FIGURE 2. Sources Used to Fund College by Parental Status**

Source: 2022 IWPR Student Debt Survey
More Student Parents than Non-Parents Had Institutional Debt and Experienced its Negative Consequences

Student parents were much more likely than non-parents (a 23-percentage point difference) to owe funds directly to their institution (e.g., library fines, parking tickets, unpaid tuition, or other expenses) (Figure 1). Among student parents, 74.6 percent reported experiencing academic consequences because of institutional debt (e.g., not being able to request/receive a transcript, enroll in classes, or transfer) compared to 67.7 percent among non-parent students.

Student Parents Struggled with Loan Repayment and Deferred Other Investments

Student parents were more likely to make payments on loans than student non-parents (61.1 percent and 46.1 percent, respectively). However, student parents experienced more challenges to loan repayment (Figure 3). For example, compared to non-parents, student parents were much more likely (a 17-percentage point difference) to report missing a monthly payment, putting loans in deferment or forbearance, and defaulting on one or more of their student loans. Student loans also affected other aspects of student parents’ lives. For example, more student parents than non-parents reported that, because of loan payments, they delayed a large purchase such as a home or a car (Figure 3).

FIGURE 3. Issues with Loan Repayment by Parental Status

<table>
<thead>
<tr>
<th>Issue</th>
<th>Student Non-Parents</th>
<th>Student Parents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missed or Deferred Payment</td>
<td>49%</td>
<td>66%</td>
</tr>
<tr>
<td>Delay Large Purchase</td>
<td>14%</td>
<td>20%</td>
</tr>
<tr>
<td>Paycheck Deduction</td>
<td>8%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Source: 2022 IWPR Student Debt Survey

Student Parents Reported a Lack of Funds for Basic Needs at Much Greater Rates than Non-Parents

Student parents were more likely than non-parents to report not having enough money for basic needs in the past three months (Figure 4). Notably, student parents lacked the means to pay off non-educational debt, as well as to fund transportation, clothes, emergencies, social activities, and savings.
FIGURE 4. Difficulty Meeting Basic Needs by Parental Status

<table>
<thead>
<tr>
<th></th>
<th>Student Non-Parents</th>
<th>Student Parents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>39%</td>
<td>45%</td>
</tr>
<tr>
<td>Social Activities</td>
<td>37%</td>
<td>42%</td>
</tr>
<tr>
<td>Emergencies</td>
<td>37%</td>
<td>45%</td>
</tr>
<tr>
<td>Transportation</td>
<td>20%</td>
<td>26%</td>
</tr>
<tr>
<td>Clothes</td>
<td>24%</td>
<td>29%</td>
</tr>
<tr>
<td>Child Care</td>
<td>22%</td>
<td>25%</td>
</tr>
<tr>
<td>Non-Educational Debt</td>
<td>36%</td>
<td>46%</td>
</tr>
<tr>
<td>Food</td>
<td>15%</td>
<td>19%</td>
</tr>
<tr>
<td>Housing</td>
<td>21%</td>
<td>25%</td>
</tr>
</tbody>
</table>

*Source: 2022 IWPR Student Debt Survey*

Although Loans Helped Student Parents Achieve Financial Stability, They Still Worried about Meeting Basic Family Needs
Reflecting on their borrowing, student parents were more likely to feel that loans helped them achieve financial stability (46.2 percent) than student non-parents (38.9 percent). However, student parents were more likely than non-parents to report that, because of their student loan debt, they had difficulty meeting their families’ economic needs (41.5 percent and 34.8 percent, respectively) and lacked enough disposable income (43.6 percent and 34.6 percent, respectively).

While Loans Helped All Students Attend College, Student Parents Were Somewhat More Likely to Regret Their Student Loan Choices
More than half of student parents (58.7 percent) and non-parents (57.5 percent) agreed that loans supported their college enrollment and completion. However, student parents were somewhat more likely to express regret regarding their student loan choices than were non-parents (49.6 percent and 44.4 percent, respectively).

Student Mothers and Student Fathers
IWPR survey also explored the gender inequities in postsecondary experiences and borrowing. By comparing student mothers to student fathers, we identified important differences in education, loan, and debt experiences.

Student Mothers Enrolled in and Graduated from Two-Year Institutions While Student Fathers Enrolled in and Graduated from Four-Year Institutions
Student mothers were more likely than student fathers to enroll initially in a community college (42.7 percent and 30.8 percent, respectively) and less likely to enroll in a four-year institution (43.0
percent and 55.3 percent, respectively). This trend is further reflected in the highest education level among student mothers and fathers. A larger proportion of student mothers reported a certificate or associate's degree than fathers (30.2 percent and 24.4 percent, respectively), while fewer student mothers reported having a bachelor’s degree (30.4 percent and 38.6 percent, respectively).

**Student Mothers Used Scholarships and Grants More Than Student Fathers but Struggled with Loan Repayment**

The survey revealed other notable differences between student mothers and student fathers in their loan or debt patterns and the resulting impact on their lives. Student mothers were less likely to take out loans than student fathers or to owe to an institution (Figure 5). The lower cost of attending community colleges, where student mothers were more likely to enroll, may account for at least part of these differences.

Student mothers were also less likely than student fathers to use savings and income from work to pay for college and much more likely (a 14-percentage point difference) to rely on external sources that do not require repayment, such as scholarships and grants (Figure 6).

**FIGURE 5. Student Loans and Institutional Debt among Parents by Gender and Race**

![Image of bar chart showing loan and institutional debt percentages by gender and race.]

*Source: 2022 IWPR Student Debt Survey*
Student mothers were less likely to make payments on loans (52.6 percent and 73.1 percent, respectively) than student fathers. Student fathers were more likely to take out loans but also more likely to make payments and rely on income from work, which may reflect gender disparities in occupations and wages. Student mothers were more likely to miss or defer payments than student fathers, and student mothers were less likely to have money deducted from their paychecks (Figure 7). These circumstances may place student mothers in particularly precarious circumstances for the future.

**Figure 7. Issues with Loan Repayment among Parents by Gender and Race**

<table>
<thead>
<tr>
<th>Parent Type</th>
<th>Missed or Deferred Payment</th>
<th>Delay Large Purchase</th>
<th>Paycheck Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Mothers</td>
<td>68%</td>
<td>19%</td>
<td>8%</td>
</tr>
<tr>
<td>Student Fathers</td>
<td>63%</td>
<td>22%</td>
<td>18%</td>
</tr>
<tr>
<td>Black Student Mothers</td>
<td>69%</td>
<td>29%</td>
<td>13%</td>
</tr>
<tr>
<td>Black Student Fathers</td>
<td>65%</td>
<td>24%</td>
<td>20%</td>
</tr>
</tbody>
</table>

**Source:** 2022 IWPR Student Debt Survey
Student Mothers Reported More Basic Needs Insecurity Than Student Fathers

Given these disparities, it is not surprising that student mothers were more likely to report not having enough money for basic needs in the past three months (Figure 8). In every spending category, student mothers were more likely than student fathers to report insufficient funds, including paying off non-educational debt, buying food or clothes, or funding emergencies, social activities, and savings.

Figure 8. Difficulty Meeting Basic Needs among Parents by Gender and Race

<table>
<thead>
<tr>
<th></th>
<th>Student Mothers</th>
<th>Student Fathers</th>
<th>Black Student Mothers</th>
<th>Black Student Fathers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>54%</td>
<td>31%</td>
<td>49%</td>
<td>34%</td>
</tr>
<tr>
<td>Social Activities</td>
<td>48%</td>
<td>33%</td>
<td>50%</td>
<td>36%</td>
</tr>
<tr>
<td>Emergencies</td>
<td>51%</td>
<td>37%</td>
<td>49%</td>
<td>41%</td>
</tr>
<tr>
<td>Transportation</td>
<td>28%</td>
<td>22%</td>
<td>29%</td>
<td>24%</td>
</tr>
<tr>
<td>Clothes</td>
<td>33%</td>
<td>22%</td>
<td>31%</td>
<td>22%</td>
</tr>
<tr>
<td>Child Care</td>
<td>25%</td>
<td>24%</td>
<td>27%</td>
<td>27%</td>
</tr>
<tr>
<td>Non-Educational Debt</td>
<td>50%</td>
<td>39%</td>
<td>52%</td>
<td>42%</td>
</tr>
<tr>
<td>Food</td>
<td>21%</td>
<td>16%</td>
<td>18%</td>
<td>15%</td>
</tr>
<tr>
<td>Housing</td>
<td>27%</td>
<td>22%</td>
<td>28%</td>
<td>24%</td>
</tr>
</tbody>
</table>

Source: 2022 IWPR Student Debt Survey

Like students in general, most student mothers (58.9 percent) and fathers (59.0 percent) reported that loans allowed them to attend and complete college. Student mothers were slightly less likely than fathers to feel that loans helped them achieve financial stability (44.6 percent and 48.9 percent, respectively). Interestingly, student fathers were more likely than mothers to report feeling unable to save, plan, or prepare for the future (45.7 percent and 39.0 percent, respectively) or to have disposable income (47.0 percent and 40.7 percent, respectively).

Student Mothers Overall and Black Student Mothers

We also compared the overall sample of student mothers to Black student mothers to reveal differences that may potentially illuminate racial inequities and highlight successful strategies to address them.

Black Student Mothers Enrolled and Graduated from Four-Year Institutions

Compared to the overall sample of student mothers, Black student mothers were more likely to first enroll in a four-year institution (49.7 percent and 43.0 percent, respectively) and to earn a bachelor’s degree or higher (41.0 percent and 30.4 percent, respectively).
Black Student Mothers Took Out More Loans but Made Payments and Used Scholarships and Grants
Black student mothers were also more likely to take out student loans compared to the overall sample of student mothers, which may partially be driven by the fact that more Black mothers attended four-year institutions. Black student mothers were also more likely to owe money to an institution than all student mothers (Figure 5).

No differences emerged in terms of use of savings or income from work to pay for college, but Black student mothers were slightly more likely to rely on external sources that did not require repayment, including scholarships and grants (Figure 6). Black student mothers were more likely to make payments on loans than all student mothers (61.0 percent and 52.6 percent, respectively).

Black student mothers were slightly less likely to report that their loans helped them attend and complete college than student mothers in general (53.8 percent and 58.9 percent, respectively). However, approximately half of the mothers in each group reported they would have made different choices regarding their student loans if they had known what life would be like at present.

Student Fathers Overall and Black Student Fathers
Black Student Fathers Reported Similar Experiences to Student Fathers Overall
Interestingly, patterns were mostly similar between the black student fathers and student fathers in general. For example, both groups reported similar borrowing patterns. Most fathers relied on funds that required repayment and funds from work to pay for their postsecondary education (Figure 6). When they had issues with loan repayment, Black student fathers and student fathers overall reported missing or deferring payments (Figure 7). Lastly, 59.4 percent of Black student fathers said their loans helped them attend and complete college and 59.0 percent of student fathers in general said the same.

Black Student Fathers Had More Student Loans and Institutional Debt Than Student Fathers in General
There were two noteworthy differences between Black student fathers and student fathers overall. Black student fathers were more likely to take out loans and more likely to owe money to an institution than student fathers in general (Figure 5).
CONCLUSION

This brief highlighted the distinctive postsecondary education and borrowing experiences of student parents, which appeared to be more burdensome than for students without children. Student parents were less likely to have a four-year degree or higher compared to their non-parent counterparts. Student parents were more likely to take out loans and owe to their institution and consequently struggled with repayment and institutional debt. Most student parents found loans helpful to attend and complete college but at a significant cost to their ability to meet the most basic needs of their families.

Additionally, this brief emphasized the importance of increasing college affordability for student parents to narrow gender and racial equity gaps. Loans appeared to further contribute to economic inequities between women and men. For example, student mothers were less likely to make payments on loans and more likely to miss payments. Financial insecurity regarding basic needs was also higher among student mothers than fathers. Additional findings demonstrated that a larger proportion of Black student parents, both mothers and fathers, took out more loans and institutional debt than student parents in general. When a college education comes with accumulated debt and without the commensurate wages to pay off that debt, it does not live up to the promise of providing social and economic mobility, and in fact contributes to the widening socioeconomic wage and wealth gaps.

In keeping with previous literature suggesting that Black women create their own pathways to educational attainment despite institutional disinvestment in their success (Patton, et al., 2017; Shaw, 2017), this study shows that Black student mothers made strategic choices in their educational pathways that were likely to enhance their financial futures as compared to student mothers in general. They attended and graduated from four-year institutions, made loan payments, and took advantage of funds that did not need to be repaid, such as scholarships and grants. However, Black student mothers, like students in general, also believed that they would have made different choices regarding their student loans if they had fully understood the financial hardships their families would face while they attended college.

Policy Options and Opportunities

Provide Student Loan Debt Relief and Expand Grant Opportunities

College affordability is a rising concern for all students seeking a postsecondary education. In 2022, the Biden-Harris Administration announced a student debt relief plan that included forgiving federal loans of up to $20,000 and making loan repayment more manageable. This approach has the potential to provide great benefits to the many student parents who have loans of this size.

President Biden’s plan has the potential to help millions of student borrowers, including those with children; however, it does not address the harsh reality that attending college is extremely expensive and often adds to existing debt of other types such as credit cards, borrowing, or depleted or nonexistent savings. Student parents are then left struggling without sufficient disposable income to save, plan, and prepare for their children’s futures. It is no coincidence that, while most student parents agreed that student loans enabled them to attend and complete college, fewer reported that loans helped them achieve financial stability for their families. Relief for borrowers is critical, but equally important is that policymakers address the high costs of postsecondary education across the country.
One policy option would be to expand needs-based grant programs that do not require repayment, such as Pell Grants. These programs could be expanded in a number of ways, including increasing the amount of each such grant, creating specific opportunities for student parents to receive additional funding for child care through the Pell Grant program, or expanding the range of postsecondary educational programs that are eligible for Pell Grants. In the Fiscal Year 2023 omnibus appropriations bill, Congress increased the maximum Pell Grant award to $7,395 for the 2023-24 school year; this sum still falls well short of the actual cost of postsecondary education for many students.

There are limited other federal grant programs that may provide additional relief for certain students. These include the Federal Supplemental Educational Opportunity (FSEOG) Program, which is administered directly by participating schools and provides additional funding to some students based on extraordinary need. FSEOG grants range from $100 to $4,000 per year. Other federal grant programs – the Iraq and Afghanistan Service Grant and the TEACH Grant, have specific eligibility criteria (as well as, in the case of the latter, a post-degree service obligation). Federal policymakers could look to expand existing grant programs or to create new resources that specifically designed to help student parents offset the cost of college through funds for tuition, child care, and other basic needs.

**Offer Tangible Solutions to Postsecondary Institutions to Support Student Parents**

Postsecondary institutions need to focus further on how to best serve their diverse population of students, which includes parents. In addition to the financial barriers of higher education, student parents face logistical challenges to success that may result in leaving college early without a credential. For instance, student parents often face inadequate access to reliable child care and lack social support. Parents may need to work while attending school, which can cause difficulty in scheduling classes (Gardner et al., 2017). At the same time, institutional fees are also an obstacle for student parents to achieve their financial goals, often preventing them from getting financial aid, enrolling in coursework, or transferring across institutions. Postsecondary institutions should consider how to reduce such fees and barriers while also enhancing supports for student parents to improve retention and degree completion. Tangible solutions include providing affordable child care, holding hybrid classes at times that are most convenient for parents and may coordinate with their children’s care and school schedules, and creating affinity groups specifically designed to connect students who have children. Financial aid offices at postsecondary institutions can play an important role in this as well. For example, they can adjust their financial aid policies to include child care in their financial aid awards.

Similarly, policymakers should consider opportunities to ensure that social service programs are attuned to the challenges faced by student parents and are equipped to meet their needs. This includes ensuring the accessibility of existing programs like Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and the Housing Choice Voucher Program (commonly referred to as Section 8). Policymakers should explore options to ensure that student parents are eligible for these programs and consider opportunities to facilitate participation in these programs for parenting students.

In addition, policymakers should explore opportunities to improve the availability and accessibility of child care. This includes increasing funding for the Child Care Access Means Parents in School Program (CCAMPIS), a federal program that provides grants to support or establish campus-based child care programs.
**Foster Competitive Federal Grant Programs for Student Parents and Families**

Programs that provide comprehensive economic and social support for student parents and their families should be supported federally. The Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services could partner with the Department of Education to initiate a competitive grant process to foster new, family-centered collaborations between educational institutions typically focused on one generation (either children or adults), and to evaluate the impacts of aligned services and programs for parents and children that offer intensive and quality services for both (see Sommer et al., 2018b). This initiative could fund strategic two-generation partnerships between Head Start agencies and community colleges such as the CareerAdvance program in Tulsa, OK, which offered tuition-free training in the health care sector to parents while their children attended high-quality Head Start. CareerAdvance has demonstrated short- and medium-term benefits to parents in terms of education, career employment, and psychological wellbeing (Chase-Lansdale et al., 2019) and short-term benefits to young children in terms of higher rates of school attendance (Sommer, et al., 2018b).

**Devote More Attention to the Gender and Racial Inequities Student Parents Face**

These data suggest that student mothers experienced more challenges with loan debt and financial instability than student fathers, likely due in part to gender-based disparities in wages, occupations, and other features of employment. Black mothers and fathers also were more likely to take out student loans, and struggled more to repay them, than student parents in general. These are likely a reflection of racism against Black men in the U.S. economy as well as the related lower levels of education, employment, and wages, compounded by sexism and racism, that Black women face (Crenshaw, 1989, Mason, 2010). Educational practices and policies must critically consider how the prohibitive cost of college and additional parental responsibilities affect students of marginalized genders and races.

*A forthcoming IWPR brief will examine in greater depth potential federal and state levers and policy solutions to improve the educational and economic success of student parents.*
REFERENCES


The authors would like to thank Nina Besser Doorley, Martha Susana Jaimes, PhD, and Miranda Peterson of IWPR, and Teresa Eckrich Sommer, PhD of the Institute for Policy Research at Northwestern University, for their input. This research was funded by the Annie E. Casey Foundation. We thank them for their support but acknowledge that the findings and conclusions presented in this report are those of the author(s) alone, and do not necessarily reflect the opinions of the Foundation. The brief is part of a broader Student Parent Success Initiative at IWPR.
We win economic equity for all women and eliminate barriers to their full participation in society. As a leading national think tank, we build evidence to shape policies that grow women’s power and influence, close inequality gaps, and improve the economic well-being of families.