

Fathers in College: Navigating Family, Finances, and Wellbeing

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Approximately one in five undergraduate students is a parent.¹ Compared to their non-parenting peers, student parents have significantly less time for studying and discretionary activities—on average, 60 minutes less per day.² They are also more likely to experience basic needs insecurity, face financial challenges, and carry higher loads of student loan debt.^{3,4} These pressures, combined with the demands of dependent care and often part- or full-time employment, contributes to 52 percent of first-time enrolled student parents stopping out during their college journey (vs. 29 percent of their peers without children).

Outcomes vary by gender and race; while most student parents (71 percent) are mothers, student fathers are significantly more likely to stop out (61 percent) compared to student mothers (48 percent).^{5,6} Among fathers, Black and Hispanic students face the highest stop-out rates at 72 and 66 percent, respectively.

While the risk of stopping out for student parents is high, the research is clear—when a parent completes a college degree, the benefits can be both immediate and multigenerational. These include higher lifetime earnings, improved access to resources, and an increased likelihood that their child will pursue higher education themselves.⁷

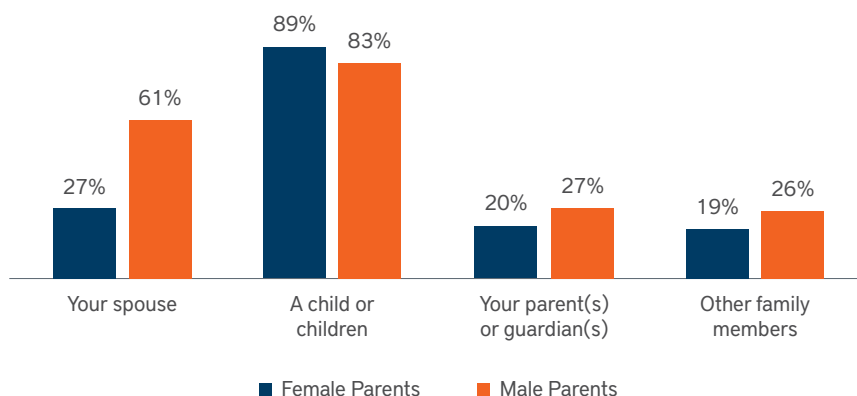
To better understand the complex realities and needs of parenting students, the 2024 Student Financial Wellness Survey (SFWS) collected insights from 9,582 parents. In total, 18 percent of respondents self-identified as a “parent, primary caregiver, or legal guardian to any children”. In this brief, we focus on over 1,300 student parents from the 2024 SFWS who identified as male (n=1,302).



Paying for College

Male parents appear to navigate college financing differently than their female peers. Generally, male students are less likely to complete the FAFSA, contributing to lower participation in Title IV aid programs such as Pell Grants and federal student loans.⁸ In the 2024 SFWS, 26 percent of male parents did not complete the 2024-2025 FAFSA. Additionally, male parents were less likely than female parents to indicate taking out student loans (39 percent vs. 50 percent) or receiving Pell Grants or other forms of grant aid (53 percent vs. 69 percent). Instead, they were more inclined to rely on personal savings, current income, and credit cards to cover college expenses.

Q35-38: Do you provide financial support for any of the following individuals?
Respondents who answered 'Yes'



These strategies may reflect stronger short-term cash flow or an alternative approach to financing, but they could also signal limited access to long-term financial support.

Supporting Family

The majority of male parents communicated a strong sense of financial responsibility toward their families. Nearly nine in 10 (88 percent) said it was important for them to support their family financially while enrolled in college. Compared to their female peers, male parents were more likely to provide financial support to a spouse, parents, and other family members. Financial support for children was similar, with female parents indicating slightly higher rates of support (89 percent vs. 83 percent).

These findings align with broader research showing that student parents often juggle complex financial and caregiving roles.

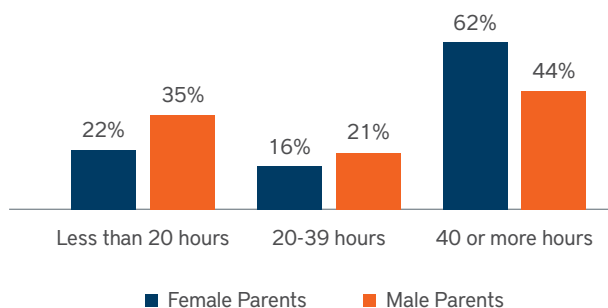
Female caregivers often shoulder a greater share of caregiving responsibilities than their male peers⁹—

a pattern that appears to hold true among student parents as well. In the 2024 SFWS, 62 percent of female parents indicated spending over 40 hours per week on dependent care, compared to 44 percent of male parents—a difference of 18 percentage points. Additionally, 35 percent of male parents said they spent fewer than 20 hours per week on caregiving.

When asked about the potential impact of losing childcare arrangements, 47 percent of male parents said it would not affect their enrollment, academic performance, or require them to bring their child to class. This compares to 38 percent of female parents, suggesting that male students may face fewer direct consequences when childcare becomes unstable.

Many student parents manage a complex balancing act between academics, employment, and caregiving. Male parents were somewhat more likely to be employed while enrolled (75 percent vs. 70 percent), and among those who worked, a greater share revealed they worked 40 hours or more a week (73 percent vs. 67 percent of female parents).

Q113: About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?*



*Of those respondents who indicated financially supporting family members, or being a parent to a child or children

Financial Security & Behaviors

In the 2024 SFWS, male parents consistently report greater financial confidence and stronger financial behaviors compared to their female counterparts. Notably, 67 percent of male parents said they always pay their bills on time, compared to 53 percent of female parents. Similarly, 67 percent of male parents said they know how to manage their finances well, versus 55 percent of female parents.

These gender-based differences in financial attitudes may stem not only from differences in knowledge, but also from varying levels of self-confidence.¹⁰ Prior research suggests that female respondents are more likely to select “I don’t know” on financial literacy measures—including the widely used Lusardi “Big 3” scale—and this phenomenon extended to the SFWS. Female

parents were more likely than male parents to indicate “I don’t know” in response to all three financial knowledge questions.

In addition to knowledge and confidence, male parents were even more likely to report positive financial behaviors. For instance, 74 percent of female parents said they would have trouble accessing \$500 in an emergency, compared to 57 percent of male parents. Likewise, 73 percent of male parents had run out of money at least once in 2024, while 87 percent of female parents had done the same.

Conclusion

Male parents navigate college with distinct responsibilities and obligations, often balancing full-time work and family responsibilities with their academics. While they tend to express greater confidence in managing money and self-report healthier financial habits than their female peers, they are also more likely to rely on personal resources and less likely to access long-term financial support. Despite these pressures, commitment to higher education remains strong amongst this population—76 percent of male parents believe college is a worthwhile investment, and four in five (80 percent) expect their degree will lead to a better quality of life.



Participating in the Student Financial Wellness Survey is free and provides institutions with:

- ✓ **Personalized insights**
- ✓ **Results benchmarked against peer institutions**
- ✓ **Customized shareable infographic**
- ✓ **De-identified student response dataset**

Contact surveys@trellisstrategies.org to learn more.

Endnotes

- ¹ U.S. Department of Education. (2020). *National Center for Education Statistics, National Postsecondary Student Aid Study: 2020 Undergraduate Students (NPSAS:UG)*.
- ² Conway, K. M., Wladis, C., & Hachey, A. C. (2021). Time poverty and parenthood: Who has time for college? *AERA Open*, 7.
- ³ Cornett, A. (2023, September). *Navigating college and parenthood: Insights from the Fall 2021 Student Financial Wellness Survey*. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/navigating-college-and-parenthood/>
- ⁴ Schreiber, R., Ryberg, R., Warren, J., Taylor, L., & Gittens, S. (2024, October). *The financial well-being of parents pursuing postsecondary education: A statistical portrait of student parents using 2020 data*. SPARK Collaborative. <https://studentparentaction.org/resources/the-financial-well-being-of-parents-pursuing-postsecondary-education>
- ⁵ Noll, E., Reichlin, L., & Gault, B. (2017, January). *College students with children: National and regional profiles* (IWPR #C451). Institute for Women’s Policy Research. <https://iwpr.org/college-students-with-children-national-and-regional-profiles/>
- ⁶ Contreras-Mendez, S., & Reichlin Cruse, L. (2021). *Busy with purpose: Lessons for education and policy leaders from returning student parents* (C496; IWPR). Institute for Women’s Policy Research. <https://iwpr.org/busy-with-purpose-lessons-for-education-and-policy-leaders-from-returning-student-parents/>
- ⁷ Spaulding, S., Derrick-Mills, T., & Callan, T. (2015). *Supporting student parents to improve postsecondary success: Recommendations for policy makers and higher education leaders* (Report No. ED556715). Urban Institute. <https://files.eric.ed.gov/fulltext/ED556715.pdf>
- ⁸ Barone, S., Knaff, C., & Fletcher, C. (2023). *Financial experiences of students who don’t complete the FAFSA* [Spotlight Report Brief]. Trellis Company. <https://www.trelliscompany.org/wp-content/uploads/2023/02/Research-Brief-FAFSA-Completion.pdf>
- ⁹ U.S. Bureau of Labor Statistics. (2024). American Time Use Survey—2023 results (USDLE-24-1234). <https://www.bls.gov/news.release/pdf/atus.pdf>
- ¹⁰ Lusardi, A., & Mitchell, O. S. (2023). The importance of financial literacy: Opening a new field. *The Journal of Economic Perspectives*, 37(4), 137–154. <https://www.jstor.org/stable/27258129>

Recent Trellis Research publications

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Fletcher, C., Cornett, A., Plumb, M. H., & Ashton, B. (2025). Student Financial Wellness Survey – Fall 2024 Results. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/student-financial-wellness-survey-fall-2024-results/>

Pillars of Support: Results from an Evaluation of the Parenting Students Project at Austin Community College

Plumb, M. H. & Wheeler, P. E. (2025). Pillars of support: Results from an evaluation of the Parenting Students Project at Austin Community College. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/pillars-of-support-results-from-an-evaluation-of-the-parenting-students-project-at-austin-community-college/>

Parenting Students: What They Need and What Institutions Can Do

Plumb, M. H. (2025). Parenting Students: What They Need and What Institutions Can Do. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/parenting-students-what-they-need-and-what-institutions-can-do/>

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