

Degrees of Responsibility: Caregiving Students in the 2024 Student Financial Wellness Survey

By May Helena Plumb and Carrie R. Welton
August 2025

About Trellis Strategies

Trellis Strategies is a leading strategic nonprofit research and consulting firm focused on advancing postsecondary education and strengthening the workforce. Our commitment is to provide unparalleled insights into the modern learner experience, spanning from application through graduation. Leveraging over four decades of experience in serving higher education institutions and assisting students in navigating intricate processes, Trellis Strategies' dedicated team possesses the knowledge, insight, and expertise to empower organizations to turn data into impactful action and tangible results.

As experts in gathering and analyzing both local and national data, we identify opportunities and provide scalable, tailored solutions for our partners. Our approach involves the transformation of institutions through the enhancement of the learner experience leading to higher enrollment yields, retention rates, and improved student post-graduation outcomes.

Guided by our mission, we navigate the non-linear landscape of postsecondary education, assisting institutions in adapting policies and programs to accommodate diverse learner journeys. By dismantling barriers in policy and processes, we aim to enhance learner outcomes and rebuilding trust in the credentialing process. We are dedicated to the belief that education serves as the cornerstone for unlocking new opportunities, fostering individual economic mobility, and growing community prosperity. For more information, visit our website: www.trellisstrategies.org/about-us/

About the Student Financial Wellness Survey

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that documents the financial wellbeing and success indicators of postsecondary students across the nation. The SFWS was designed and implemented by Trellis Strategies, starting in 2018. Since then, 3.8 million students have been surveyed at 300 institutions in 37 states. For more information about how to participate in future implementations of the SFWS, please contact Trellis Strategies at surveys@trellisstrategies.org.

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Executive Summary

82 PERCENT
OF STUDENTS WHO
SELF-IDENTIFIED AS A
CAREGIVER REPORTED
SPENDING AT LEAST
40 HOURS PER WEEK ON
EMPLOYMENT AND/OR
DEPENDENT CARE.

Education beyond high school remains one of the most reliable pathways to careers that provide family-sustaining wages, employer-sponsored health insurance, and retirement savings opportunities.¹ In anticipation of an increased demand for workers with more education,² virtually every state in the U.S. has dedicated resources to increase the number of people completing a postsecondary credential of value.³

Caregivers—those adults providing unpaid care to children and other dependents—form a key constituency of current, potential, and returning college students. Caregivers face greater barriers to education than their peers without caregiving responsibilities, impacting their ability to access and complete a postsecondary credential, with intergenerational implications:

- According to the 2020 National Postsecondary Student Aid Study, one in five undergraduates have legal dependents, with higher rates of dependent responsibility among women (25 percent) and learners whose parents do not have a bachelor's degree (27 percent).⁴
- Over half of first-time enrolled students with children leave college before finishing their degree or credential, compared to just 29 percent of students without children, according to an analysis of the 2012/2017 Beginning Postsecondary Student Longitudinal Study.⁵
- In the 2024 Student Financial Wellness Survey, 82 percent of students who self-identified as a caregiver reported spending at least 40 hours per week on employment and/or dependent care; these learners may have substantially less time and energy to dedicate to their educational goals compared to their non-caregiving peers.
- Research shows that parental education is strongly correlated with children's academic development and their likelihood of completing an undergraduate degree.⁶ This suggests that improving the ability of student caregivers to access and complete a college credential has intergenerational benefits that could disrupt familial poverty cycles.

For caregiving students hoping to improve their financial future—and the security of their dependents—through education, affordability is a key concern. While states and institutions have made significant strides in decreasing the cost of tuition and fees,⁷ surveys demonstrate that high living expenses have hampered efforts to improve the overall affordability of postsecondary credentials.⁸ The rising costs of both child and medical care have substantially outpaced wages,⁹ posing a severe burden to caregivers seeking postsecondary credentials. One recent study estimated that a student parent working a minimum-wage job would need to work an average of 52 hours per week to cover the cost of both child care and net tuition at a public four-year institution.¹⁰

We cannot unlock the full potential that educational opportunity offers without addressing the non-tuition barriers that force people to forgo education, perpetuating a cycle of low-wage work. This report outlines current data on caregiving students and highlights strategies for institutions, states, and the federal government to invest in the modern learner, improving economic opportunity for current and future generations.



The Modern Learner: Insights on Caregivers from the Student Financial Wellness Survey

Many modern learners provide care for dependents or other family members while they attend college, putting a strain on their time, energy, and finances available for school. This report draws on data from the Student Financial Wellness Survey to explore the financial wellbeing and obligations of caregiving students, as compared to their non-caregiving peers.

The 2024 Student Financial Wellness Survey (SFWS) asked current college students about their experiences caring for children and other family members. Nineteen percent of respondents self-identified as a caregiver, including 18 percent of respondents who reported being a parent or guardian of a child. Seven percent of respondents indicated they were a caregiver to another individual, highlighting a group of learners who are often overlooked.¹¹ Importantly, around six percent of respondents indicated they provided care for both a child and another individual; prior research has found that these “double-caregiving” students are at a high risk of leaving college without a credential.¹²

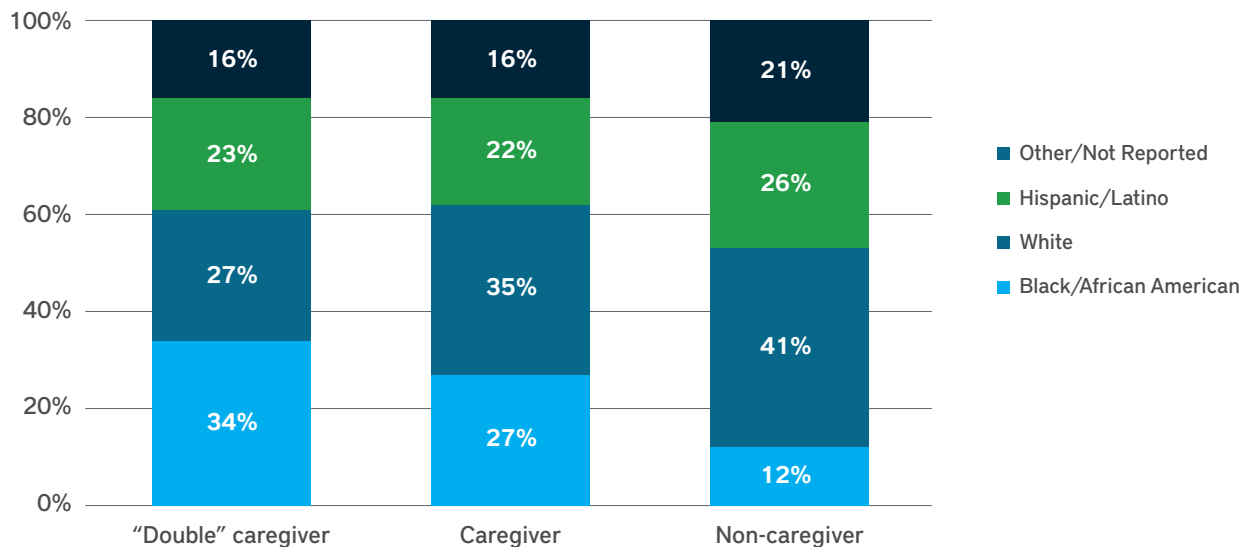
18 PERCENT

OF UNDERGRADUATES
REPORTED BEING A PARENT
OR GUARDIAN OF A CHILD.

Caregiving responsibilities are not equally distributed across all groups of students. Several demographic differences emerged in the 2024 SFWS:¹³

- Nearly three-quarters (73 percent) of caregivers were women, while only 55 percent of non-caregivers were women.
- Caregivers were also disproportionately Black, with Black students making up 27 percent of caregiving respondents and 34 percent of those who provided care for both a child and another individual.
- Two-year students were more likely to be caregivers (25 percent) compared to four-year students (13 percent).
- Caregivers tended to be enrolled part-time (65 percent), while non-caregivers tended to be enrolled full-time (65 percent).

**Race/ethnicity of caregivers vs. non-caregivers in SFWS 2024
(weighted)**





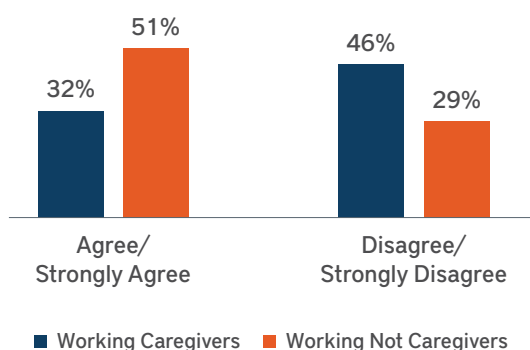
Obligations to Work and Family

Most respondents to the 2024 SFWS worked while enrolled, including 71 percent of caregivers. Regardless of caregiving status, students who work can experience acute time poverty, leaving little time to dedicate to their education. A quarter of all working students (25 percent) reported missing at least one class in a semester due to conflicts with their job, and over half (56 percent) agreed that their work limits their non-academic engagement on campus.

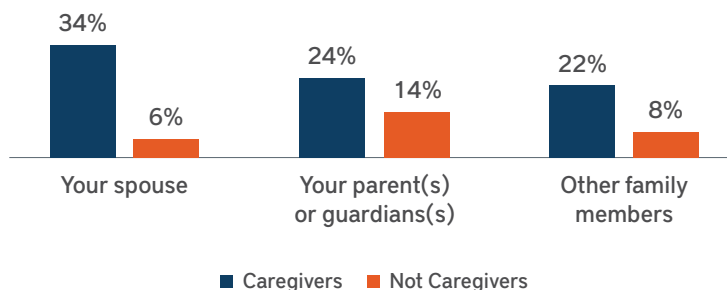
However, caregiving students can face some specific pressures when balancing work and school with their caregiving responsibility. The majority of caregivers—85 percent—agreed that it was important for them to support their family financially while in college, compared to just 34 percent of non-caregivers. While around half of employed non-caregivers agreed that they work primarily to pay for their education, only a third of employed caregivers agreed with this statement. In addition to providing for their dependents, many caregivers reported providing financial support to family members, such as their spouse or parent.

85 PERCENT
OF STUDENT CAREGIVERS
AGREED THAT IT WAS
IMPORTANT FOR THEM TO
SUPPORT THEIR FAMILY
FINANCIALLY WHILE
IN COLLEGE.

The main reason I work during school is to pay for my education.
(‘Neutral’ not shown)

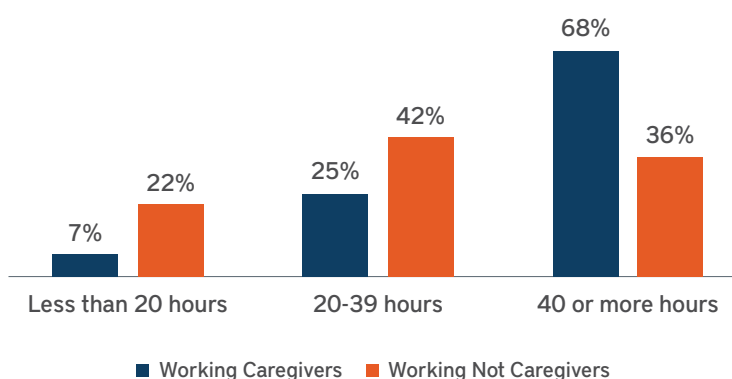


Do you provide financial support for any of the following individuals?
(Respondents who answered ‘Yes’)

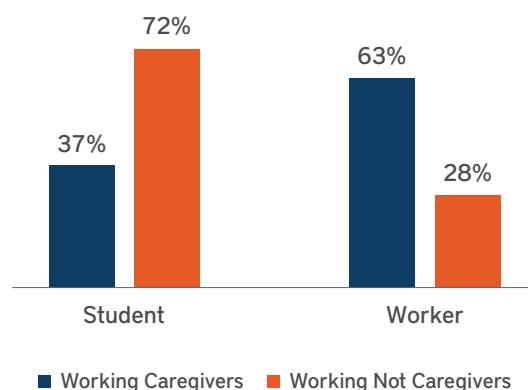


Reflecting this increased financial pressure, caregivers tend to work longer hours. Employed caregivers were almost twice as likely to report working 40 or more hours per week compared to their non-caregiving peers, and almost all caregivers (93 percent) worked over 20 hours per week. Students who work long hours while enrolled can end up disconnected from their identity as a student, making it hard to prioritize education in the face of compounding life commitments. To measure this trend, SFWS respondents who work are asked whether they identify as “a student who works” or “a worker that goes to school”.¹⁴ Nearly two-thirds of working caregivers (63 percent) responded that they identified as a worker first, compared to 28 percent of working non-caregivers.

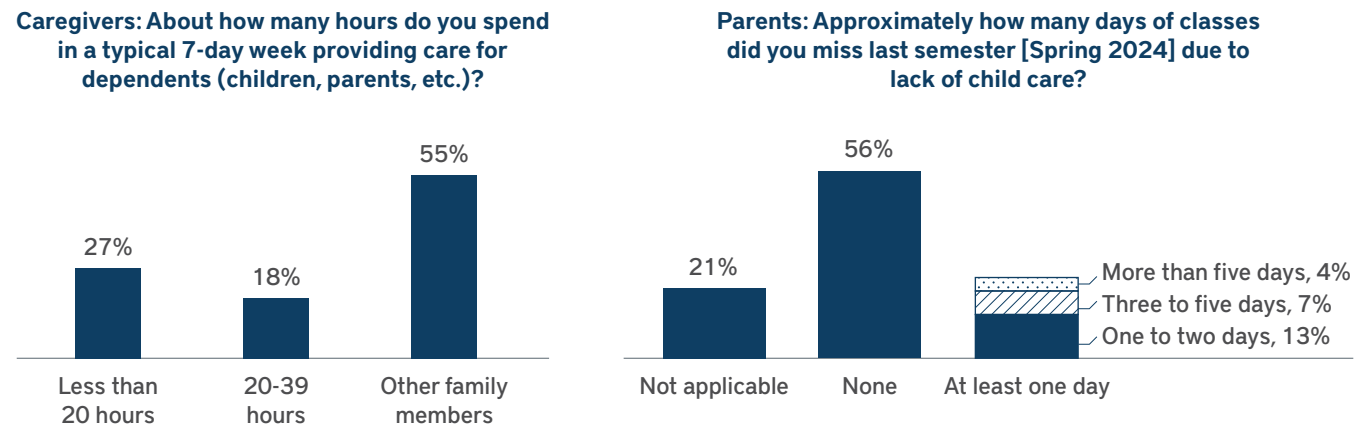
During the school year, about how many hours do you spend in a typical 7-day week working for pay?



Do you consider yourself a student who works or a worker that goes to school?



In addition to substantial work commitments, caregiving responsibilities can further strain students' ability to focus on their studies. Over half of caregivers (55 percent) report spending 40 or more hours per week providing care for their dependents. Among those caregivers who self-identified as a parent, about a quarter (24 percent) reported missing at least one day of class in the prior semester due to lack of child care.



Overall, 82 percent of caregivers reported combined dependent care and work obligations in excess of 40 hours per week. The time poverty caused by work and caregiving commitments can have a substantial impact on the student experience. For example, a large-scale analysis of time use survey data found that students with children had approximately 60 fewer minutes per day of discretionary time to spend on their education.¹⁵



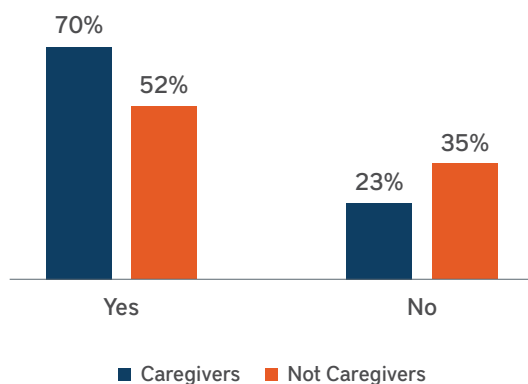
82 PERCENT
OF CAREGIVERS REPORTED
COMBINED DEPENDENT
CARE AND WORK
OBLIGATIONS IN EXCESS
OF 40 HOURS PER WEEK.



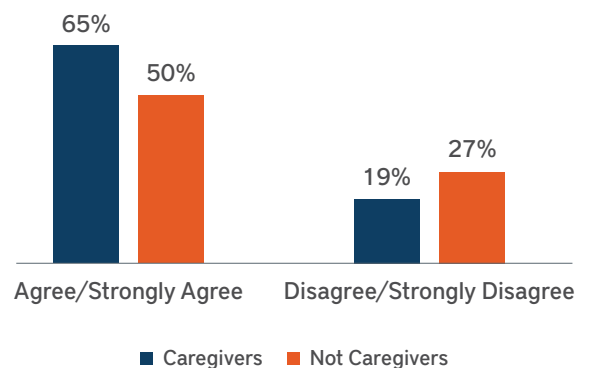
Financial Insecurity & Debt

Caregivers in the 2024 SFWS reported higher rates of financial insecurity than their non-caregiving peers. Seventy percent indicated they would have trouble getting \$500 to meet an unexpected need, and 65 percent agreed that they worry about paying monthly expenses. More than four out of five caregivers (83 percent) had run out of money at least once during the past year, with 38 percent reporting that they ran out of money eight or more times during the past, indicating a high level of financial fragility.

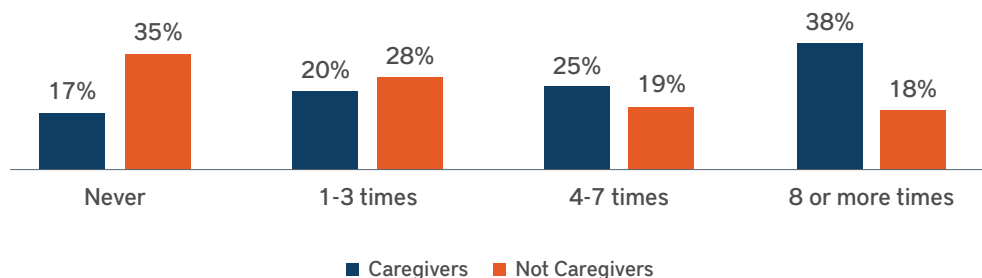
Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month? ('I Don't Know' not shown)



I worry about being able to pay my current monthly expenses. ('Neutral' not shown)

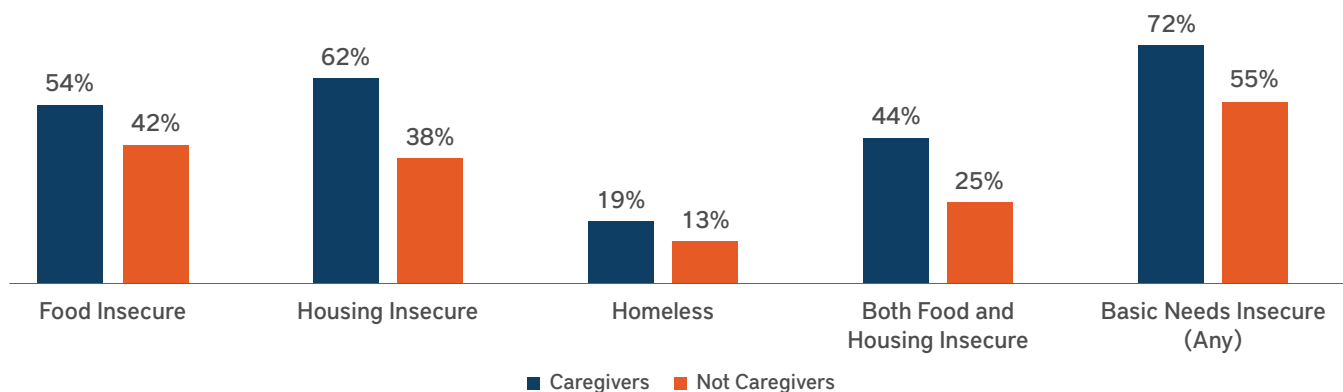


Q40: Since January 1, 2024, approximately how many times did you run out of money?

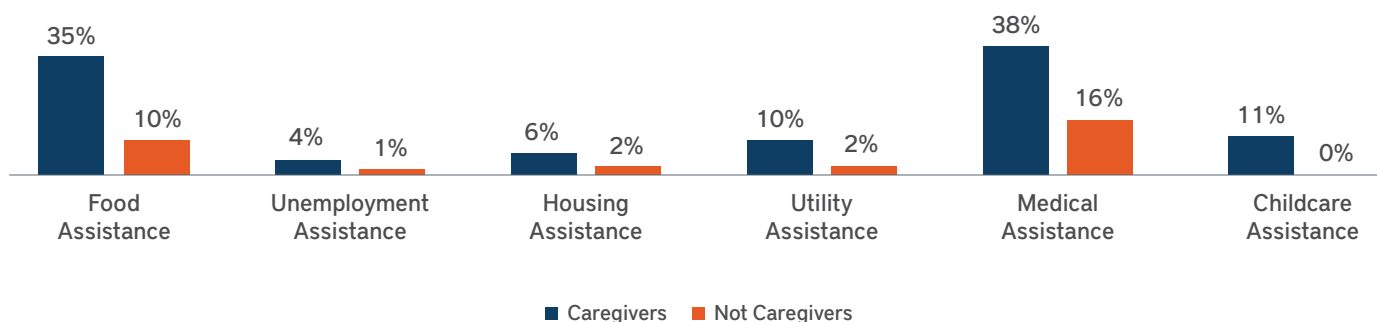


The SFWS asks students 25 questions about their recent experiences with food and housing to gauge their level of basic needs security. Caregivers were more likely to be identified as food insecure, housing insecure, and/or homeless compared to non-caregivers, with 72 percent of caregivers experiencing at least one form of basic needs insecurity. Some caregivers accessed public assistance to mitigate their financial stress, with 38 percent of caregivers making use of medical assistance (e.g., CHIP) and 35 percent using food assistance (e.g., SNAP).

Experiences of basic needs insecurity



Q51-56: Use of public assistance, by assistance type



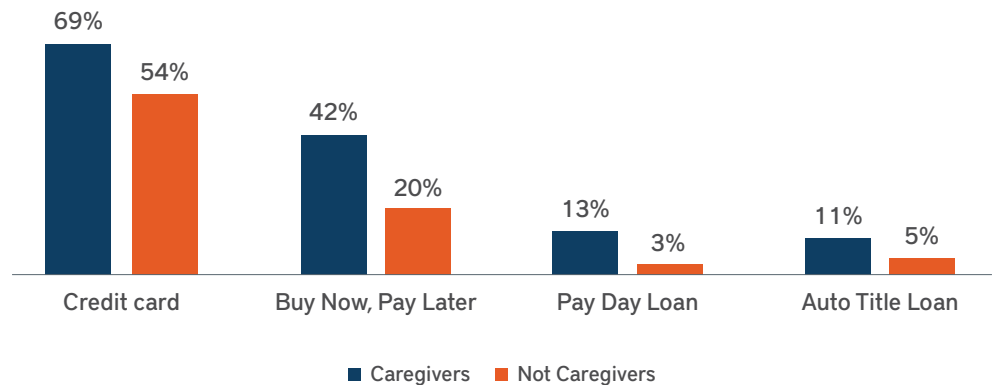
42 PERCENT

OF STUDENT CAREGIVERS
REPORTED USING BUY NOW,
PAY LATER (BNPL) SERVICES
IN THE LAST YEAR, OVER
TWICE THE RATE AMONG
NON-CAREGIVERS.

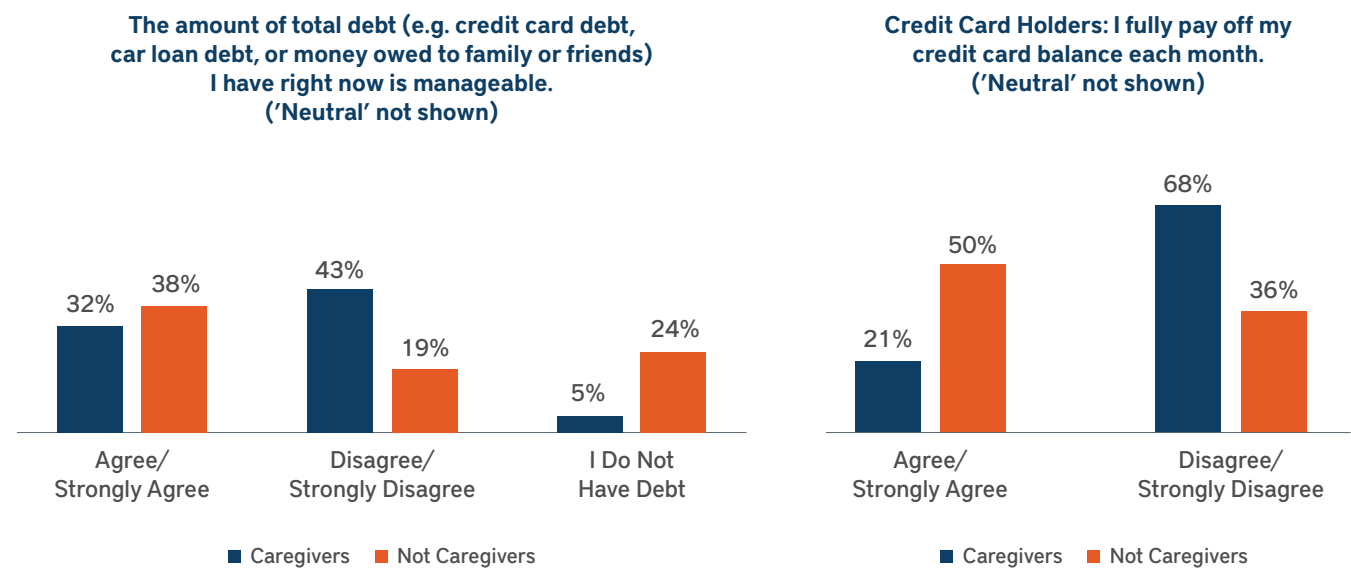


However, many caregivers rely on consumer debt to manage their finances. The SFWS asks respondents about four types of consumer debt, and caregivers were substantially more likely to report using each type compared to their non-caregiving peers. Notably, 42 percent of caregivers reported using Buy Now, Pay Later (BNPL) services in the past year, over twice the rate among non-caregivers. The possible impacts of this relatively new, unregulated form of credit are not yet well understood, but researchers have identified risks to financial wellbeing associated with these services.¹⁶ The use of BNPL by caregivers may be indicative of acute cash flow challenges faced by these students.¹⁷

**Since January 1, 2024, have you used the following borrowing sources?
(Respondents who answered 'Yes')**



Only five percent of caregivers reported that they had no debt at the time of the survey, and almost half (43 percent) indicated that their total amount of debt was unmanageable. Alarming, among the 69 percent of caregivers who reported using credit cards, over two-thirds (68 percent) indicated they at least sometimes carried a balance from month to month, possibly accruing interest at high rates.



In addition to consumer debt, 46 percent of caregivers reported taking out student loans to pay for college. Sixty-one percent of these respondents expressed that they had more student debt than they expected to have at this point in their educational journey. These results mirror findings from an analysis of the 2020 National Postsecondary Student Aid Study, which found that when looking across all students (including those who did not take out student loans), parenting students took out an average of \$8,546 more in student loans compared to non-parents.¹⁸



61 PERCENT
OF STUDENT CAREGIVERS
EXPRESSED THAT THEY
HAD MORE STUDENT DEBT
THAN THEY EXPECTED TO
HAVE AT THIS POINT IN THEIR
EDUCATIONAL JOURNEY.

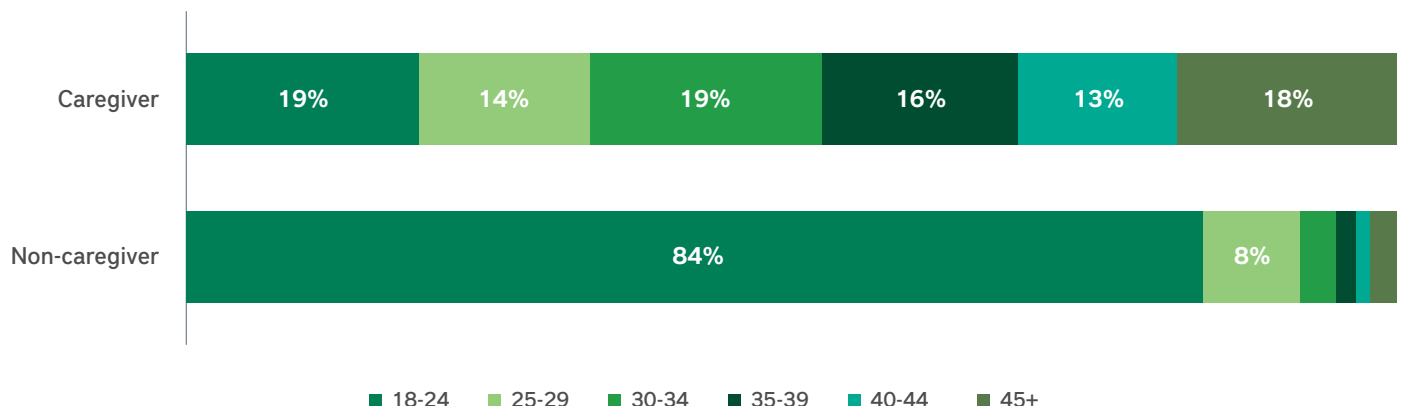


Demographic Spotlight: Younger Caregivers

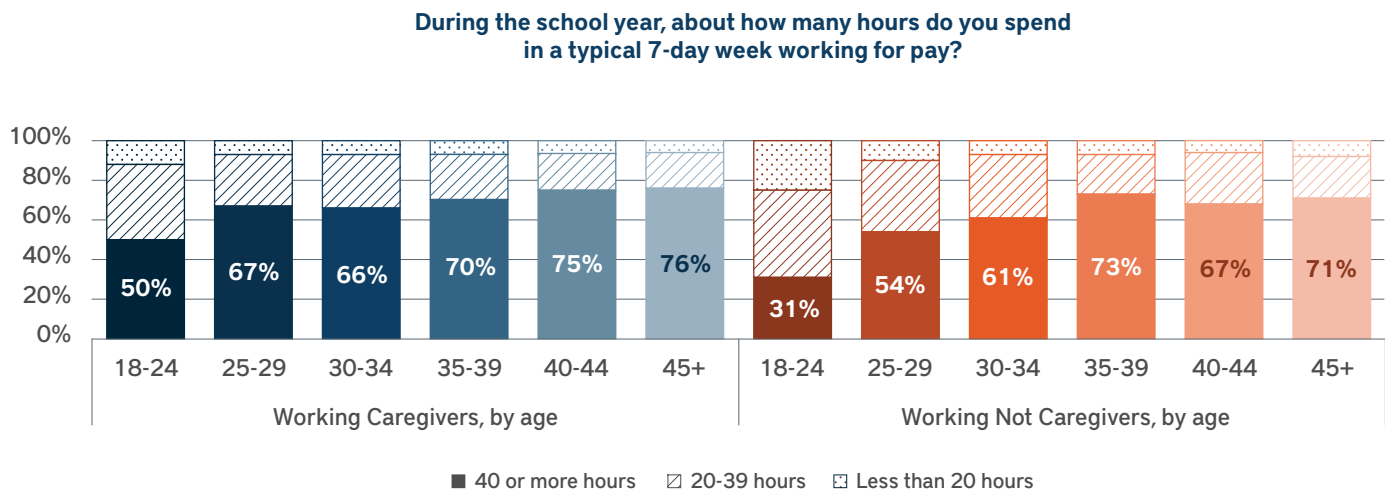
While the majority of non-caregivers (84 percent) are 24 or younger, caregiving students are more evenly represented across age brackets.

As previously mentioned, caregivers tend to work longer hours and are more likely to de-prioritize their student identity compared to their non-caregiving counterparts. Additionally, across the board, older learners tend to work more and identify more as a worker than a student. However, this age trend is slightly flattened among caregivers,

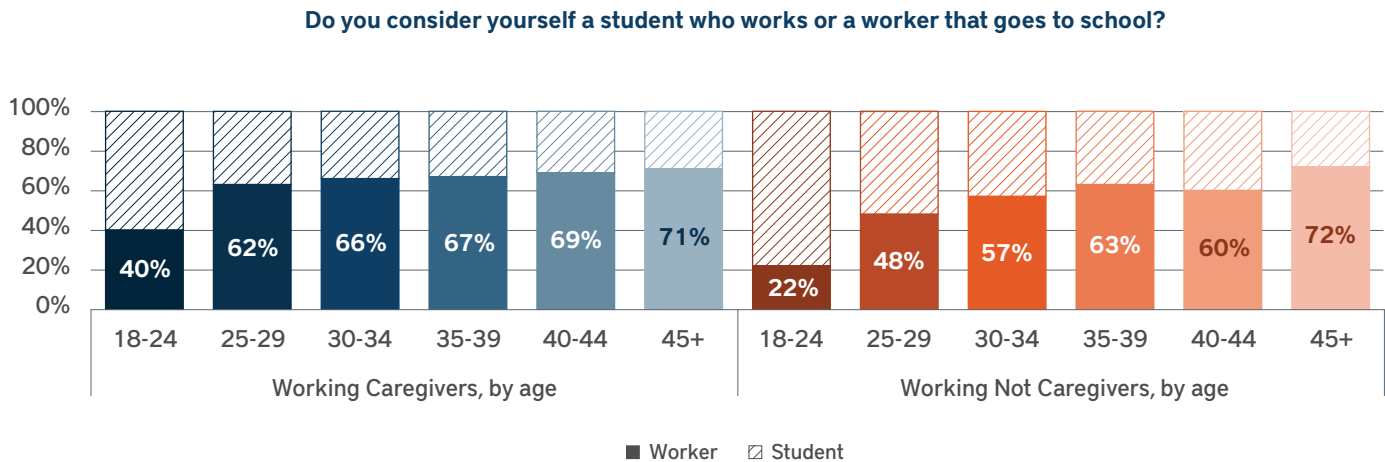
**Age of caregivers vs. non-caregivers in the Fall 2024 SFWS
(weighted)**



with younger caregivers appearing “older than their age” with regards to work commitments. For example, half of employed caregivers aged 18 to 24 reported working at least 40 hours per week, compared to just under a third of their non-caregiving peers, a difference of nearly 20 percentage points. However, among working students aged 45 and older, caregivers were just five percentage points more likely to work full-time. Moreover, only 12 percent of the youngest cohort of working caregivers reported working under 20 hours per week, putting them more in line with their older peers, while 25 percent of working non-caregivers worked under 20 hours per week.



Similarly, the tendency of caregivers to prioritize their worker identity over their student identity was most pronounced in the 18-24 cohort, with 40 percent of young working caregivers identifying as a worker first compared to 22 percent of young working non-caregivers. The difference between caregivers and non-caregivers in this respect gradually flattened across the age cohorts, with learners aged 45 and older being least likely to identify as a student first, regardless of caregiving status.

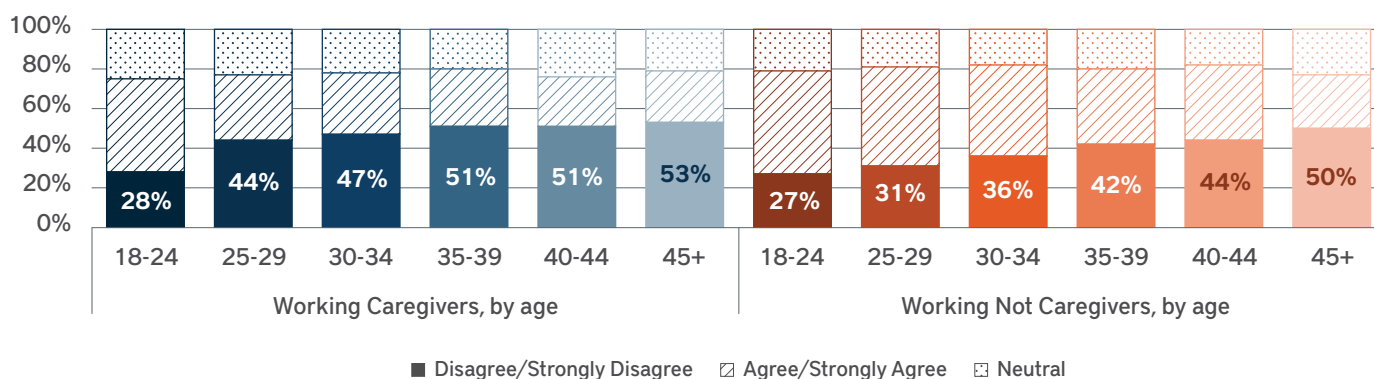


40 PERCENT
OF YOUNG WORKING
CAREGIVERS IDENTIFY AS A
WORKER FIRST COMPARED
TO 22 PERCENT OF YOUNG
WORKING NON-CAREGIVERS.



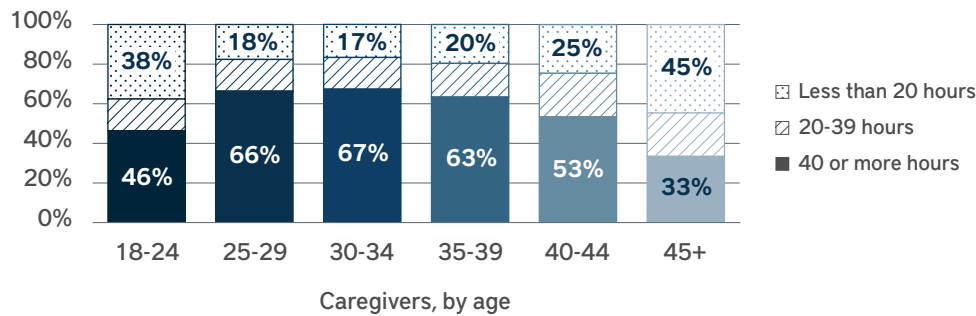
Finally, while overall caregivers are less likely to agree that the primary reason that they work during school is to pay for their education, this difference manifests primarily between the ages of 25 and 45, with the youngest cohort and the oldest cohort of working caregivers more closely resembling their non-caregiving peers. Here, the biggest difference between caregivers and non-caregivers appears in the 25-29 age group (separated by 13 percentage points in the disagree/strongly disagree category). While for non-caregivers, the change is relatively gradual between the age groups, among caregivers there is a 16-percentage point jump between the youngest cohort and the 25-29 cohort.

The main reason I work during school is to pay for my education.

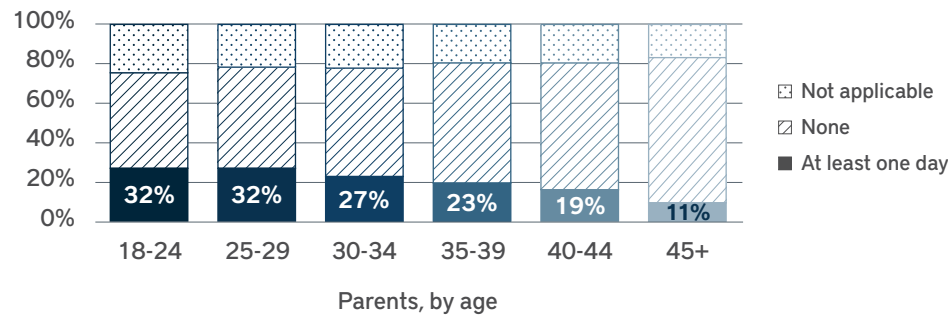


Students' caregiving commitments also change with age. Reported time spent caring for dependents has a curvilinear association with age, with caregivers aged 30-34 spending the most time on average, while the likelihood of missing classes due to lack of child care consistently decreases with age. Caregivers under the age of 24 reported spending substantially less time per week on dependent care than those aged 25-45. Conversely, however, younger parents were most likely to report missing at least one day of class due to lack of child care (32 percent).

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



Approximately how many days of classes did you miss last semester [Spring 2024] due to lack of child care?



32 PERCENT
OF YOUNGER PARENTS
REPORTED MISSING
AT LEAST ONE DAY OF
CLASS DUE TO LACK
OF CHILD CARE.



Conclusion: Opportunities to Support Caregiving Students

34 PERCENT
OF PARENTS IN THE SFWS
INDICATED THEY WOULD
NEED TO TAKE FEWER
CLASSES OR DROP CLASSES
IN THE HYPOTHETICAL
LOSS OF CHILD CARE.

Providing support to students with caregiving responsibilities is a critical component of increasing degree attainment among modern learners. Student caregivers are at a high risk of stopping out of college without a degree or other credential.¹⁹ For example, when posed with a hypothetical loss of child care, 34 percent of parents in the SFWS indicated they would need to take fewer classes or drop classes; 27 percent indicated they would be less likely to enroll in future semesters in such a scenario. These learners are at risk of holding student debt yet having no credential of value to access a higher-paying career.

Increasing degree attainment among U.S. adults requires alleviating the barriers caregivers face—financial insecurity, time poverty, and decreased sense of belonging—improving their ability to complete a credential and to do so sooner with less debt. Efforts to reduce the cost of living, improve access to child and medical care, and otherwise connect caregivers with supportive resources are aligned with state and federal goals to improve educational attainment.

Recommendations for Institutions

Institutional investment in caregivers can have a dramatic impact on retention, academic success, and degree completion. Colleges and universities have multiple research-informed avenues to improve and refine their support systems to reflect the realities faced by the modern learner.²¹

Institutional Data Collection

Collect and disaggregate student enrollment and success data by caregiving status to develop a more robust understanding of caregivers on your campus.²² Involve students directly in institutional initiatives, through surveys, focus groups, and taskforces.

Dependent Care Expenses

Title IV aid is available to cover the cost of dependent care for students,²³ but at present students must have advanced knowledge of this opportunity, submit a request form, and provide additional documentation to verify those expenses. Institutions can reduce the administrative burden for caregiving students by including verified dependent care costs in their cost of attendance calculations, proactively communicating this option to students, and providing adequate support throughout the financial aid process.

Award Displacement

Institutions have the option to “displace” student aid if they are offered a grant or scholarship. This policy has typically been a default maneuver by institutions often intended to prevent students from over-borrowing. However, increased financial flexibility can be the make-or-break factor that decides a caregiver’s ability to persist and complete their degree. Students should be empowered to make their own decisions about whether to receive those awards and how much additional borrowing is needed.

Student-Focused Scheduling

Caregiving students can benefit from increased schedule flexibility as they balance their school, work, and caregiving responsibilities.²⁴ Priority registration for caregivers, scheduling common courses in blocks, offering online or hybrid course options, and providing proactive advising for degree planning can help modern learners design a college experience that aligns with their needs.

Child Care Resources

For parenting students, child care is often a critical need.²⁵ Institutions can facilitate access to child care through a variety of mechanisms, including:

- Sharing information about community child care resource and referral (R&R) services
- Exploring establishing on-campus child care that allows priority access for students or even partnering with a Head Start provider to bring their program on campus
- Leveraging the Child Care Access Means Parents in School (CCAMPIS) grant to provide child care and supportive resources for students
- Connecting eligible learners to child care support that may be available through the Workforce Innovation Opportunity (WIOA) or Perkins Act (Perkins) programs

Direct Financial Support

Emergency grants and other forms of direct financial support can help address acute basic needs insecurity among caregivers, thereby improving their college persistence.²⁶

Community Partnerships

Institutions can foster partnerships with local human services agencies to provide on-campus public benefit eligibility determinations and application support for students. They can also identify community-based organizations that can support a range of services including food reclamation and mental health supports.

Recommendations for State and Federal Policymakers

Postsecondary education is integral to meeting future workforce needs,²⁷ but the college success of modern learners is challenged by the many demands on their lives outside of the classroom. Congressional and state lawmakers should ensure that programs designed to support employment and training activities do not serve as a barrier to completing a credential of value. By investing in the modern learner, we can support greater credential attainment and increased economic mobility for future generations. Opportunities to expand postsecondary access for caregivers include:

STATE OPPORTUNITIES

Leverage Public Benefit Programs

State policymakers should assess their child care subsidy, Temporary Assistance for Needy Families (TANF) program, and Supplemental Nutrition Assistance Program (SNAP) and leverage their regulatory authority to align program requirements to improve access to postsecondary education.

Coordinate Across Offices

State agencies should collaborate to identify opportunities to align policies and programs, reducing redundancies and maximizing investments across higher education, workforce, and human services areas.

FEDERAL OPPORTUNITIES

Improve Employment & Training Supports

Congress should improve economic mobility by including postsecondary education as a core work activity under TANF and amending the Food and Nutrition Act (Farm Bill) to include postsecondary credentials at an institution of higher education in the definition of SNAP Employment and Training programs.

Strengthen Access to Child Care

Breakdowns in child care infrastructure have negative economic impacts. Congress should increase funding for the Child Care and Development Fund (CCDF) and explicitly include postsecondary programs to expand opportunities for parenting students.

Federal Grants for Institutions

Congress should protect and increase investment in the Child Care Access Means Parents in School (CCAMPIS), Basic Needs for Postsecondary Students, and the Postsecondary Student Success Grant programs.

Endnotes

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