



# Navigating College and Parenthood:

## Insights from the Fall 2021 Student Financial Wellness Survey

September 2023

TRELLIS STRATEGIES | BY ALLYSON CORNETT

## About Trellis Strategies

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[Trellis Strategies](#) is an experienced research partner dedicated to advancing education and workforce development. With nearly 40 years of expertise, we specialize in qualitative and quantitative research services, including surveys, interviews, focus groups, and case studies. Our proficiency in qualitative research and quantitative analyses enables us to extract insights from extensive datasets, guiding strategic decision-making in areas such as student success and outcomes.

Our expertise extends to diverse fields including data analysis, market research, policy analysis, and more. We address topics such as adult learners, student finances, and institutional effectiveness. Trellis Strategies offers a collaborative approach to data-driven decisions, contributing to positive transformations in education and workforce development.

## The Annie E. Casey Foundation Acknowledgment

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## Recommended Citation

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## Survey Metrics and Overview

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The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that documents the financial well-being and student success indicators of postsecondary students across the nation. While not nationally representative, responses were weighted to reflect the total student composition at the participating institutions.

The SFWS was designed and first implemented by Trellis starting in 2018. Since then, over 200,000 students from more than 230 institutions in 33 states have responded to the survey. The 2021 SFWS provides a snapshot of student wellbeing during the fall of 2021. Over 700,000 students at 104 institutions in 25 states received survey invitations, resulting in responses from 63,751 students.

This report examines data from 57,975 students<sup>1</sup> at 104 higher education institutions that participated in Trellis' Fall 2021 SFWS with a focus on the key differences between parenting students and their non-parenting peers in several areas, including [caregiving responsibilities](#), [financial security](#), [paying for college](#), and [basic needs security and mental health](#).

**Table 1. Survey Metrics, Fall 2021 SFWS Undergraduate Cohort**

	Two-year Institutions	Four-year Institutions	Total
Survey Population	500,155 students	212,390 students	712,545 students
Responses	44,254 students	19,497 students	63,751 students
Response Rate	8.8%	9.2%	8.9%
Completion Rate	79%	78%	79%
Median Time Spent	14 minutes	14 minutes	14 minutes

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<sup>1</sup> The population for this report includes the 57,975 students who responded to Q36: Are you a parent, primary caregiver, or legal guardian to any children?

## Demographics

Student parents are incredibly diverse and represent a mosaic of backgrounds, experiences, and identities. Select datapoints about the demographics of this population are featured below (see Table 2 for more):

- Parenting students in the Fall 2021 SFWS hailed from diverse racial and ethnic groups; approximately 19 percent of parenting students were Black, 30 percent were Hispanic, and 42 percent were white.
- In general, student parents are more likely to be female. Seventy-five percent of surveyed students with children were female, and 25 percent were male.
- Student parents were also enrolled part-time (73 percent) and working while in college (71 percent) at higher rates.

	<b>Parenting Students</b> (n=13,494)	<b>Students without Children</b> (n=44,481)
<b>Race/Ethnicity</b>		
Black	19%	10%
Hispanic	30%	36%
White	42%	40%
Other/not reported	10%	15%
<b>Gender</b>		
Female	75%	56%
Male	25%	44%
<b>Enrollment Intensity</b>		
Full-time	27%	54%
Part-time	73%	46%
<b>Classification</b>		
First year in college	53%	51%
Continuing student	47%	49%
<b>Employment Status</b>		
Employed	71%	67%
Not employed	29%	33%
<b>First-Generation Status</b>		
First in family	50%	35%
Not first in family	50%	65%

## Key Findings & Research-to-Practice Recommendations

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Of the students surveyed in the Fall 2021 SFWS, nearly 13,500 (approximately 23 percent of the full population) reported they were juggling the demands of parenthood while in school. As a group, these students differ significantly from their non-parenting peers. Key findings, along with select research-to-practice recommendations, are featured below.

### *Key Findings*

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- **Dependent care and time poverty.** Parenting students spent a significant amount of time providing care for dependents compared to non-parenting peers (who, while not acting in a parental capacity, may be caring for siblings or adult dependents, such as a spouse, parent, or other family member).  
Approximately 28 percent of parents in the SFWS spent more than 40 hours a week caregiving, compared to just 14 percent of non-parents. Parents were also vastly more likely to be part-time students; nearly three-quarters (73 percent) were enrolled part-time.
- **Supporting family.** Although parenting students frequently report additional caregiving and financial stressors compared to non-parenting counterparts, 83 percent of student parents still indicated it was important for them to support their family financially while in college.
- **Financial insecurities.** When compared to respondents without children, student parents often indicated financial insecurities at higher rates. While two-thirds of parenting students would not be able to afford an unexpected \$500 expense, 80 percent had run out of money (i.e., exhausted all available funds) at least once.
- **Credit card use.** Credit card use was common among parenting students. Although 65 percent had used their lines of credit to make ends meet, only 22 percent fully paid off their balance each month. Non-parents, conversely, were less likely to use credit cards as a resource by 18 percentage points (47 percent).
- **Paying for college.** Compared to their counterparts without children, parenting students experience the dual challenge of incurring higher non-tuition expenses (basic needs, clothing, transportation, etc.) and limited financial resources to contribute to college costs.<sup>1</sup> This reality was reflected in their survey responses, where student parents were more likely to rely on their current employment, Pell grants and other grants, student loans, and credit cards. These students were less prone to using their personal savings, support from parents or other family, and scholarships; conversely, non-parenting students used these sources at higher rates.
- **Basic needs insecurity.** Parenting students were at higher risk of experiencing basic needs insecurities than their non-parenting peers. For instance, 60 percent of student parents were housing insecure (compared to 41 percent of non-parents).
- **Mental health.** Student parents were less likely to report mental health challenges, including generalized anxiety disorder and major depressive disorder, than their non-parenting peers. For instance, while 48 percent of non-parents indicated anxiety through their responses to the survey, just 37 percent of parents did the same. Further research may be required to deepen understanding of this issue.

## ***Research-to-Practice Recommendations***

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- **Collect data on student parents.** Colleges and universities should collect data on the parenting status of their students at the time of application, and also at registration. This information can help institutions develop and/or tailor support services to address the challenges faced by student parents.
- **Increase access to affordable childcare.** Although research suggests that students who use on-campus childcare centers are more likely to persist, graduate in fewer years, and perform better academically, the number of on-campus childcare facilities available to students have steadily declined in recent years.<sup>2</sup> Institutions and policymakers should prioritize the establishment (or re-establishment) and expansion of affordable on-campus childcare facilities or form partnerships with local childcare providers to provide these services. This would not only alleviate some of the financial burden faced by parenting students but also enable them to attend classes and study without needing to simultaneously care for their dependents.
- **Strengthen financial aid programs.** Student parents have unique financial needs compared to their non-parenting counterparts. Financial aid programs tailored specifically for student parents can be enhanced to better fit the needs of this unique population. This may include increasing the availability of need-based grants, scholarships, and low-interest loans, as well as simplifying the application process for these resources.
- **Improve support for basic needs and mental health.** Colleges and universities can prioritize the holistic well-being of student parents by addressing their basic needs and mental health challenges. This may involve establishing comprehensive support systems that go beyond mental health counseling services and food pantries. Institutions can develop initiatives to assist student parents in accessing affordable housing, inexpensive and nutritious food options, and reliable transportation. By establishing partnerships with community organizations, schools can provide access to resources beyond their campus, such as communal food pantries, housing assistance programs, and subsidies for transportation.

Specifically, institutions can proactively educate parenting students about the various public benefits available to them, such as the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and childcare assistance. Establishing on-campus enrollment centers or designated personnel can significantly enhance the accessibility of these resources.

- **Designate parent liaisons.** To facilitate the implementation of these programs and initiatives, institutions may benefit from hiring or designating “parent liaisons”—staff members tasked to support and advocate for students who are parents or have caregiving responsibilities. These liaisons serve a single point of contact and provide guidance, resources, and assistance to help parenting students successfully navigate college life.

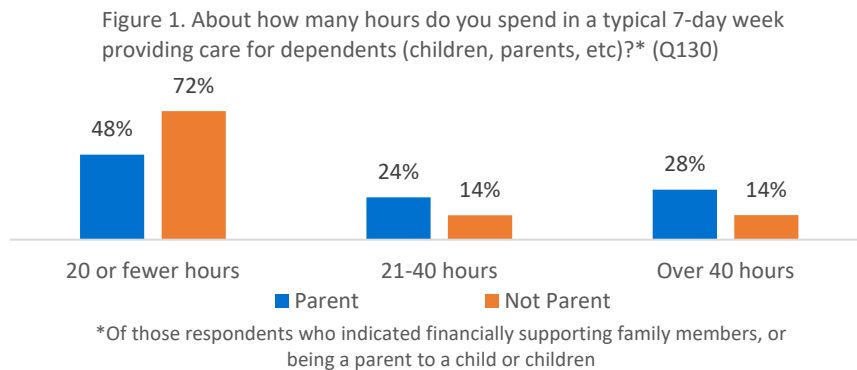
# Caregiving and Financial Responsibilities

On average, more than one in five college students in the U.S. are parenting or caregiving for at least one dependent child.<sup>3</sup> In the Fall 2021 SFWS, 23 percent of respondents identified themselves as a “parent, primary caregiver, or legal guardian to any children.” These students may be an adoptive, foster, or biological parent, stepparent, grandparent, or sibling to their dependent(s). Research suggests that many parenting students struggle to balance their caregiving responsibilities with their educational goals; in particular, single parents face a unique set of challenges when balancing parenting, school, and often part- or full-time employment, without the support of a partner.<sup>4</sup> These additional obligations result in students with dependents stopping out of college at higher rates than their childless peers. According to the Governmental Accountability Office (GAO), 52 percent of student parents left college without a degree compared to 32 percent of non-parents.<sup>5</sup>

## Dependent Care & Time Poverty

One factor that can negatively impact the persistence of parenting students is “time poverty”, or the scarcity of time due to the combined responsibilities of parenthood, employment, and academics. Time poverty can leave these students with insufficient time for self-care, socializing, and studying. This results in student parents enrolling part-time at significantly higher rates, spending more time studying while simultaneously caring for children, and spending less overall time on their education compared to their childless peers.<sup>6</sup>

These trends were mirrored in the responses from parenting students in the Fall 2021 SFWS, where nearly three-quarters (73 percent) were enrolled part-time, and 28 percent were spending over 40 hours a week providing care for their dependents. Non-parents, in comparison, were significantly more likely to be enrolled full-time (54 percent vs. 27 percent), with just 14 percent investing an equal amount of time into dependent care. The vast majority (72 percent) of non-parents devoted a maximum of 20 hours tending to their dependents.



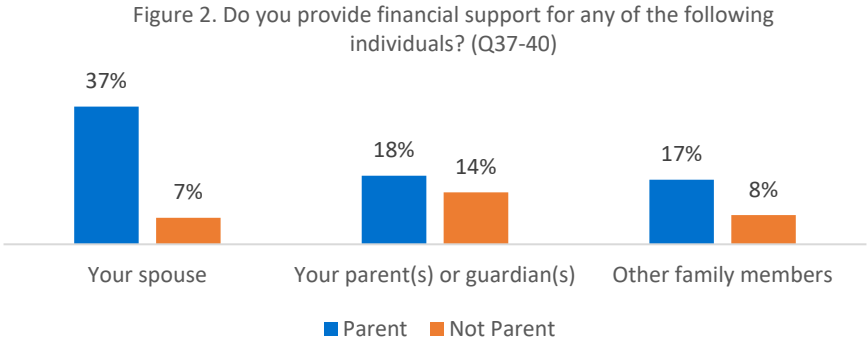
## Financial Support

In the “traditional” college setting, students were often supported financially by their parents or other family members. Parenting students, however, are more likely to have an Expected Family Contribution (EFC) of zero compared to students without dependents (at 60 percent vs. 33 percent), and often find themselves supporting their own family members in addition to substantial caregiving responsibilities and academic obligations.<sup>7</sup>



In the Fall 2021 SFWS, 83 percent of parenting students said it was important to support their family financially while in college compared to 36 percent of non-parenting students. Of those parents who signaled the need to support loved ones, nearly three in five (55 percent) strongly agreed it was important to do so.

Further, students with children were more likely to provide financial support to their spouses, parent(s) or guardian(s), and other family members (see Figure 2) than their non-parenting peers. The smallest gap occurred with helping parent(s) or guardian(s) financially, where there was only a difference of four percentage points between parents and non-parents (18 percent vs. 14 percent).



This first section explored some of the caregiving and financial demands of parenting students compared to their peers without children. The next section outlines the financial security of these students, including anxieties related to finances, troubles obtaining funds in case of emergency, and challenges with cash flow.

## Financial Security

Parenting students often report stressful finances, limited resources, and significant familial obligations, a combination that puts them at greater risk of prematurely leaving their institution without a degree.<sup>8</sup> Compared to their non-parenting peers, student parents, generally, are more likely to struggle financially.<sup>9</sup> In fact, The Institute for Women’s Policy Research (IWPR) found that 68 percent of student parents live in poverty; unfortunately, single parents are living even closer to the edge—with nearly nine in 10 single mothers experiencing poverty or near poverty.<sup>10</sup>

### Financial Anxieties

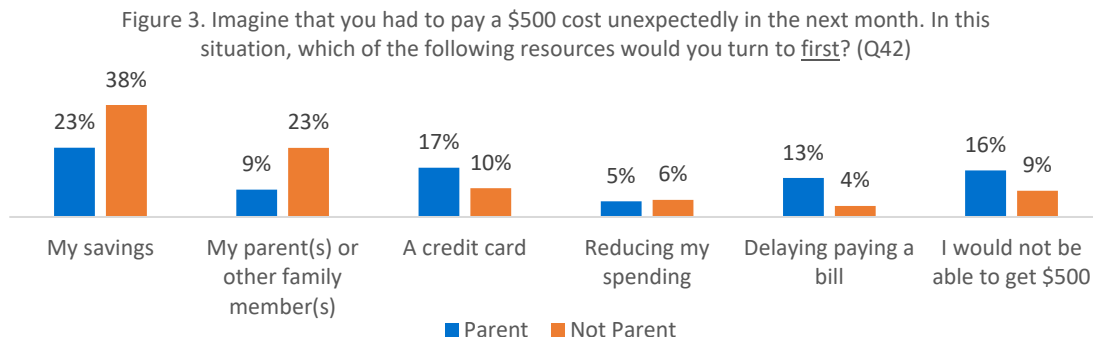
Managing finances while simultaneously paying for college, living expenses, and other bills can be stressful and challenging. Unsurprisingly, a large majority of college students—73 percent—reported financial difficulties in the Fall 2021 administration of SFWS.<sup>11</sup> Parenting students, however, indicated higher levels of financial distress compared to their peers without dependents.<sup>12</sup> These monetary concerns frequently translated into feelings of anxiety; for instance, 56 percent of student parents were worried about being able to pay for their current monthly expenses.

Overall, students were more likely to worry about having enough money to pay for school than monthly expenses, with non-parents expressing these concerns at higher rates (65 percent vs. 60 percent of parents).

Table 3. Financial Concerns by Parenting Status, Fall 2021 SFWS Undergraduate Cohort		
	Parents	Non-Parents
I have experienced financial difficulties or challenges. (Q1)	78%	72%
I worry about being able to pay my current monthly expenses. (Q50)	56%	48%
I worry about having enough money to pay for school. (Q49)	60%	65%

### Emergency Resources

Parenting students often reported increased financial obligations compared to their non-parenting peers and were less likely to rely on their parents or other family members to make ends meet.<sup>13</sup> With tight budgets, many parenting students have inadequate savings to cover unexpected costs or financial shortfalls.



While nearly two-thirds of students with children (64 percent) would have trouble obtaining \$500 in cash or credit to meet an unforeseen expense, more than half of their peers without children (54 percent) expressed the same. Students were then asked to respond to a hypothetical scenario which asked them to identify which resource they would turn to first in order to pay a sudden \$500 cost. All respondents, regardless of parenting status, said they would primarily look to their savings to cover this expense (34 percent, overall). Student parents were more likely to resort to using a credit card and delaying paying a bill while their non-parenting counterparts would turn to their parents or other family members at higher rates.

Respondents also had the ability to indicate they could not obtain this sum of money; while just nine percent of peers without children could not get \$500, 16 percent of student parents were unable to come up with the same amount of funds.

### Cash Flow Challenges

College students experience cash flow issues when there is a mismatch between the timing or amount of income and expenses, leading to financial stress and instability. Irregular incomes, high living expenses, excessive debt obligations, and inadequate emergency savings (as highlighted above) can all result in difficulties meeting daily expenses, paying bills on time, and dealing with unexpected financial emergencies.

This financial fragility often leads students to running out of money multiple times throughout the year as they try to cobble limited resources together to make ends meet. In fact, nearly seven in 10 respondents (69 percent) ran out of money at least once in the nine months leading up to the survey (since January 1, 2021).

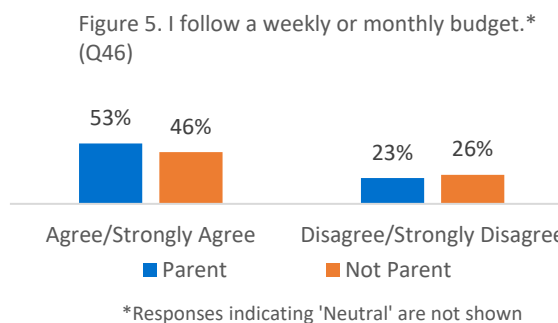
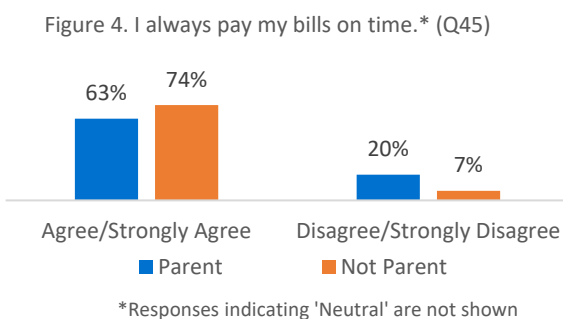
Although exhausting available funds was common among these students, generally, respondents with children reported financial scarcity at higher rates. While four in five parents (80 percent) ran out of money one or more times (compared to 65 percent of non-parents), 26 percent were in financial crisis and had depleted their available funds eight or more times in the same timeframe (see Table 4).

<b>Table 4. Running Out of Money by Parenting Status, Fall 2021 SFWS Undergraduate Cohort</b>		
<b>Q43: Since January 1, 2021, approximately how many times did you run out of money?</b>		
	<b>Parents</b>	<b>Non-Parents</b>
Never	20%	35%
1-3 times	28%	32%
4-7 times	27%	19%
8 or more times	26%	14%

## Financial Behaviors: Budgeting & Bills

Financial behaviors and decision-making are shaped by a variety of factors, including cultural and social norms, understanding of personal finance concepts, economic conditions, and personal circumstances. “Healthy” financial behaviors include budgeting, saving for an emergency fund, managing debt, financial planning, and responsible credit usage.

However, college students may face unique challenges when attempting to engage in these activities, such as inadequate incomes, limited exposure to financial education, balancing other commitments (like school, family, work), relying on student loans, and having limited access to resources, such as financial advisors or counselors. While student parents followed a weekly or monthly budget at higher rates than their non-parenting counterparts (53 percent vs. 46 percent), they were also less likely to “always pay their bills on time” (by a magnitude of 11 percentage points).



## (Risky) Borrowing Practices

When students face financial stress, many turn to funding options beyond their bank account, such as credit cards. Credit card use is not inherently a “risky” borrowing practice unless users purchase items beyond their financial means or fail to consistently pay down balances. Fifty-one percent of all surveyed students used credit cards in 2021. Parenting students were more likely to use this type of credit at 65 percent, while respondents without children reported a lower utilization of this borrowing source (at 47 percent).

In general, parenting students exhibited a higher tendency to use a credit card for purchases beyond their means and a lower likelihood of consistently paying their credit bills on time and fully clearing their balances each month. Respondents with children were also more prone to borrowing from predatory sources, including pay day loans, which are typically short-term loans lasting two weeks with an annual percentage rate (APR) of approximately 391 percent, and auto title loans, which are 30-to-60-day loans secured by a vehicle as collateral.<sup>14</sup> Around one in 10 student parents, respectively, indicated using a pay day loan (12 percent) or auto title loan (7 percent) at least one time since January 1, 2021.

<b>Table 5. Borrowing by Parenting Status, Fall 2021 SFWS Undergraduate Cohort</b>		
<b>Q61-63: Since January 1, 2021, have you used the following borrowing sources?</b>		
	<b>Parents</b>	<b>Non-Parents</b>
Credit card(s)	65%	47%
Pay day loan	12%	3%
Auto title loan	7%	5%

These datapoints, along with the overall financial fragility of these students, suggest that parents are less likely to meet their short-term financial needs in college, highlighting their need for targeted, additional supports to succeed.

This section discussed the financial anxieties, emergency resources, cash flow challenges, and financial behaviors of parenting students. The next section shifts our focus to the specific resources employed by these students to pay for their college-related expenses.

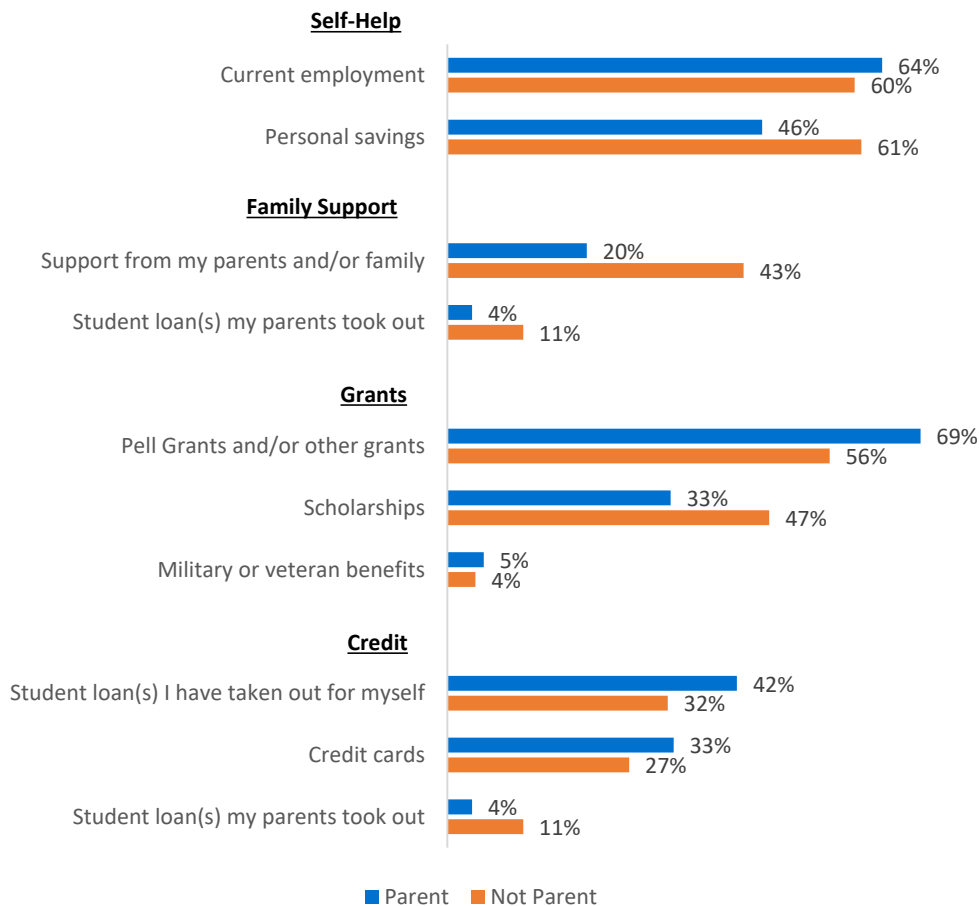
# Paying for College

Student parents face distinct financial challenges in comparison to “traditional” college students. Their financial demands often include managing mortgages or high rents, supporting children financially, and caring for elderly family members. These additional burdens compound the already existing financial obligations typically associated with pursuing higher education.

In the Fall 2021 SFWS, student parents used a variety of resources to pay for college-related expenses, including “self-help” sources, like current income and personal savings; family support; grants and scholarships; and sources of credit (i.e., student loans, parent loans, credit cards).

Compared to their counterparts without children, parenting students experience the dual challenge of incurring higher non-tuition expenses (basic needs, clothing, transportation, etc.) and limited financial resources to contribute to college costs.<sup>15</sup> This reality was reflected in their survey responses, where student parents were more likely to rely on their current employment, Pell grants and other grants, student loans, and credit cards. These students were less prone to using their personal savings, support from parents or other family, and scholarships; conversely, non-parenting students used these sources at higher rates.

Figure 6. Do you use any of the following methods to pay for college? Respondents who answered 'Yes'. (Q24-32)



As evidenced in the [Financial Security](#) section, more than three in five students, overall, worried about having enough money to pay for school. These concerns align with the reality that approximately one in four students, regardless of parenting status, lacked clarity on how they would finance their college expenses in the upcoming semester.

Having now covered the various resources utilized by parenting students to cover college-related expenses, the subsequent section dives into the basic needs and mental health obstacles encountered by these individuals.

## Basic Needs Security and Mental Health

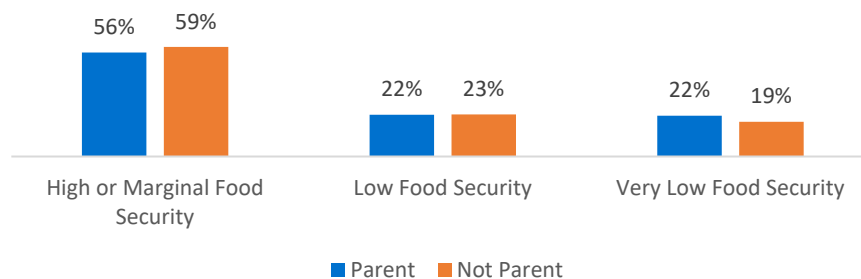
While there is a high prevalence of basic needs insecurity among college students, generally, certain students, including those who are parenting, are at even greater risk of experiencing these conditions.<sup>16</sup> Food insecurity, housing insecurity, and homelessness can have severe impacts on students' lives, including their physical health, cognitive abilities, and relationships with loved ones.<sup>17</sup> Mental health challenges are also prevalent among student parents. Ascend at the Aspen Institute and The Jed Foundation (JED) found that student parents were more likely to encounter stressors that put them at risk for mental health issues than their non-parenting peers.<sup>18</sup> When provided with the right supports, student parents often perform better academically than peers without dependents, but, deprived of those resources, this population is two times as likely to prematurely stop out of college without a degree or credential.<sup>19</sup>

The SFWS uses three measures of basic needs: 1) the United States Department of Agriculture's (USDA) food security scale (a short-form, six-question scale); 2) a housing security scale adopted by other researchers in this space; and 3) a homelessness measure developed in coordination with thought leaders of this field. For more details on these measures, see [Appendix A](#).

### Food Security

Food security is defined by the Economic Research Service (ERS) of the United States Department of Agriculture (USDA) as “access by all people at all times to enough food for an active, healthy life.” Food insecurity is described by ERS as “the limited or uncertain availability of nutritionally adequate and safe foods, or limited or uncertain ability to acquire acceptable foods in socially acceptable ways.”<sup>20</sup> For more information on food insecurity and the lived experiences of students with the condition, see the Trellis report “[Studying on Empty](#)”.

Figure 5. USDA Food Security Scale (30-Day) (Q84-89)



Through their survey responses, 44 percent of parenting students, and 41 percent of their peers without dependents, were identified as food insecure in the month prior to taking the survey. Of these food insecure students, 22 percent of parents were low food secure, and another 22 percent were very low food secure—a more severe form of food insecurity characterized by multiple accounts of disrupted eating patterns and reduced food intake.

### (Non)Use of Food Pantries

To address the crisis of food insecurity and hunger among college students, over 800 institutions have established on-campus food pantries to provide crucial support to students struggling to meet their basic needs. These on-campus food distribution centers often provide more than food, including personal



hygiene products, diapers, and personnel trained to assist students with applying to benefit programs, such as the Supplemental Nutrition Assistance Program (SNAP).

Of the parenting students attending a school with at least one food pantry or closet, 37 percent were aware of the pantry and 63 percent either did not know of it, or indicated, incorrectly, that their institution did not offer this valuable resource. Although students with children were less likely to know of on-campus food assistance resources than their non-parenting peers (see Figures 7-8 below), they reported utilizing food pantries at higher rates.

Figure 7. Does your school have a food pantry or food closet on campus? (Q90)

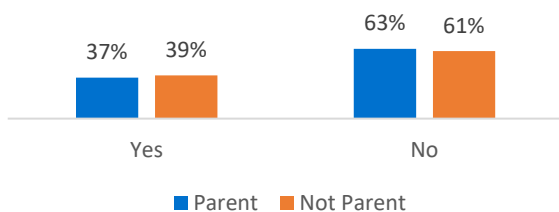
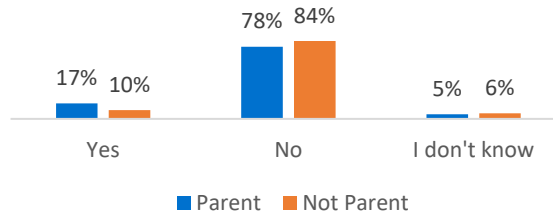


Figure 8. Have you visited a food pantry, on or off campus, since January 1, 2021? (Q91)



When examining the types of food pantries visited by these students, those with children were much more likely to utilize off-campus, community-based food pantries or food banks than on-campus food programs (64 percent vs. 35 percent). Non-parents, in comparison, were more likely to use on-campus resources by a magnitude of 13 percentage points. Prior research suggests that students with dependents are more likely to report feeling disconnected from campus, a lower sense of belonging, and feelings of isolation, all of which could contribute to a lower utilization rate of on-campus resources.<sup>21</sup>

### Housing Security

Housing insecurity, as defined by the United States Department of Housing and Urban Development (HUD), encompasses a range of problems, “including difficulty finding affordable, safe, and/or quality housing, having unreliable or inconsistent housing, and overall loss of housing”.<sup>22</sup> This can include difficulties associated with affording rent and utility payments, the need to move frequently, overcrowding of living spaces, and more.

Table 6. Responses to Six-Item Housing Security Scale (Q93-98), by Parenting Status*		
	Parent	Non-Parent
One or more items	60%	41%
Difficulty paying the full amount of a gas, oil, or electricity bill	45%	24%
Difficulty paying for my rent	41%	23%
Didn't pay the full amount of my rent	23%	9%
Moved in with other people due to financial problems	15%	15%
Lived beyond the expected capacity of my house or apartment	12%	10%
Moved three or more times	5%	5%

\*All items were measured in the past 12 months from time of response (during October-November 2021)

Many students find it challenging to maintain stable and secure housing throughout their college years. These obstacles can profoundly impact students’ academic performance, persistence, and, ultimately, college completion and credential attainment.<sup>23</sup> In the Fall 2021 SFWS, student parents were significantly more likely to be housing insecure than their peers without children. Sixty percent of parenting respondents were housing insecure compared to 41 percent of non-parents; these students reported increased difficulties paying the full amount of utilities bill, meeting the full cost of their rent, and paying rent, generally.

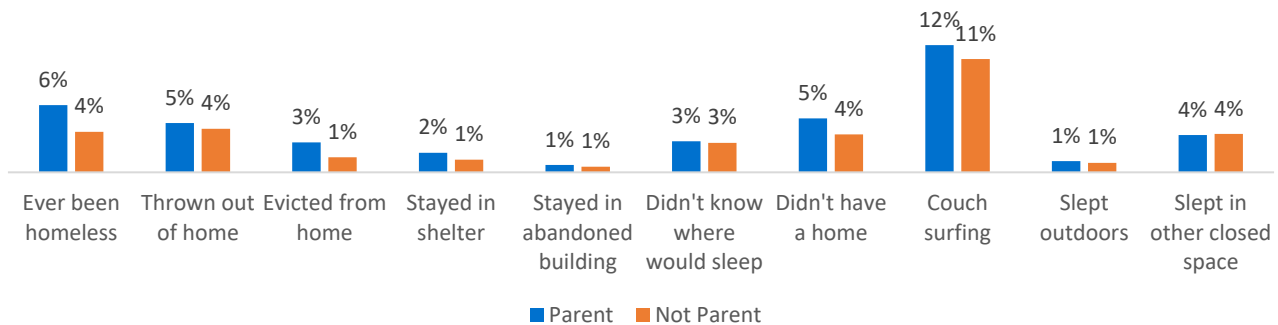
### Homelessness

According to Federal Student Aid (FSA), homelessness occurs when one lacks “fixed, regular, and adequate housing.”<sup>24</sup> As the most extreme form of housing insecurity, homelessness is a serious threat to students achieving their full academic potential. The persistent stigma and other issues surrounding homelessness can result in students feeling like they do not belong and/or will not succeed in college.<sup>25</sup>

Although only six percent of student parents explicitly self-identified as unhoused, 17 percent indicated homelessness since starting college or within the 12 months prior to the survey. The most prevalent expression of homelessness among students, regardless of parenting status, occurred when students temporarily stayed with a relative or friend, or couch surfed while looking for housing.

Distressingly, five percent of parenting respondents reported they did not have a home in the past 12 months, three percent had been evicted, and three percent did not know where they would sleep at night.

Figure 9. Homelessness Scale Questions. (Q99-108)

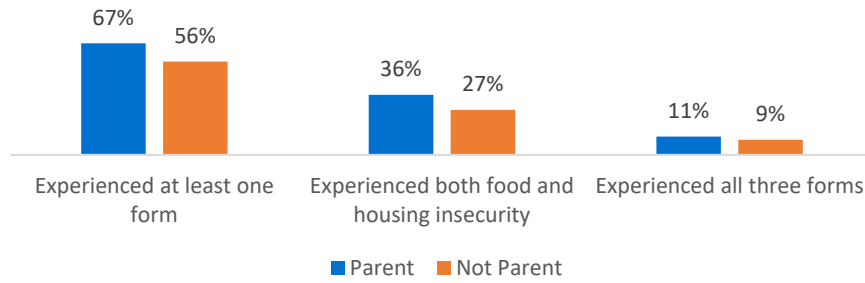


### Overall Basic Needs Insecurity

College students can face multiple forms of basic needs insecurity at once. Basic needs security, however, can fluctuate over time, resulting in scenarios where a student may be food secure one semester, but experience very low food security the next (refer to the Trellis’ report “[Studying on Empty](#)” for more).

Alarming, two-thirds of student parents (and 56 percent of non-parents) suffered some combination of food insecurity, housing insecurity, or homelessness within the previous 12 months. Over a third of parenting students had faced both food insecurity and housing insecurity in the same timeframe. Most concerning, 11 percent of parents, and nine percent of non-parents, indicated they had experienced all three forms.

Figure 10. Overall basic needs insecurity, by parenting status. (Q84-108)



## Mental Health

Mental health can be a challenge for all students, but research suggests it can be especially challenging for parenting students as they tend to encounter more stressors in their daily life than students without dependents. Interestingly, in the Fall 2021 SFWS, student parents were less likely to indicate mental health concerns than their non-parenting peers.

To assess potential mental health challenges among SFWS respondents, two validated scales were used—the Patient Health Questionnaire-2 (PHQ-2) and the Generalized Anxiety Disorder 2-item (GAD-2). The PHQ-2 is a modified, short-form scale that measures the frequency of depressed mood and the inability to feel pleasure over the past seven days; the GAD-2 is a modified, short-form instrument that screens for generalized anxiety disorder. For more on these scales, refer to [Appendix A](#).

Through their responses to the PHQ-2, two in five non-parenting students (40 percent) and 31 percent of student parents indicated they were likely experiencing depression, a serious mood disorder caused by chemical imbalances in the brain.<sup>26</sup>

Generalized anxiety disorder, the leading mental health concern among students, was reported by 48 percent of non-parents and 37 percent of parenting students.

Figure 11. Patient Health Questionnaire-2 (PHQ-2) (Q80-81)

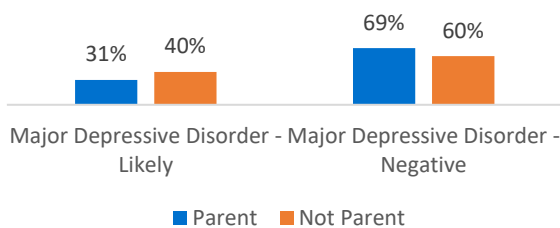
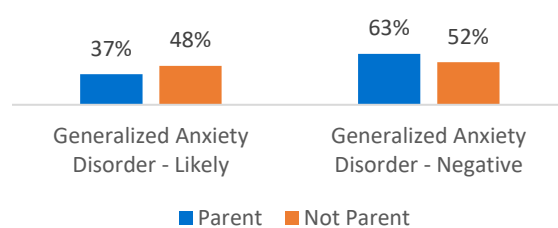


Figure 12. Generalized Anxiety Disorder 2-item Scale (GAD-2) (Q82-83)



While these findings may suggest that parenting responsibilities provide a sense of purpose and mental resilience, it is critical to recognize the potential hidden (or stigmatized) mental health challenges parenting students may face.

This section explored the basic needs and mental health challenges faced by parenting students and their non-parenting counterparts. See [Appendix A](#) for more information on the various scales described in this section.

## Conclusion

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This report draws upon data from 57,975 students at 104 colleges and universities to provide a detailed understanding of the distinct experiences and challenges faced by parenting students in comparison to their non-parenting counterparts. The insights featured in this report shed light on the disparities and specific needs of this population across various domains, including caregiving responsibilities, financial security, methods of paying for college, and challenges related to basic needs security and mental health.

Firstly, parenting students reported a higher likelihood of dedicating a substantial amount of time, often over 40 hours per week, to caring for their dependents. This significant time commitment reflects their strong sense of responsibility and the importance of supporting their families, both financially and through caregiving. Parenting students also expressed higher rates of financial insecurities, highlighting the additional financial burden they bear while pursuing their educational goals. These pressures were reflected in the methods parenting students employed to pay for college, where they were more likely to rely on sources of credit, and less likely to use savings and scholarships.

Additionally, this study revealed that parenting students were more prone to experiencing basic needs insecurities, underscoring their challenges in accessing essential resources like stable housing and nutritious food. Interestingly, although these students often had additional obligations compared to their non-parenting peers, student parents were less likely to indicate mental health concerns.

In light of these key findings, it is imperative for institutions and policymakers to prioritize the development and implementation of targeted interventions that address the multifaceted needs of parenting students.

Trellis would like to highlight the following recommendations to better serve the needs of these students:

- **Increase access to affordable childcare.** Although research suggests that students who use on-campus childcare centers are more likely to persist, graduate in fewer years, and perform better academically, the number of on-campus childcare facilities available to students have steadily declined in recent years.<sup>27</sup> Institutions and policymakers should prioritize the establishment (or re-establishment) and expansion of affordable on-campus childcare facilities or form partnerships with local childcare providers to provide these services. This would not only alleviate some of the financial burden faced by parenting students but also enable them to attend classes and study without needing to simultaneously care for their dependents.
- **Strengthen financial aid programs.** Student parents have unique financial needs compared to their non-parenting counterparts. Financial aid programs tailored specifically for student parents can be enhanced to better fit the needs of this unique population. This may include increasing the availability of need-based grants, scholarships, and low-interest loans, as well as simplifying the application process for these resources.
- **Improve support for basic needs and mental health.** Colleges and universities can prioritize the holistic well-being of student parents by addressing their basic needs and mental health challenges. This may involve establishing comprehensive support systems that go beyond mental health counseling. Institutions can develop initiatives to assist student parent in accessing affordable housing, inexpensive and nutritious food options, and reliable transportation. By establishing partnerships with community organizations, schools can provide access to

resources beyond their campus, such as communal food pantries, housing assistance programs, and subsidies for transportation.

## Appendix A: Description of Scales

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### Scales: United States Department of Agriculture (USDA) 30-Day Food Security (Q84-89)

Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>28</sup> Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

#### Things to know about food insecurity:

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have “low food security” and individuals who give 5-6 affirmative responses have “very low food security.”<sup>29</sup>
- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate diet.

### Scales: Housing Security (Q93-98) and Homelessness (Q99-108)

The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research.<sup>30</sup>

#### Things to know about housing security and homelessness:

- Leading researchers in this field define a homeless person as “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”<sup>31</sup>
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q89-98).

### Patient Health Questionnaire-2 (PHQ-2) (Q80-81)

This survey used a modified, short-form scale first used by the Centers for Disease Control and Prevention (CDC) that measures the frequency of depressed mood and the inability to feel pleasure over the past seven days.<sup>32</sup>

- The purpose of the PHQ-2 is to act as a screener for depression in a “first-step” approach. Respondents are asked: Over the last 7 days, how often have you been bothered by...
  - Having little interest or pleasure in doing things?

- Feeling down, depressed, or hopeless?
- The scale includes the following answer options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).
- A PHQ-2 score ranges from 0-6, with a score of 3 acting as the optimal cutpoint when screening for depression. If a respondent scores 3 or greater, a diagnosis of major depressive disorder is likely.<sup>33</sup>

### Generalized Anxiety Disorder 2-item Scale (GAD-2) (Q82-83)

This survey also incorporates a modified, short-form instrument used to screen for generalized anxiety disorder (GAD) by the CDC.<sup>34</sup>

- Similar to the PHQ-2, respondents are asked: Over the last 7 days, how often have you been bothered by...
  - Feeling nervous, anxious or on edge?
  - Not being able to stop or control worrying?
- The scale includes the following options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).

A GAD-2 score ranges from 0-6, with a score of 3 acting as the optimal cutpoint when screening for generalized anxiety disorder. If a respondent scores 3 or greater, a diagnosis of generalized anxiety disorder is likely. Using this cut-off of 3 points, the GAD-2 has a sensitivity of 86% and specificity of 83%.<sup>35</sup>

## Appendix B: Endnotes

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