



Supporting Our Young Parents

Evidence from the 2021 Student Financial Wellness Survey

September 2023

TRELLIS STRATEGIES | BY TANYA GARDNER

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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.

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Survey Metrics and Overview

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 58,900 students at 104 higher education institutions that participated in Trellis’ Fall 2021 SFWS with a focus on the key differences between young parenting students and their older-parenting peers in several areas, including [caregiving responsibilities](#), [financial security](#), mental health, and [basic needs security](#).

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

Demographics Overview

This report focuses on the almost 15 percent of 2021 SFWS respondents who were parenting students under the age of 25 and compares them to parenting students 25 and over. Young parenting students are far more likely to be Hispanic females as compared to parenting students over the age of 25 who are more likely to be White females. Nearly 60 percent of young parenting students were attending school for the first time and almost half were attempting a full-time credit load. About half of all parenting students were first-generation and younger parents were about 10 percentage points less likely to be employed while attending school than their older parenting peers. Young parenting students are nearly 20 percentage points more likely to be dependents (e.g., claimed by their parents or someone else for tax purposes) than older parenting students.

	Young Parenting Students (<25) (N=2,395)	Older Parenting Students (25+) (N=11,100)
Race/Ethnicity		
Black	15%	20%
Hispanic	45%	27%
White	30%	44%
Gender		
Female	84%	86%
Male	16%	14%
Age		
Average Age	20.2	37.1
Enrollment Intensity		
Full-time	49%	32%
Part-time	51%	68%
Other Characteristics		
First-year students	58%	52%
Working while enrolled	63%	72%
First-generation student	53%	49%
Independent	65%	88%

Key Findings & Research-to-Practice Recommendations

As a group, young parenting students face different challenges than their parenting peers aged 25 or older. Key findings, along with practical research-to-practice recommendations, are featured below.

Key Findings

- **Collect data on student parents.** Colleges and universities should collect data on the parenting status of their students at the time of application, but also at registration. This information can help institutions develop and/or tailor support services to address the challenges faced by student-parents.
- **Caregiving responsibilities.** Young parenting students spent less time directly providing care for dependents compared to older-parenting peers. Nearly 30 percent of older parents spend over 40 hours a week caring for a dependent compared with about 20 percent of younger parents. Further, young parents were approximately 20 percentage points (67% vs. 91%) less likely to say they provided financial support for a child or children than their older parenting peers. This suggests that young parenting students have a larger social safety net that allows them to focus on school.
- **Financial insecurities.** Parenting students under the age of 25 are more likely to turn to their friends or family to help make ends meet. Sixty-nine percent of young parenting students indicated that they would have trouble finding \$500 in cash or credit in an emergency, but when pressed nearly 20 percent said they would ask a parent or other family member for the emergency cash compared to just seven percent of older parents. Similarly, young parenting students were likely to have run out of money at least once in the last eight months and around 70 percent had borrowed money from their friends or family.
- **Engagement with institutional staff.** On average, parenting students under 25 are more likely to engage with their school's faculty or staff to address their financial struggles. Only 37 percent of young parenting students said they had not spoken with any school personnel about their financial situation compared to nearly half (49%) of older parenting students.
- **Use of public assistance.** When compared to parenting students 25 and over, young parenting students were more likely to use public assistance for food (45%), medical aid (49%) and childcare (13%). Older parenting students were more likely to use federal stimulus funds (76% vs. 62% of younger parenting students).
- **Financial knowledge.** About 83 percent (n=1,978) of all young parenting respondents answered all three financial knowledge questions. Only 14 percent of these young parenting students answered all three financial literacy questions correctly, while another

25 percent of these respondents answered all three financial literacy questions incorrectly.

- **Basic needs insecurity.** Around 60 percent all parenting students reported some housing insecurity. Young parenting students are slightly more likely than older parenting students to indicate housing insecurity. Young parents are also far more likely to indicate that they had been homeless sometime in the last year. Twenty-seven percent of young parenting students indicated they had been homeless in the last year compared to just 15 percent of older parenting students.
- **Mental health challenges.** Young parenting students were about 10 percentage points more likely to indicate that they suffer from mental health challenges such as anxiety and depression than older parenting students. Forty percent of parenting students under 25 indicated they were likely depressed while nearly half (45%) of young parenting students indicated they were likely suffering from generalized anxiety disorder.

Research-to-Practice Recommendations

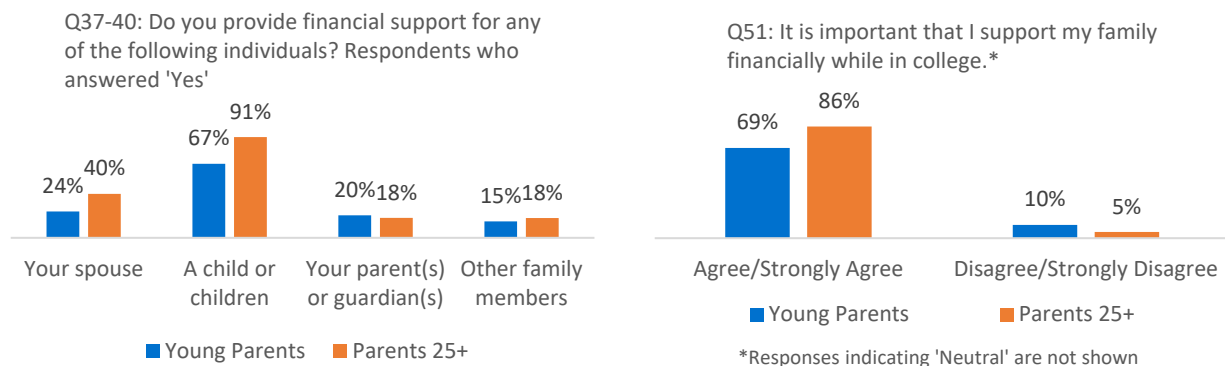
- **Collect data on student parents.** Colleges and universities should collect data on the parenting status of their students to enhance support services, promote student success, and address the needs of this unique population. With this information, institutions can develop and/or tailor support services to address the challenges faced by student-parents.
- **Provide affordable childcare for students.** Only 33 percent of young parenting students indicated that they have financial support from their family or parents to attend school. The majority of young parenting students see themselves as students who must work to attend school, yet these young parenting students may be forced to miss classes due to lack of childcare. This is especially true during the summer months and for classes that occur during the evenings or require weekend activities. By increasing access to high quality childcare on campus, or by building relationships with high quality childcare providers in the surrounding area, young parents may be able to attend and concentrate on their classes while their children are also benefiting from high quality specialized care.
- **Create on-campus housing for parenting students.** Young parenting students are more likely to indicate homelessness than their older parenting peers. This may be mitigated if schools can allocate some on-campus housing resources to young parenting students who may not feel comfortable living in a regular dormitory with their child. Alternatively, campuses may benefit from developing a partnership with local housing authorities to prioritize young parenting students for subsidized housing units. Parenting students are actively trying to build their skills and employability by achieving a postsecondary credential. Once they have accomplished their degree, they will be in a better position to support themselves and their children.
- **Offer financial education curriculum.** Young parenting students have lower financial knowledge than parenting students over 25 years. Encouraging students to complete financial knowledge courses may increase their awareness of the future value of money and change some of the short-term borrowing decisions.
- **Offer emergency aid or other support programs targeted at parenting students.** Parenting students struggle to make ends meet. This sometimes leads them to take out pay day loans or to use credit cards to buy items they otherwise could not afford. If postsecondary institutions provide access small dollar emergency aid—which could be used to pay for tangible things such as food, school supplies, car repairs, or other emergencies—parents would have more ability to provide for their children and to find academic success.
- **Employ family counselors and coaches for parenting students.** Young parenting students are more likely than their older parenting peers to indicate that they struggle with their mental health through anxiety and depression. As students, young parents may feel

anxiety or depression over classes, work schedules, exams, and group projects. However, this anxiety or depression may be exacerbated by the need to provide for themselves and to be a “good parent”. Colleges may employ family counselors to specifically address the challenges faced by young parenting students.

Young Parenting Students: An Overview

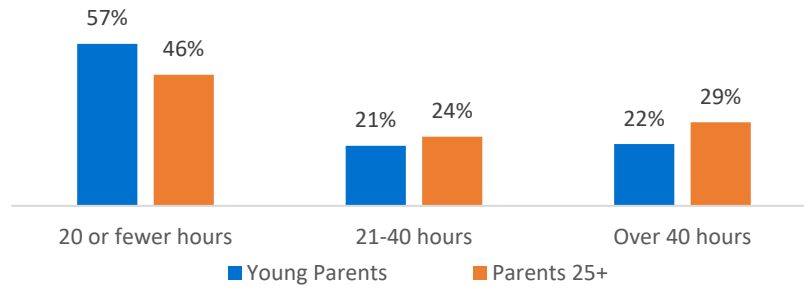
The most recent public data from the National Center for Education Statistics (NCES) and the 2021 SFWS find that around one in every five students is responsible for bringing up at least one dependent child. Parenting students are more likely to be women, to attend school part time, and to work while they are in school.ⁱ They are also more likely to attend a community college, more likely to accrue high debt burdens and more likely to encounter financial insecurity while in school.ⁱⁱ

More than half of all parents provide financial support for their children and most parents (about 70 percent of young parenting students and 86 percent of older parenting students) think it is important to support their family financially while in school. However, parenting students under the age of 25 were nearly 20 percentage points less likely than their older peers to say they provide financial support for their child or children and twice as likely to disagree when asked if it was important to financially support their family while in school. This suggests that young parenting students have a stronger social safety net that they can use to support themselves and their children while they attend school. Young parenting students indicated that they rely more heavily on financial support from their parents or other family members while in school, and this likely translates to direct support from their family in taking care of their children and themselves.



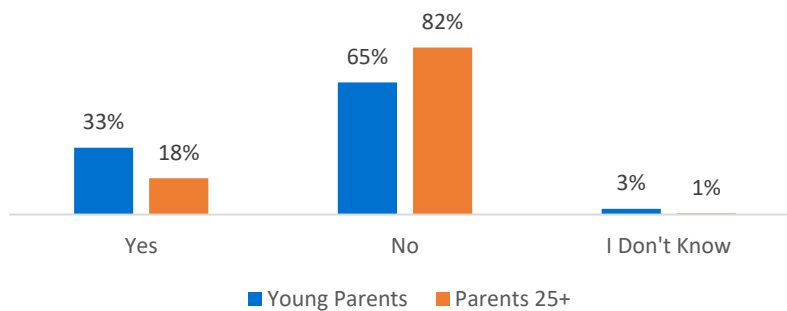
Parenting students 25 years or older are likely to have to spend more hours during a week caring for their children or other dependents than younger parenting students. Less than one quarter of young parenting students said they spend over 40 hours a week caring for their dependents, compared to nearly 30 percent of older parenting students. Further, almost 60 percent of young parenting students can spend 20 or fewer hours a week caring for their child. This may be because young parenting students have access to childcare resources or other support which may be less available to older parenting students or because younger parents are likely to have fewer children than older parenting students. For example, 24 percent of young parenting students indicated that they were dependents, and another 11 percent of young parenting students did not know if they were dependent or independent, which suggests that they do not do their own taxes and are likely dependents.

Q130: 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

Q27: Use support from parents and/or family to pay for college



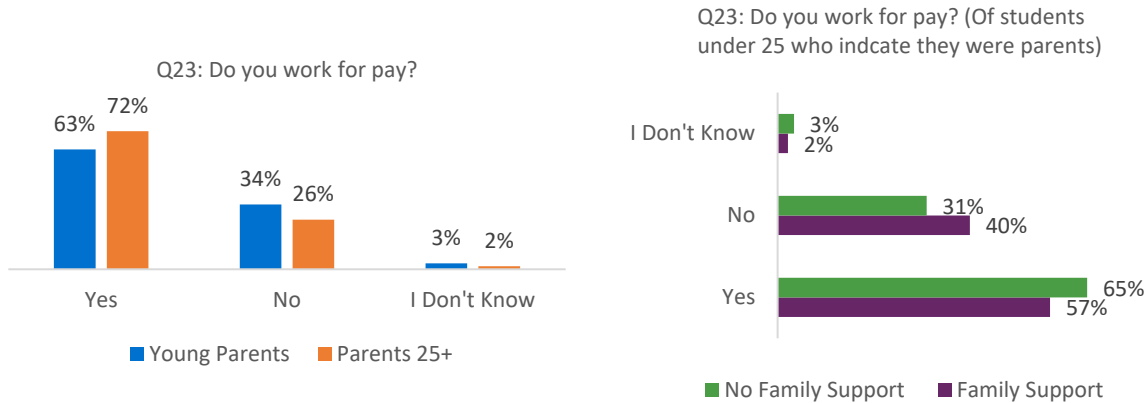
While this report will primarily compare young parenting students to their older parenting peers, it will also focus on heterogeneity in young parenting students who seem to have familial support compared to those who do not. Throughout this report, family support is proxied by respondents who indicated that they received help from their parents or other family members to pay for school. Thirty-three percent of young parenting students indicated that they receive support from parents or family to pay for school compared to only 18 percent of older parenting students, while 65 percent of young parenting students indicated that they did not receive help from parents or other family members to pay for school.

Financial Security

It is well documented that earning a postsecondary degree can substantially increase lifetime earnings.ⁱⁱⁱ However, postsecondary education comes with a high opportunity cost which may be even more tangible to young parenting students. The college experience is trumpeted as an exciting time for learning, growth, and independence. For many young people, college is the first time away from their parents and a time to figure out who they are.

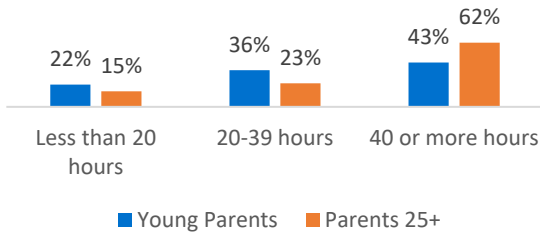
Yet young parenting students may face a different reality. These students have the added responsibility of caring for a dependent as well as themselves. They must balance their school schedules along with their work schedules and must coordinate childcare and the other complexities of raising a child. Students with children have at least two personas; they can identify as parents and as college students. In most cases, it is assumed that a young person will identify first as a parent and then as a student, however this report focuses on the scenarios which might push that persona further down the list. For example, a person may be a parent, a worker, and a student. As the student persona gets pushed further and further down the list it becomes increasingly difficult for that individual to persist through their postsecondary education to graduation.

More than half of all parenting students work at least a part-time job while attending school to provide this financial support. This means that the majority of parenting students also somewhat identify as workers, and young parenting students without family support are about 10 percentage points more likely to say they work for pay than young parenting students who have support from their family.

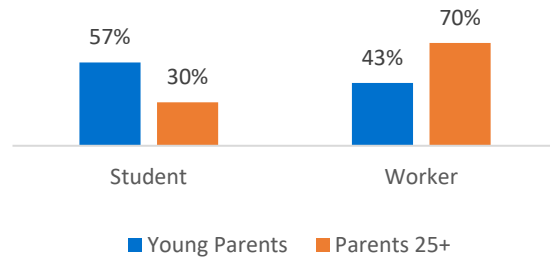


Further, though older parenting students are more likely than younger parenting students to indicate that they work full-time while attending school, about 40 percent of young parenting students worked at least 40 hours a week while attending school. This seems to be driven by the 49 percent of young parenting students who do not have familial support and must work to support themselves and their families.

Q127: During the school year, about how many hours do you spend in a typical 7-day week working for pay? (of respondents who reported they work for pay)

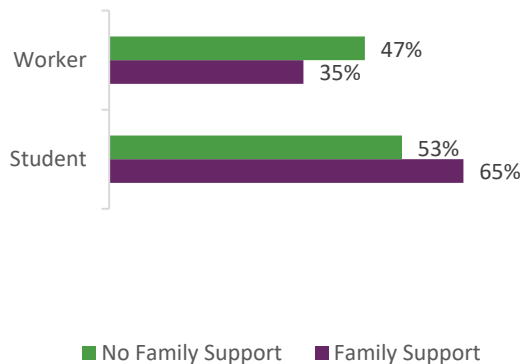


Q126: Do you consider yourself a student who works or a worker that goes to school? (of respondents who reported they work for pay)

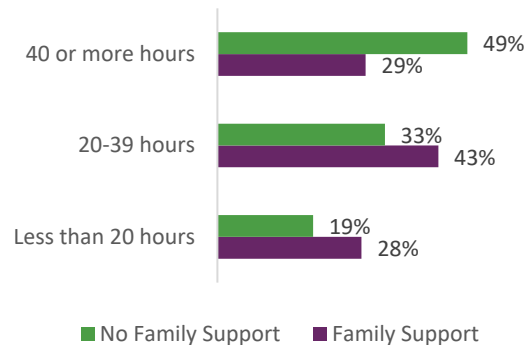


In spite of this, younger parenting students were more likely to keep that student persona as second on their list and identify as a student rather than workers. Nearly 60 percent of young parenting students indicated they felt more like students who work rather than workers who attend school compared to only about 30 percent of older parenting students. This is true across the board for younger students; even those students who do not have familial support are more likely to identify as students than workers. This ranking of a student persona higher than a worker persona is good for student academic achievement. It suggests that young parenting students place a high value on their college experience and may be more willing to ask for financial or childcare help from their parents, friends, or institutional support staff to make that happen.

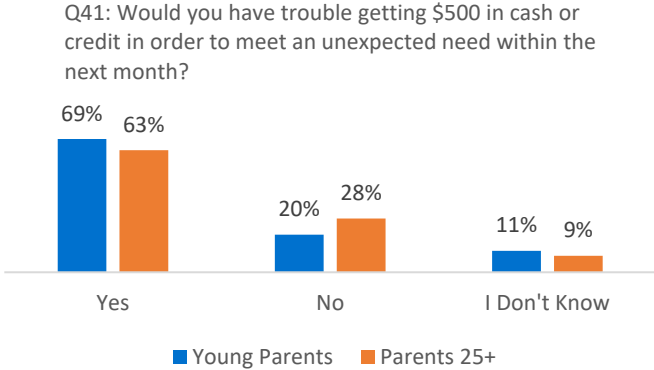
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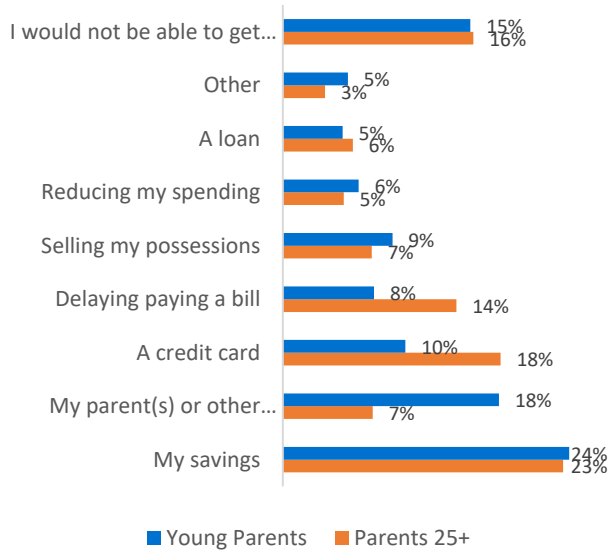
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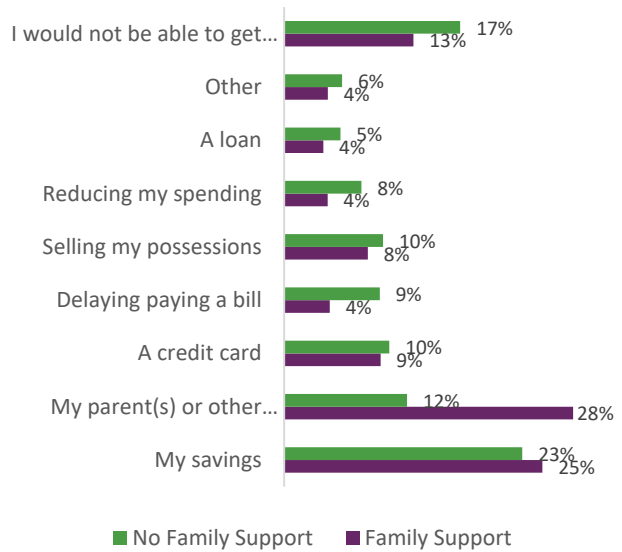
Many parents, aware of the value of a postsecondary degree, choose to juggle the responsibilities of parenthood and school to provide better outcomes for themselves and their children. The realities of this choice are that sometimes it is difficult to make ends meet. Sixty-nine percent of young parents indicated that they would have trouble finding \$500 in cash or credit in the event of an unexpected need in the next month. This is slightly higher than the 63 percent of older parents who indicated the same financial insecurity. However, when pressed, young parents are far more likely to turn to their parents or other family members to come up with \$500 in an emergency and slightly more likely to rely on their savings account than older parents. This suggests that younger parenting students may have a larger social safety net than older parenting students, and that they may be more willing to tap into these familial financial resources. Focusing in on young parenting students, those without family support were four percentage points more likely to indicate that they would not be able to find \$500 in cash or credit in case of an emergency in the next month.



Imagine you had to pay a \$500 cost unexpectedly in the next month. In this situation, which of the following resources would you turn to first? (Of respondents who are young parenting students)

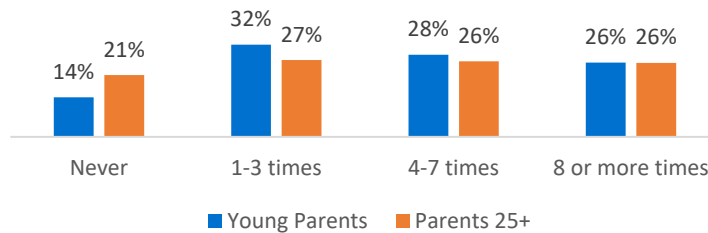


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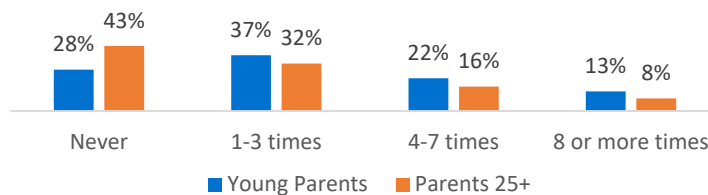


Younger parenting students were more likely to have run out of money at least once in the nine months before the survey. They were also nearly twice as likely to borrow money from their friends and/or family than older parenting students.

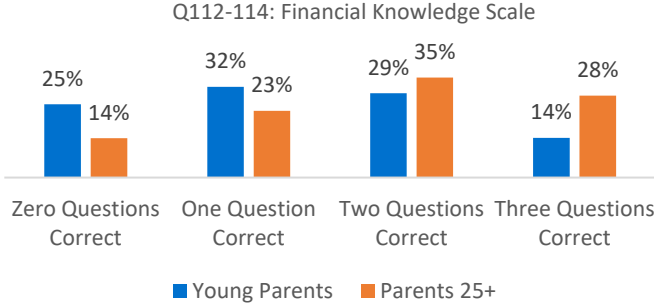
Q43: Since January 1, 2021, approximately how many times did you run out of money?



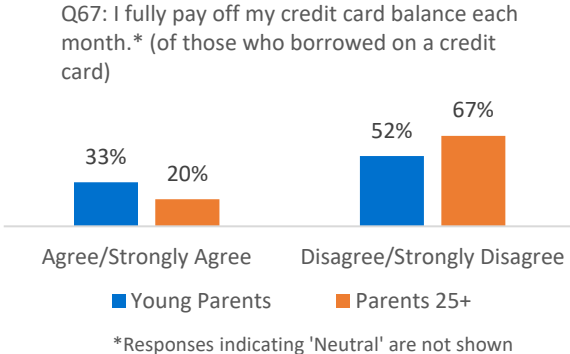
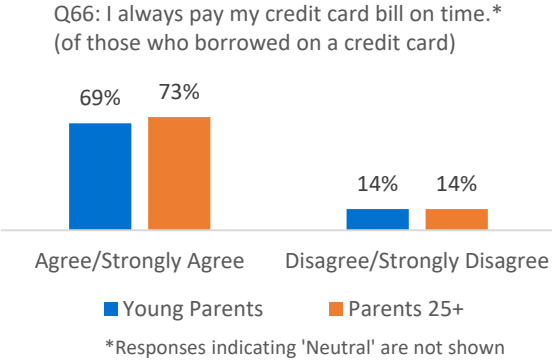
Q44: Since January 1, 2021, approximately how many times did you borrow money from your family and/or friends?



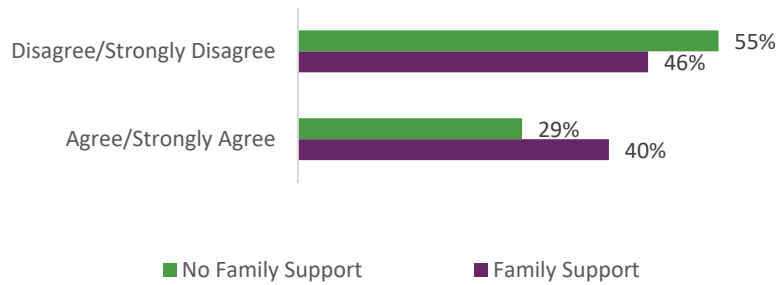
When compared to older parenting students, young parenting students showed less financial knowledge. The SFWS uses a three-question financial knowledge scale to measure a students' understanding of the concepts of interest, inflation, and debt. Young parenting students were 10 percentage points more likely to get all three questions incorrect.^{iv}



While it is somewhat surprising that young parenting students on average were less likely to use risky credit options than their older parenting peers who tended to score higher on this index, this may suggest that older parenting students may be engaging in risk borrowing more out of desperation to stay in school and less from a lack of understanding of the interest implications. Even when using credit cards, young parenting students were more likely to say they fully pay off their balance each month and pay their bills on time. However, when we focus in on young parenting students it is clear that family support plays a large role in credit behaviors and decision making. Young parents without family support were 10 percentage points less likely to agree that they always pay off their credit balance each month.



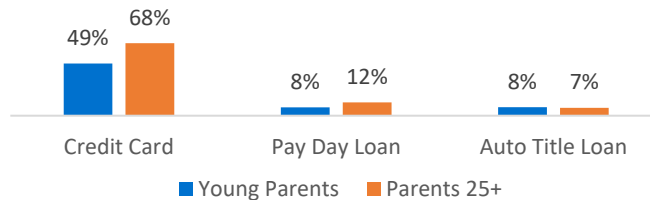
Q67: I fully pay off my credit card balance each month.* (of those young parenting respondents who borrowed on a credit card)



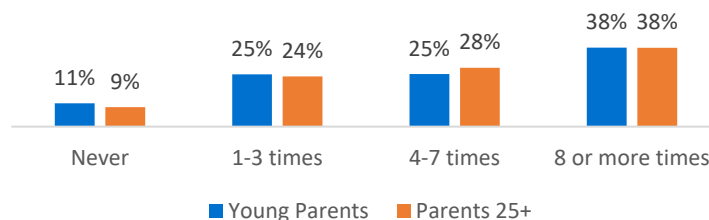
*Responses indicating 'I don't know' are not shown

Still, 68 percent of parenting students 25 or older and 49 percent of young parenting students used credit cards in the eight months before the 2021 SFWS. Of these students, nearly 40 percent purchased items they could not afford eight or more times in that year. Alarming, 12 percent of older parenting students and eight percent of younger parenting students rely on payday loans to make ends meet. These high interest loans can be very difficult to pay off and may force parenting students into a dangerous cycle of borrowing. This suggests that short term loans are often necessary for parenting students to make ends meet and that decreasing the financial burden for parenting students, through subsidized childcare or other short-term resources, may increase parenting students' financial stability.

Q61-63: Since January 1, 2021, have you used the following borrowing sources? Respondents who answered 'Yes'



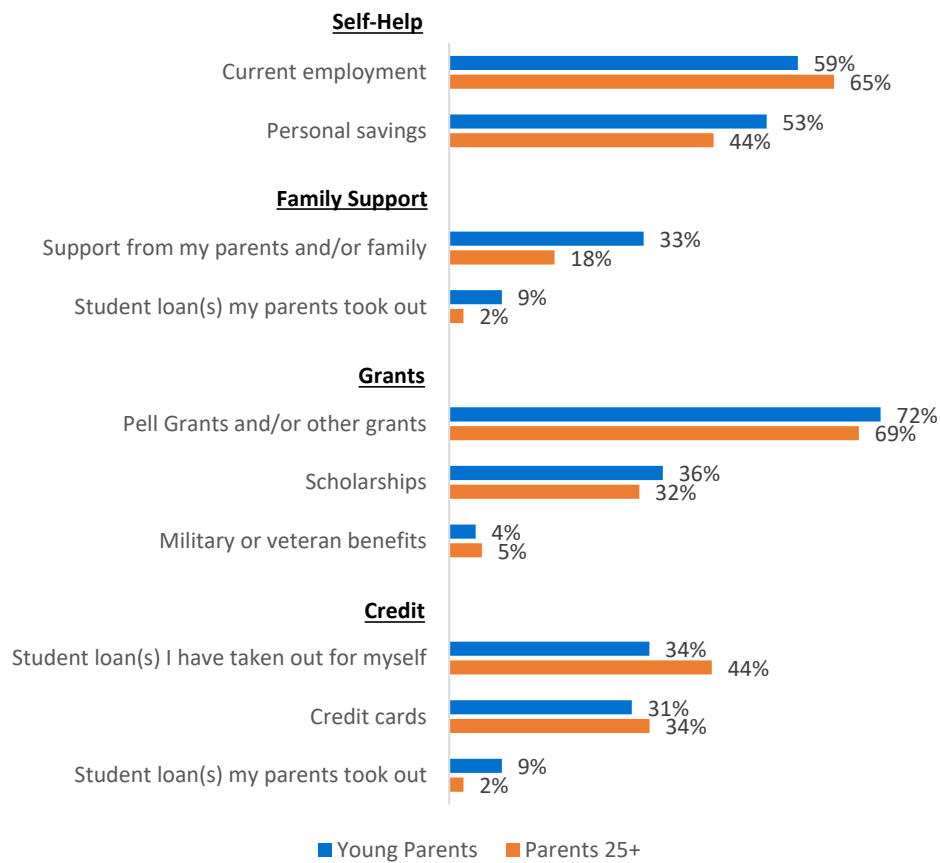
Q65: Since January 1, 2021, approximately how many times did you use a credit card for something you didn't have money for? (of those who borrowed on a credit card)



Paying for College

Parenting students differ slightly in how they pay for college. Younger parenting students are more likely to rely on their own family or parental support to pay for school. Seventy-two percent of young parenting students and 69 percent of older parenting students use Pell or other grants to pay for college. Another 34 percent of young parenting students and 44 percent of older parenting students also use student loans to pay for school. Alarming, over 30 percent of parenting students are financing their education at least partially through credit cards.

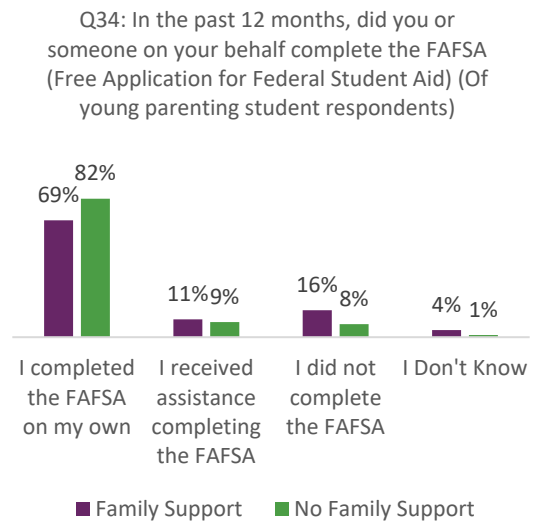
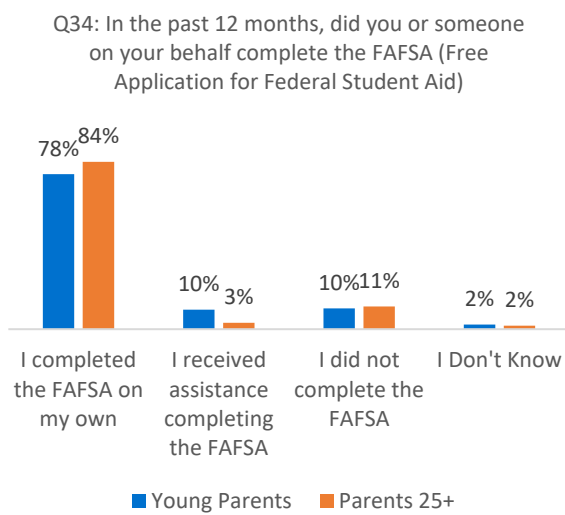
Q24-32: Do you use any of the following methods to pay for college?
Respondents who answered 'Yes'



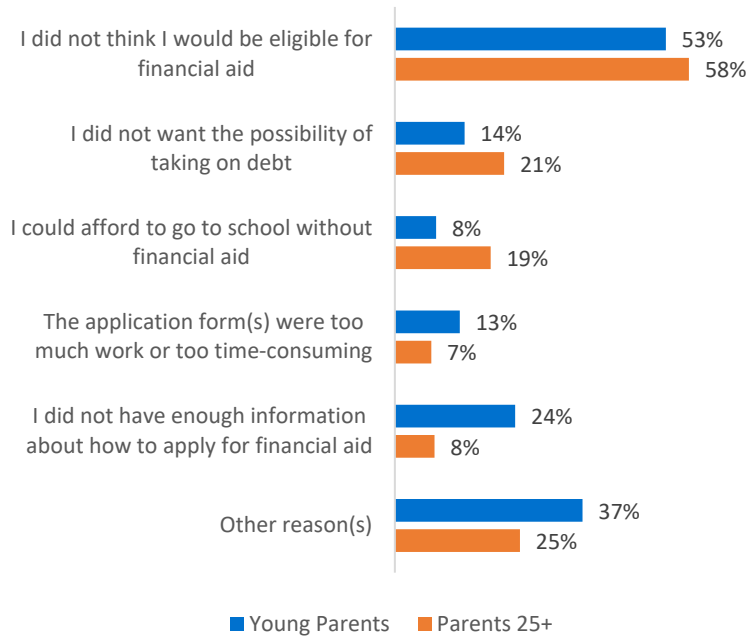
This use of credit cards to finance education is especially worrying because only 80 percent of young parenting students completed the Free Application for Federal Student Aid (FAFSA) without help in 2021. About 10 percent of young parenting students received help filling out the FAFSA and another 10 percent of parenting student respondents did not fill out a FAFSA at all. When asked why they did not fill out the FAFSA, younger parenting students were far more likely to say that they did not have enough information to fill out the application or that the forms were too time consuming. The FAFSA is a complicated form, and many young people encounter difficulty filling it out. But the FAFSA is likely to be especially complex for young parenting students and specifically

for the one quarter (26 percent) of young parenting students who indicated that they were dependents. These students may have an even more difficult time filing out the FAFSA because they may not be privy to the income records needed to complete this application for financial aid.

Therefore, it is encouraging to see that nearly 10 percent of young parents receive help filling out their FAFSA because failing to complete the FAFSA means that a student could miss out on important student financial aid packages which may make it more difficult for a parenting student to complete their education. Looking at some subgroups in this analysis, about 10 percent of the students who use credit cards to pay for school are young parenting students who did not complete the FAFSA. Focusing specifically on young parenting students using credit cards to pay for school, about 15 percent did not complete the FAFSA even though they have family support.

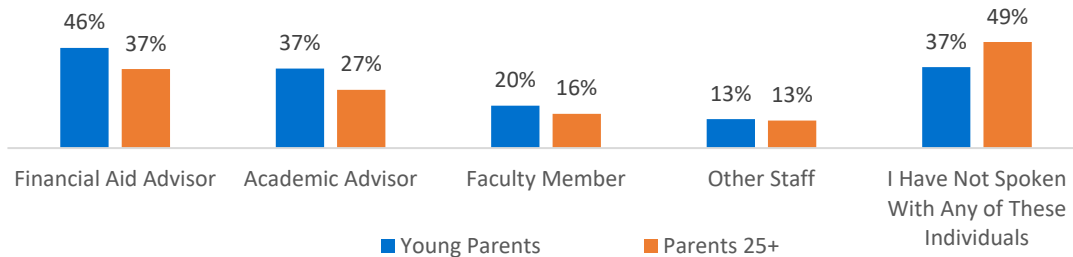


Q35: Did any of the following contribute to your decision to not complete the FAFSA? Please check all that apply*



Young parenting students are far more likely to ask for help to address their financial situation. This is especially encouraging because financial aid advisors and other school faculty and staff are specifically trained to help students be successful in school. Students who engage with their school faculty and staff are far more likely to find academic success. Compared to the nearly half of older parenting students who did not speak with any faculty or staff at their school about their financial situation, young parenting students were almost 10 percentage points more likely to talk to someone at their school. This suggests that institutions with robust resource centers may be able to reach young parenting students much more easily than their older parenting peers which can help young parents keep that “student persona” towards the top of their list and lead to higher rates of academic success for young parenting students.

Q11-15: During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)*

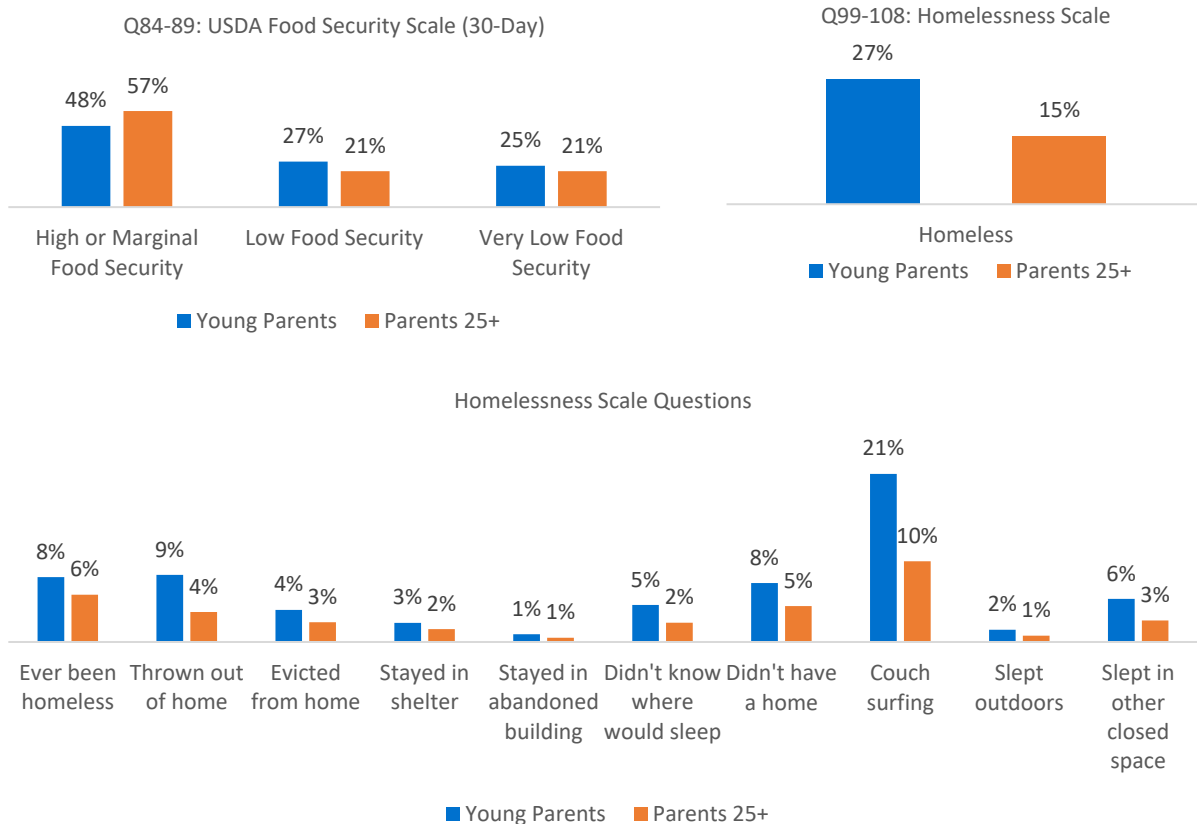


*Percentage indicate respondents who chose at least one of the above choices

Basic Needs Security

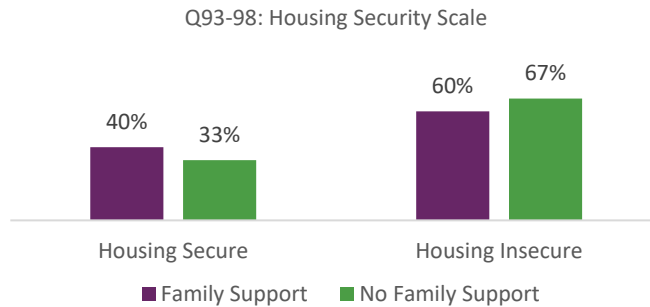
Parenting students, in general, have more financial responsibilities than their non-parenting peers. Perhaps this is why parenting students are far more likely to accrue high levels of debt.^v As referenced in the financial insecurity section, parenting students often go beyond student loans and rely on higher interest instruments to meet their basic needs. Here basic needs insecurity is defined as experiencing food insecurity, housing insecurity, or homelessness.

Young parents were not significantly different from older parents in indicating food security. While around 20 percent of both young and older parenting students indicated that they had low or very low food security over the past twelve months, parenting students under the age of 25 were almost twice as likely than older parenting students to indicate they experienced homelessness in the last twelve months. Twenty-seven percent of young parenting students indicated that they had been homeless in the last year. Young parenting students are more likely to cite that they'd been thrown out of their home, had to couch surf, had stayed in a shelter, or had slept in an enclosed area not intended for human habitation.



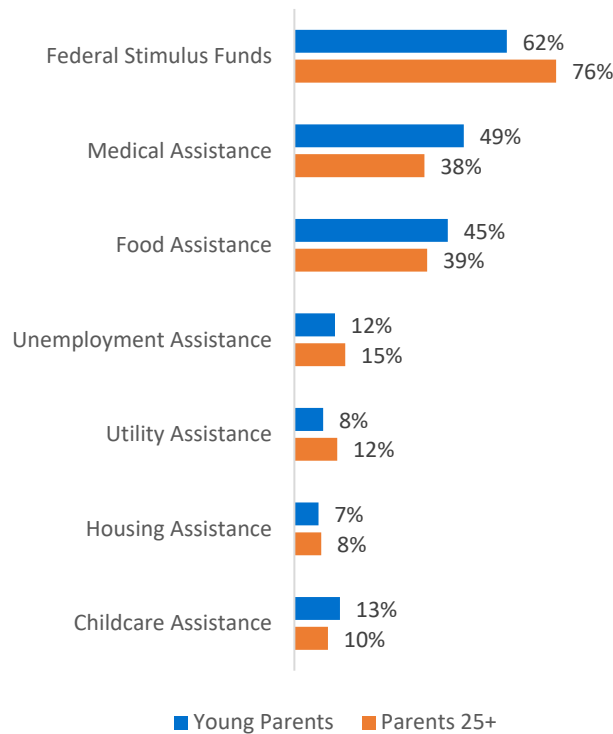
Surprisingly, when we focus on young parenting students with and without family support, we see that those students with family support are nearly as likely to also be housing insecure than those without family support. This suggests that while young parenting students may receive help from their parents or family in paying for school, the reliability of this support is tenuous. Young

parenting students with familial support may find it especially difficult to make ends meet as they may not qualify for institutional or federal public assistance.



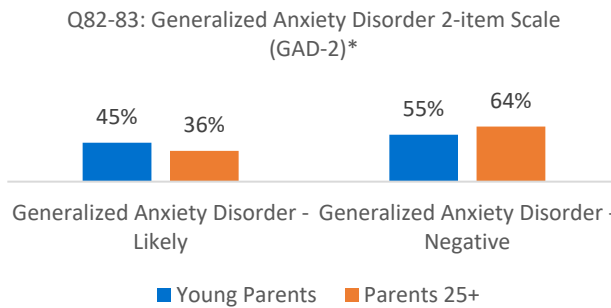
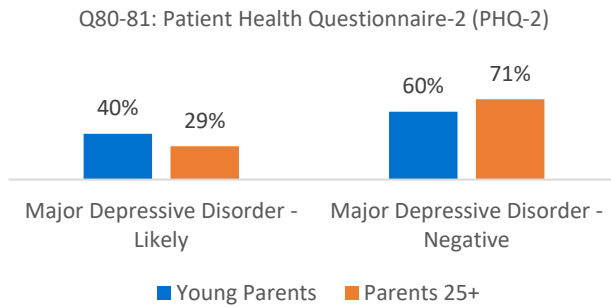
Except for federal stimulus funds, young parenting students were also slightly more likely to use federal assistance than their older parenting peers. Forty-nine percent of young parenting students use public medical assistance such as Medicare, and 45 percent of young parenting students use public food assistance such as food stamps (SNAP). Older students were far more likely to report using federal stimulus funds; this is likely because federal stimulus funds were distributed based on a household’s taxes and younger students were more likely to be claimed by someone else as a dependent.

Q54-60: Percent of respondents who indicated use of public assistance, by assistance type



Mental Health Challenges

Mental health challenges can affect all people but are especially prevalent among more vulnerable populations on college campuses.^{vi} Over a quarter of parenting students indicated that they are likely to be suffering from depression or generalized anxiety disorder. This is much more prevalent in young parenting students. This may connect to the tenuous nature of support that young students receive from their parents or family. It may also be due to the high value younger parenting students place on their student persona. Younger parenting students may be anxious about their class schedules, doing well on exams, and participating in group projects just like young non-parenting students. However, young parents may also be depressed because they may experience higher levels of social isolation because of their parenting and work responsibilities. Regardless of the cause, nearly half (45 percent) of young parenting students indicated that they are likely to be suffering from generalized anxiety disorder and about 40 percent of young parenting students showed signs that a major depressive disorder is likely. This is especially interesting because young parenting students were likely to indicate a strong social safety net and higher financial security than their older parenting peers. As noted previously, this could suggest several things. It is possible that younger parenting students may feel more impacted by the loss of their traditional college experience than older parents. Or it could be that older parenting students are more likely to bury their feelings of depression and anxiety and simply power through their day rather than seeking help.



Conclusion

Parenting students are faced with innumerable challenges. These students are likely to earn higher GPAs than their non-parenting peers^{vii} but often lack sufficient structural scaffolding to graduate. In this case, structural scaffolding refers to the institutional policies which support students through school, for example many schools provide on-campus housing and meal plans as part of a financial aid package for most young students. However, young parents may not be comfortable accepting these room and board packages as they may not be appropriate for a child. Yet, young parenting students are, in some ways, better supported than their older peers. Younger parenting students seem to have a larger and stronger social safety net and are more likely to access public assistance than older parenting students, although there are signs that suggest the family support may be unreliable and might contribute, for some, to increased incidence of mental health challenges. Nonetheless, family support and access to public benefits may allow young parenting students to focus on their classwork and may contribute to higher levels of academic success. However, for those young parents who lack family support, college is an immense challenge. These young parenting students are far more likely to take on extensive work hours, the majority indicating that they work more than 40 hours a week, and are more likely to use credit cards, or other risky borrowing options, to make ends meet. Further, young parenting students are significantly more likely than their older parenting peers to be housing insecure or homeless. In fact, those students who indicate that their family is helping them pay for school were just as likely to indicate housing insecurity as their peers without family support. It is possible that this high percentage of homeless students is driven by the lack of on-campus housing which could accommodate children.

This report clearly shows that parenting students require policy and institutional supports to achieve their academic goals, and that young parents may be more willing to accept help than their older parenting peers. Access to consistent and quality childcare can help to drive retention and eventually graduation. Young parenting students would especially benefit from structural supports which provide housing for themselves and their child and adequate mental health care. While younger parents are more likely to reach out to the faculty and staff at their schools, they are still lacking resources to address their need for adequate housing and mental health care. Institutional support and the public social safety net may be vital for helping parenting students reach their goals.

Appendix A: Description of Scales

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.^{viii} 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.”^{ix}
- 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.^x

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.”^{xi}
- 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.^{xii}

- 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.^{xiii}

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.^{xiv}

- 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%.^{xv}

Appendix B: Endnotes

- ⁱ *DataLab | Tables Library | Details*. (n.d.). National Center of Education Statistics. Retrieved June 21, 2023, from <https://nces.ed.gov/datalab/table/library/detail/13188>
- ⁱⁱ Cruse, L. R., Holtzman, T., Gault, B., Croom, D., & Polk, P. (2019). *Parents in College: By the Numbers* (No. ED612580). Institute for Women’s Policy Research. <http://www.iwpr.org>
- ⁱⁱⁱ *Education pays, 2022: Career Outlook: U.S. Bureau of Labor Statistics*. (2023, May). <https://www.bls.gov/careeroutlook/2023/data-on-display/education-pays.htm>
- ^{iv} The results from the Financial Knowledge Scale include only students who responded to all three financial knowledge questions.
- ^v Cruse, L. R., Holtzman, T., Gault, B., Croom, D., & Polk, P. (2019). *Parents in College: By the Numbers* (No. ED612580). Institute for Women’s Policy Research. <http://www.iwpr.org>
- ^{vi} Cornett, A. (2023). *Inside the College Mental Health Crisis: Evidence from the Healthy Minds Survey*. Trellis Company.
- ^{vii} Cruse, L. R., Holtzman, T., Gault, B., Croom, D., & Polk, P. (2019). *Parents in College: By the Numbers* (No. ED612580). Institute for Women’s Policy Research. <http://www.iwpr.org>
- ^{viii} United States Department of Agriculture (USDA). (2021). What is food security? <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/measurement.aspx>
- ^{ix} Ibid.
- ^x Crutchfield, R., & Maguire, J. (2017). Researching basic needs in higher education: Qualitative and quantitative instruments to explore a holistic understanding of food and housing insecurity. <https://www.calstate.edu/impact-of-the-csu/student-success/basic-needs-initiative/Documents/researching-basic-needs.pdf>
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- ^{xii} Centers for Disease Control. (2021). Anxiety and depression: Household Pulse Survey. <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>
- ^{xiii} National HIV Curriculum. (2021). Patient Health Questionnaire-2 (PHQ-2). <https://www.hiv.uw.edu/page/mental-health-screening/phq-2>
- ^{xiv} Centers for Disease Control. (2021). Anxiety and depression: Household Pulse Survey. <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>
- ^{xv} National HIV Curriculum. (2021). Generalized Anxiety Disorder 2-item (GAD-2). <https://www.hiv.uw.edu/page/mental-health-screening/gad-2>



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