



# Fact Sheet

IWPR #C394

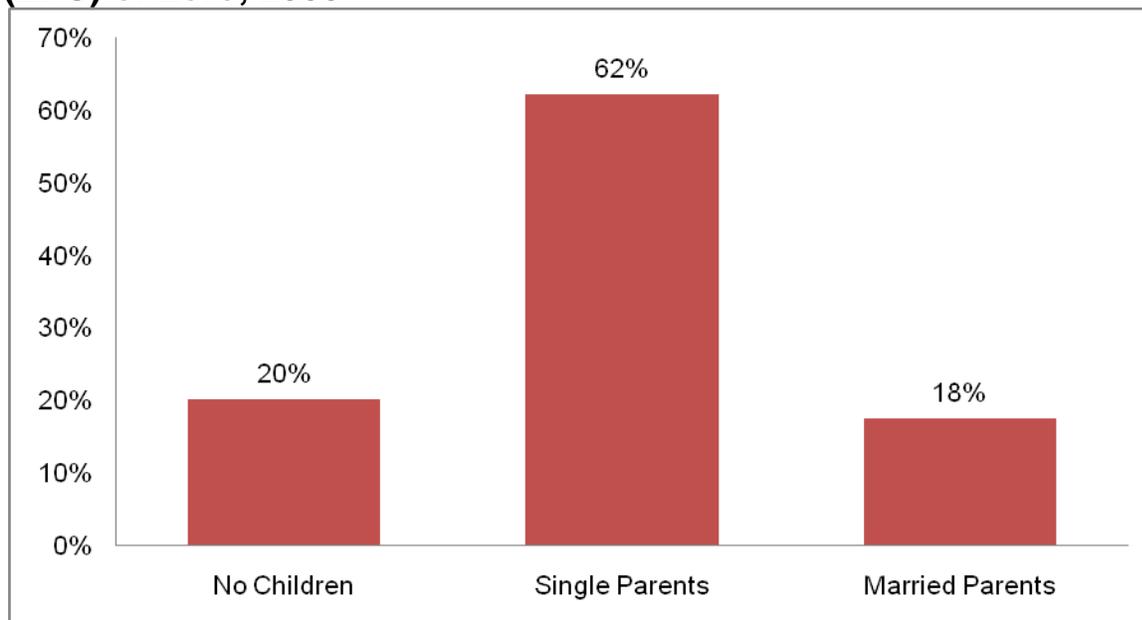
April 2012

## Single Student Parents Face Financial Difficulties, Debt, Without Adequate Aid

Parents with dependent children were nearly one quarter of students enrolled for credit at American postsecondary institutions in 2008. These students face significant challenges to remaining enrolled and graduating, including limited access to affordable child care, difficulty balancing the demands of school with the demands of work and family, and financial limitations that make it difficult to remain enrolled. Student parents are more likely than traditional students to say that financial difficulties are likely to result in their withdrawing from college (Miller, Gault, and Thorman 2011).

Single parents are particularly likely to need financial aid to enroll in postsecondary education. 62 percent of single student parents have an expected family contribution (EFC) of zero, indicating that the federal government considers them to be unable to contribute financially to their educational expenses, compared to 20 percent of postsecondary students without children and 18 percent of married student parents (Figure 1).

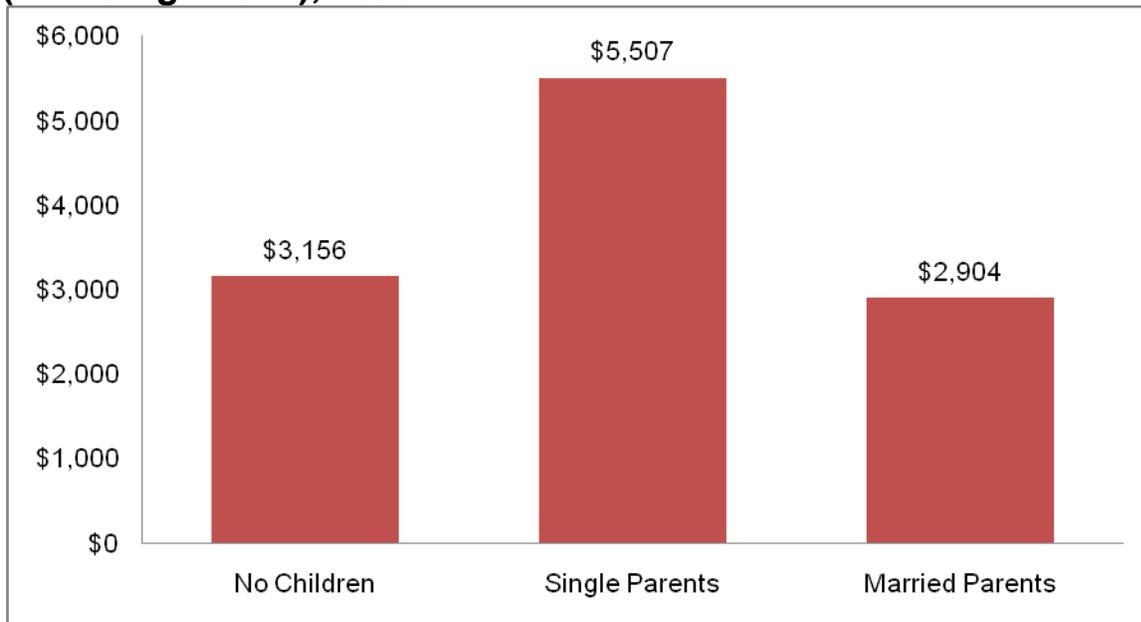
**Figure 1. Percent of Students with Expected Family Contribution (EFC) of Zero, 2008**



Source: IWPR analysis of 2008 undergraduate data from U.S. Department of Education, National Center of Education Statistics, 2007–2008 National Postsecondary Student Aid Survey.

The aid that student parents do receive does not cover their expenses; they have much higher amounts of unmet financial need than do other students (Figure 2). Student parents frequently rely on informal sources of assistance from family, friends, or neighbors in order to obtain child care or make ends meet.

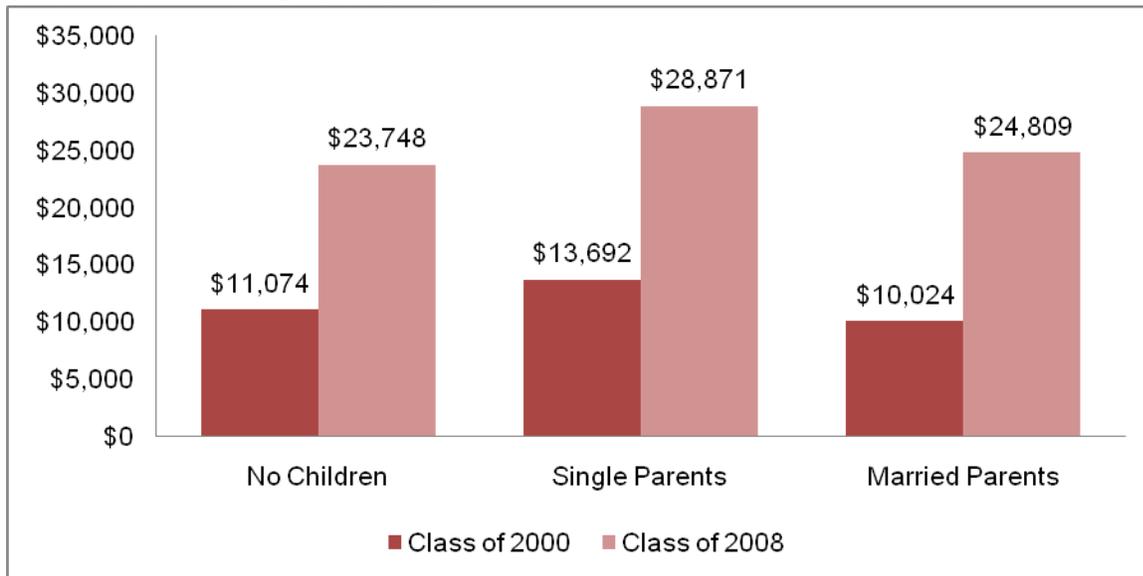
**Figure 2. Average Annual Unmet Student Financial Need After All Aid (Including Loans), 2008**



Source: IWPR analysis of 2008 undergraduate data from the U.S. Department of Education, National Center of Education Statistics, 2007–2008 National Postsecondary Student Aid Survey.

Single student parents are more reliant on student loans than are other students, possessing between 20 and 30 percent more student debt one year after graduation than other students (Figure 3). Student parents are also more likely than traditional students to drop out of school, which means that they are more likely than traditional students to possess student debt without the benefit of a postsecondary degree (Department of Education 2002).

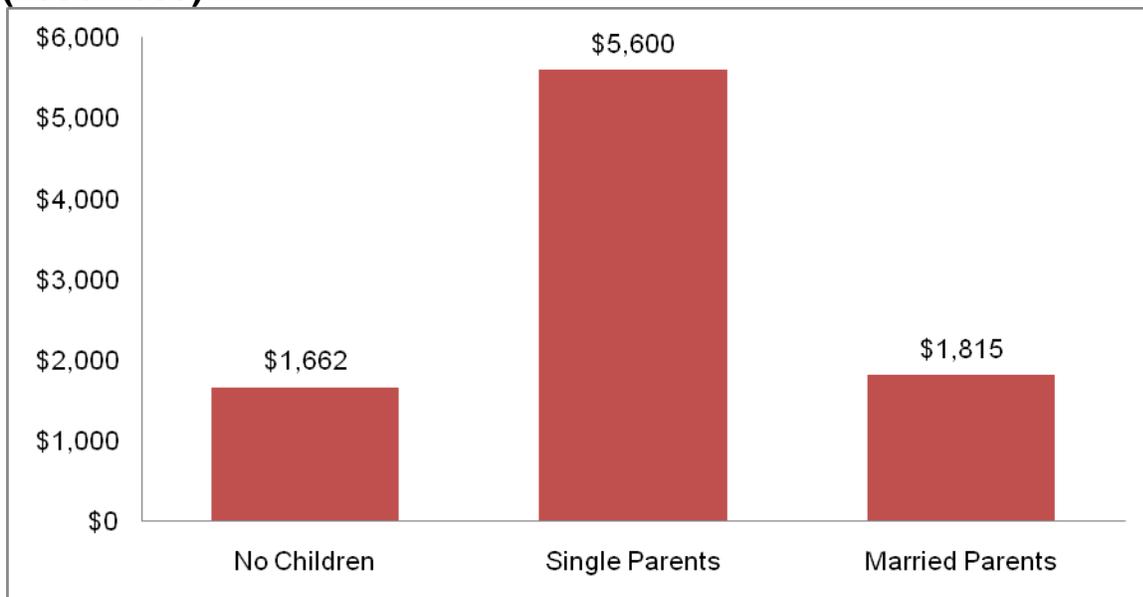
**Figure 3. Average Cumulative Undergraduate Debt, One Year After Graduation**



Source: IWPR analysis of 2000 and 2008 undergraduate data from the U.S. Department of Education, National Center of Education Statistics, 2007–2008 National Postsecondary Student Aid Survey.

Single student parents not only take more loans than their traditional-student classmates, they are less able to pay off their debt over time. Data from students who graduated in 1993 who were surveyed 10 years after graduation show that students who were single parents at graduation still owed more than three times as much debt as their classmates (Figure 4).

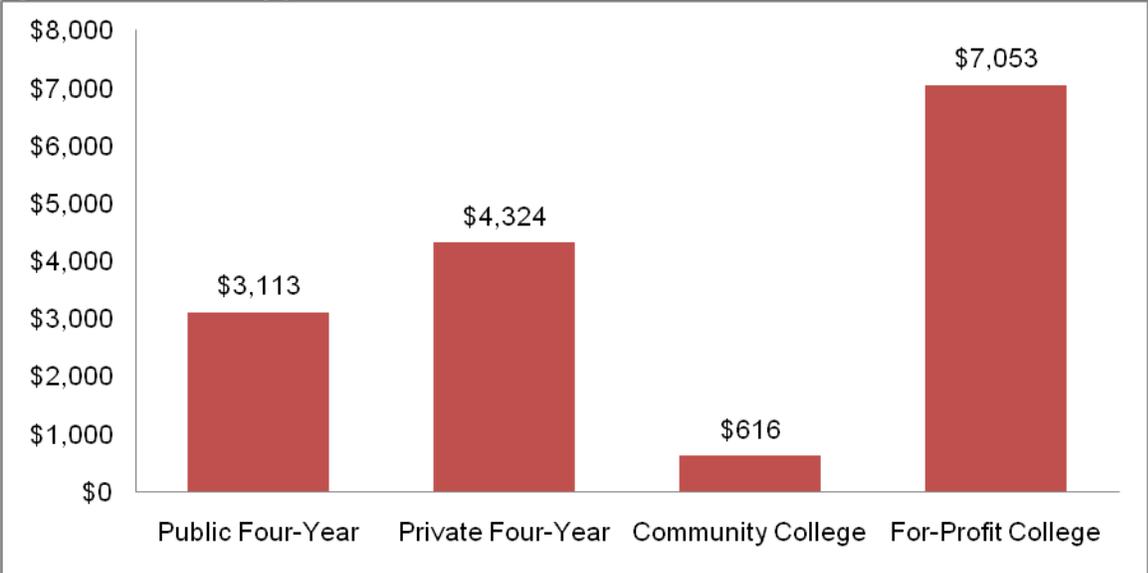
**Figure 4. Average Unpaid Loans, 10 Years After Graduation (1993-2003)**



Source: IWPR analysis of 2003 debt data from the U.S. Department of Education, National Center of Education Statistics, 1993–2003 Baccalaureate and Beyond Longitudinal Study.

Though single student parents are both more likely than other students to take out loans and less likely to be able to pay off their loans quickly after graduation, student parents attending different educational institutions accrue very different levels of debt. Student parents at private institutions, particularly for-profit institutions, accrue much more debt than student parents at public institutions. The average annual loans taken out by student parents at for-profit colleges are more than 10 times greater than those taken by student parents at community colleges (Figure 5).

**Figure 5. Average Annual Loans Taken by Student Parents, by Institution Type, 2008**



Source: IWPR analysis of 2008 undergraduate data from the U.S. Department of Education, National Center of Education Statistics, 2007–2008 National Postsecondary Student Aid Survey.

## References

Miller, Kevin, Barbara Gault, and Abby Thorman. 2011. *Improving Child Care Access to Promote Postsecondary Success among Low-Income Parents*. Washington, DC: Institute for Women's Policy Research.

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