


**FOR
STUDENT
PARENTS,**

THE BIGGEST HURDLES
TO A HIGHER EDUCATION
ARE COST AND FINDING
CHILD CARE



#AffordabilityGap

STUDENT PARENTS ARE
WORKING HARD AND
MAKING SACRIFICES TO
SECURE A BETTER FUTURE
FOR THEMSELVES AND
THEIR CHILDREN. SURELY,
WE CAN MAKE IT EASIER
FOR THEM TO SUCCEED.

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EXECUTIVE SUMMARY

ABOUT THIS REPORT

In 2019, The Education Trust released a report — [“How Affordable Are Public Colleges in Your State for Low-Income Students?”](#) — that dispelled the myth that a student can still work their way through college in a minimum-wage job. In that report, part of our ongoing project on [“The State of Higher Education Equity,”](#) we examined the “affordability gap,” which is the average amount that a student from a low-income background would pay annually to pursue a degree at a two- or four-year public college in each state — after grants, scholarships, and earnings from working 10 hours per week have been applied. We also determined the number of hours a student would have to work to close that gap.

In continuation of this affordability work — with support from Imaginable Futures and in partnership with Generation Hope — we conduct a similar analysis, this time for student parents. In this latest report, we tally the cost of child care and the price of attending a public four-year college — including tuition and fees, housing, food, books, and transportation — to determine a student parent’s actual annual cost of pursuing a degree. Then we use that number to calculate the “student parent affordability gap,” that is, the estimated amount a student parent from a low-income background must come up with — after grants, scholarships, and earnings from working 10 hours per week at the state minimum wage have been taken into account — to cover the cost of child care and the full cost of attending a four-year college.

The results weren’t pretty.

HERE'S A SUMMARY OF OUR KEY FINDINGS:

- There is no state in which a student parent can work 10 hours per week at the minimum wage and afford both tuition and child care at a public college or university.
- Many states that look affordable based on their reported net price actually have a wider affordability gap for student parents when one factors in the cost of child care.
- The out-of-pocket cost of attending a public college is 2 to 5 times higher for student parents than for their other low-income peers without children.
- A student parent would need to work 52 hours per week, on average, to cover child care and tuition costs at a four-year public college or university in the U.S.
- Net price alone is not a good indicator of college affordability for student parents; because child care access and costs vary widely; the number of hours a student parent must work to afford college and child care will also depend on their state minimum wage.

RECOMMENDATIONS

Institutions and policymakers must do more to support student parents, who are disproportionately single, students of color, and from low-income backgrounds; are often juggling work, school, and family responsibilities; and may be struggling to find child care and meet basic needs, especially now, amid the pandemic. Our recommendations attempt to address the needs of the whole student parent and their children, while advocating for more affordable child care and access to supports that would indirectly reduce the student parent affordability gap. They are geared primarily toward federal and state policymakers, as well as higher education leaders, and focus on several key areas: improving data collection and accurate reporting, increasing financial support, expanding and prioritizing student parents' access to high-quality child care, and creating and expanding more child care options on or near college campuses.

Student parents are working hard and making sacrifices to secure a better future for themselves and their children. Surely, we can make it easier for them to succeed.

ACKNOWLEDGMENTS

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This report would not have been possible without their work.

IT'S HARD TO BE A STUDENT PARENT. College students who are parenting must juggle work and family responsibilities while going to school and often struggle to find child care. It's also expensive. The costs of child care, tuition, books, and attending to basic needs — not to mention one's own physical and mental well-being — can quickly add up. Child care and college tuition costs alone can be insurmountable obstacles for those who are only trying to make a better life for themselves and their little ones. In some places, the cost of child care [exceeds the cost of in-state tuition](#).¹

In 2019, The Education Trust released "[How Affordable Are Public Colleges in Your State for Low-Income Students?](#)," as part of our project on "[The State of Higher Education Equity](#)." In that report, Ed Trust researchers calculated the "affordability gap" that students from low-income backgrounds face at both two- and four-year public colleges and universities, and translated that gap into the number of hours students would have to work at the state minimum wage to close the gap.

This time around — with support from Imaginable Futures, and in partnership with Generation Hope — Ed Trust researchers do the same for student parents. We look at the cost of child care, as well as tuition, housing, food, books, supplies, transportation, and other expenses that accompany the pursuit of a higher education, to determine the real cost of going to college as a student parent. Then we use that number to calculate the "student parent affordability gap," which is the estimated amount a student parent from a low-income background must come up with — after grants, scholarships, and earnings from working 10 hours per week — to cover child care and the full cost of attending a four-year college.

Key Metrics

Net price for low-income students: The average amount that students from low-income backgrounds pay to attend public institutions in each state, after subtracting grants and scholarships from the cost of attendance. For example, if the cost of attendance were \$27,000, and the student received \$20,000 in grants and scholarships, a student would have a net price of \$7,000. The source for this information is the Integrated Postsecondary Education System (IPEDS).

Hours needed to work: The number of hours per week that students from low-income backgrounds need to work to afford the net price (referenced above). This data point is aligned with [Lumina Foundation's Rule of 10](#) and assumes that students work 50 weeks per year at the state's minimum wage.² The source for the net price data is IPEDS, and the state minimum wage is based on a summary provided by the National Conference of State Legislatures (NCSL).

Home-based child care: This term refers to licensed or unlicensed child care services for infants, toddlers, or preschoolers that operate in the home.³

Center-based child care: This refers to licensed providers that are typically based in commercial buildings, such as child care centers, Head Start programs, preschools, prekindergarten programs, and early childhood centers.

Student parent net price: This refers to the net price plus the cost of home-based or center-based child care.

WHY AFFORDABILITY MATTERS TO STUDENT PARENTS

The U.S. Department of Education collects a variety of postsecondary data, but there have been few, if any, attempts to collect data about student parents.

Student parents face many barriers to completing a postsecondary degree, but financial hurdles are usually the biggest impediment. According to [data gathered by the Department of Education in 2021](#), college costs have risen by 28% at public institutions and 19% at private nonprofit institutions since 2008, making a higher education less accessible for many students, particularly student parents.⁴ Moreover, the economic effects of the pandemic and the recent surge in inflation are compounding the existing financial pressure on student parents, who now are paying more for housing, food, health care, and child care.⁵

THE HIGH COST OF COLLEGE FOR STUDENT PARENTS

While college costs have risen nationally, student parents have been hit particularly hard by tuition increases. According to recent research by California Competes on the net price of college, on average, student parents pay [\\$7,592 per child](#) in additional costs out of pocket annually — on account of higher food, housing, and medical expenses, and the added cost of child care — than their counterparts without children — after subtracting non-repayment aid (scholarships and grants).⁶ To put that into perspective, [that's equivalent to](#) about three months of rent for a one-bedroom apartment in California, or one year of tuition at a California State University campus.⁷

Considering that two-thirds of student-parents (68%) live at or near the [poverty line](#),⁸ and [52% of student parents](#)⁹ are grant recipients, according to federal data analyzed by the National Association of Financial Aid Administrators (NASFAA), it is unsurprising that these extra costs would make it hard for student-parents to afford a degree.

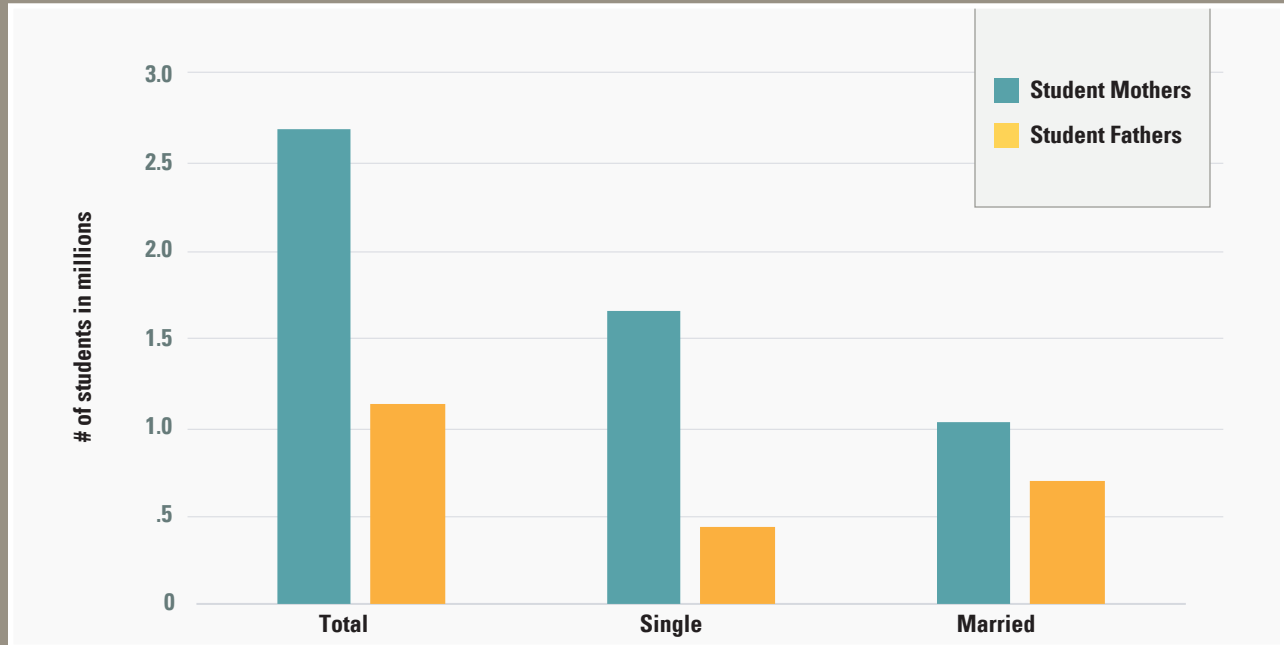
Student parents can apply for financial assistance using the FAFSA — the primary tool used to determine eligibility for federal and other types of student aid — but the [financial aid system and many college financial aid offices often fail to consider the unique financial plight](#) of these students.¹⁰ It's generally assumed, when student aid awards are calculated, that student parents will continue to work the same hours and earn the same pay throughout their time in college. But student parents are [likely to experience a reduction in earnings while in college](#), which can leave their families in dire straits. Financial aid offices also often fail to [consider child care costs](#) when determining aid.¹¹ As a result, many student parents wind up with ballooning student debt.

THE LACK OF ACCESS TO CHILD CARE

Child care is critical for many student parents — the vast majority of whom are single mothers (see Figure 1) — but the limited availability of on-campus child care services, in tandem with long waitlists, often makes it inaccessible. According to a 2021 report by the Institute for Women's Policy Research, access to affordable child care is critical to supporting student parents in completing a degree, yet on-campus child care options are shrinking.¹² In 2015, 49% of four-year public colleges provided on-campus services, down from 55% in 2003.¹³

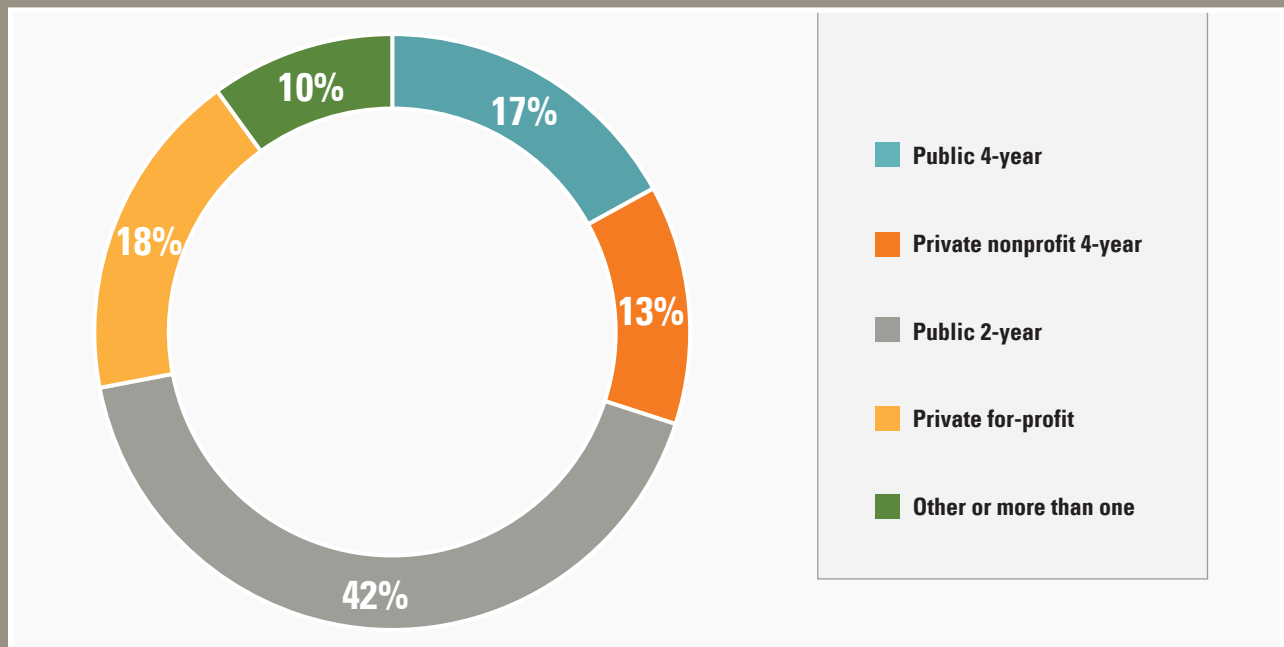
The Student Parent Population

FIGURE 1: Gender and Marital Status of Student Parents



Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2015-16 National Postsecondary Student Aid Study (NPSAS:16) and Integrated Postsecondary Education Data System (IPEDS) Spring 2001 through Spring 2017, Fall Enrollment component

FIGURE 2: Student Parent Enrollment by Institutional Type



Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2015-16 National Postsecondary Student Aid Study (NPSAS:16) and Integrated Postsecondary Education Data System (IPEDS) Spring 2001 through Spring 2017, Fall Enrollment component.

Moreover, institutions that offer on-campus child care may not have enough slots to go around. Programs often have long waitlists, and few offer extended or evening hours, forcing many student parents to rely on a patchwork system of care. The Institute for Women’s Policy Research [reports](#) that 95% of on-campus child care centers have waiting lists.¹⁴ [A report on barriers facing student parents at California State University campuses](#) paints an even bleaker picture. It notes that the university in the study has *only one* child care center, which is shared by students, employees, alumni, and members of the community.¹⁵ This study determined that because of the large number of students and faculty members who are competing to use this facility, the center only provides child care for about **2% of student parents**.¹⁶

Numerous studies show that stable and high-quality child care programs can help promote child development and have long-term benefits for children. But the children who stand to benefit most from these programs — i.e., children from low-income families and children of color — often have the least access to them, further exacerbating existing [inequities](#).¹⁷ In some rural areas, there aren’t enough children to sustain a child care center, making home-based child care the [only available option](#).¹⁸ And in some states, home-based child care costs more than center-based care, putting an added financial strain on the families living there.

THE HIGH COST OF CHILD CARE

Regardless of the type of child care arrangement — be it at an on- or off-campus center or home-based site — few low-income families can afford the full cost on their own, even before higher education costs are added on. Federal child care subsidies are severely underfunded, and [many families that need subsidies aren’t able to get them](#).¹⁹ Furthermore, many who are eligible to receive such subsidies [do not access them](#),²⁰ and those who do often find that [these subsidies fall short](#).²¹

Student parents often have no choice but to turn to inconvenient and more costly alternatives, given the lack of available child care on college campuses. While child care costs between \$7,000 – \$8,800 per year, on average, depending on the age of the child, child care subsidies for low-income parents are about \$4,600 per year, [leaving student parents to fill the gap](#).²² The combined challenge of paying for college *and* child care makes completing a degree more difficult.

[A qualitative study conducted by the Institute for Women’s Policy Research in 2021](#) noted that many student parents not only struggle to balance the demands of school, work, and parenting, but often feel overwhelmed by the financial challenges associated with paying for school, child care, and daily expenses.²³ Additionally, student parents are frustrated by the lack of financial aid and the failure of many financial aid offices to factor in the cost of child care when calculating awards. Even when campuses do factor the cost of child care into the cost of attendance, there are often [no federal financial aid dollars left](#) to distribute.²⁴ It’s no wonder so many are forced to choose between pausing their pursuit of a degree, leaving college entirely, or incurring large amounts of debt.

HIGHLIGHTING THE DATA: STUDENT PARENT AFFORDABILITY

To better understand the financial burden of student parents, we first determined the average net price paid by students from low-income backgrounds, or from households with annual earnings of \$30,000 or less — who are in-state, first-time, full-time degree- or certificate-seeking undergraduates at public four-year institutions. The net price is the average amount of money students pay for tuition, fees, room and board, books and supplies, and other costs of attendance



after aid, grants, and scholarships are applied, **but there is no line item for child care**. We then calculated the total number of hours they would have to work at their state's minimum wage to pay the net price. Our analysis focused on the extra cost burden that paying for child care puts on student parents.

A 2018 study on time, poverty, and parenthood found that student parents, in general, spend [more than 10 hours more per day on paid and unpaid work](#)²⁵ than their peers — far more than the **10-hour-per-week maximum** recommended by Ed Trust²⁶ and the Lumina Foundation.²⁷ Based on the combination of [existing work affordability analyses](#),²⁸ we [recommend](#)²⁹ that students work only 10 hours per week, since more work hours mean less time for studying, which can hurt students' academic success. Working longer hours not only makes it harder for students to focus on classwork, but it also may force them to take fewer courses each term.³⁰ That increases the time it takes to complete a degree, not to mention the expense, since students who take longer to finish incur extra tuition, fees, room and board, and other associated costs of attendance.

What Is the Student Parent Affordability Gap?

THE STUDENT PARENT AFFORDABILITY GAP

After grants, scholarships, and earnings from working 10 hours per week (a reasonable workload that won't jeopardize academic success), student parents from low-income backgrounds must often come up with thousands of dollars to cover the full cost of college in nearly every state. We call this the "student parent affordability gap."

**STUDENT PARENT AFFORDABILITY GAP =
*NET PRICE + COST OF CHILD CARE – INCOME
EARNED FROM WORKING 10 HOURS PER WEEK**

*Net Price = The average amount low-income students (i.e., first-time, full-time degree- or certificate-seeking undergraduates who received Title IV aid and are from families earning \$30,000 or less) pay to attend public institutions in each state, after subtracting grants and scholarships from the cost of attendance. Income earned is based on a student working 50 weeks per year at state's minimum wage. Our estimates are conservative since we don't account for taxes withheld from working.

STUDENT PARENT AFFORDABILITY GAP AT FOUR-YEAR INSTITUTIONS

The bottom line is that many student parents from low-income backgrounds still must come up with thousands of dollars, and in some cases, tens of thousands of dollars — after grants, scholarships, and earnings from working 10 hours per week — to cover the full cost of attending a public college in nearly every state. We call this the “student parent affordability gap.”

According to the most recent data on college affordability, wages, and child care costs, **there is no state in which a student parent can work 10 hours a week at the minimum wage and afford both tuition and child care at a public college or university.** Washington is the only state in which a student working 10 hours per week could conceivably cover the net price (\$6,191) of attendance. Once you add child care, however, that student’s out-of-pocket cost would skyrocket to anywhere from \$13,000 to \$15,000 a year (see Appendix Table 1).

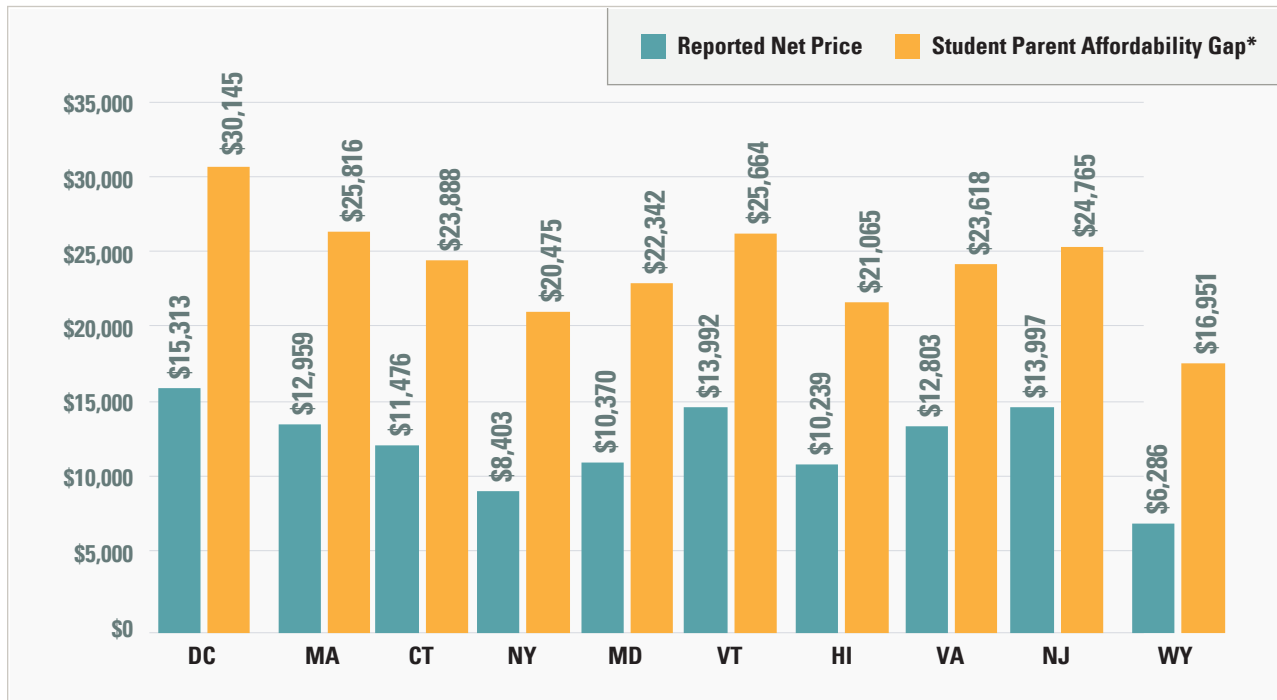
In fact, **many states that look affordable based on their reported net price actually have a wider affordability gap for student parents.** When you factor in child care, the out-of-pocket cost of attending a public college often becomes 2 to 5 times higher. For example, the reported net price in Florida is around \$5,400, but depending on the available child care option, that cost jumps to \$16,800 – \$17,300 (see Appendix Table 2).

The out-of-pocket cost of attending a public college is 2 to 5 times higher for student parents than it is for their peers.



FIGURE 3:

Top 10 States With the Largest Difference Between Reported Net Price of Higher Education and Student Parent Affordability Gap With Center-Based Child Care

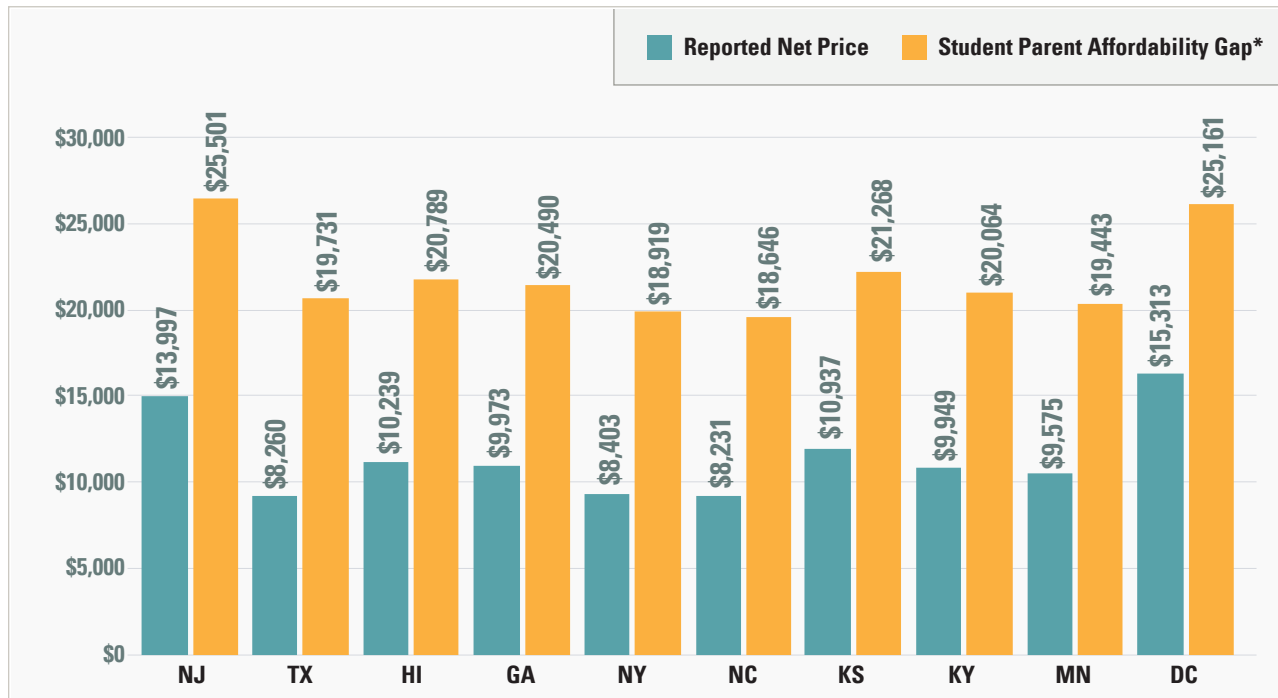


Note: This graph depicts the 10 US states/jurisdictions with the widest gaps between net tuition price and student parent affordability gap.

*Student Parent Affordability Gap = Net Tuition Price + Cost of High-Quality Child Care – Income Working 10 Hours/Week

Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>

Many states that look affordable based on their reported net price actually have a wider affordability gap for student parents.

FIGURE 4:**Top 10 States With the Largest Difference Between Reported Net Price of Higher Education and Student Parent Affordability Gap With Home-Based Child Care**

Note: This graph depicts the 10 US states/jurisdictions with the widest gaps between net tuition price and student parent affordability gap.

*Student Parent Affordability Gap = Net Tuition Price + Cost of High-Quality Child care – Income Working 10 Hours/Week

Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>

We know that there is **no state** where a student parent can work 10 hours per week at the minimum wage and afford both tuition and child care, but how many hours would a student parent have to work to cover those costs? Keep in mind that the federal minimum wage hasn't changed since [July 2009](#), but child care costs keep rising.³¹ [Child care costs have surged 40%](#) since the start of the pandemic in March 2020.³²

Our analysis shows that a student parent would need to work anywhere from **30 to 90 hours per week**, on average, to cover child care and tuition costs at a public college or university in the U.S. While Washington state has a large student parent affordability gap by definition (\$15,325 for center-based child care; \$13,253 for home-based child care), because of the low net price of colleges in the state (\$6,191) and the higher than average minimum wage (\$13.50), student parents in the state have the lowest affordability barriers in the nation; they could cover the costs of college and child care by working approximately 33 hours for center-based care and 30 hours for home-based care (see Appendix Table 1), which is still more than the recommended 10-hour work week. In contrast, student parents nationally would need to work approximately 55 hours, on average, to afford center-based care and tuition, and 53 hours, on average, to afford home-based care and tuition. In Pennsylvania and New Hampshire — both extreme outliers — student parents would need to work far longer — 81 hours per week for center-based care plus tuition in Pennsylvania, for example, and 75 hours per week for home-based care plus tuition in New Hampshire (see Appendix Table 1).

*On average, a student parent would need to work anywhere from **30 to 90 hours per week** to cover child care and tuition costs at a public college or university in the U.S.*

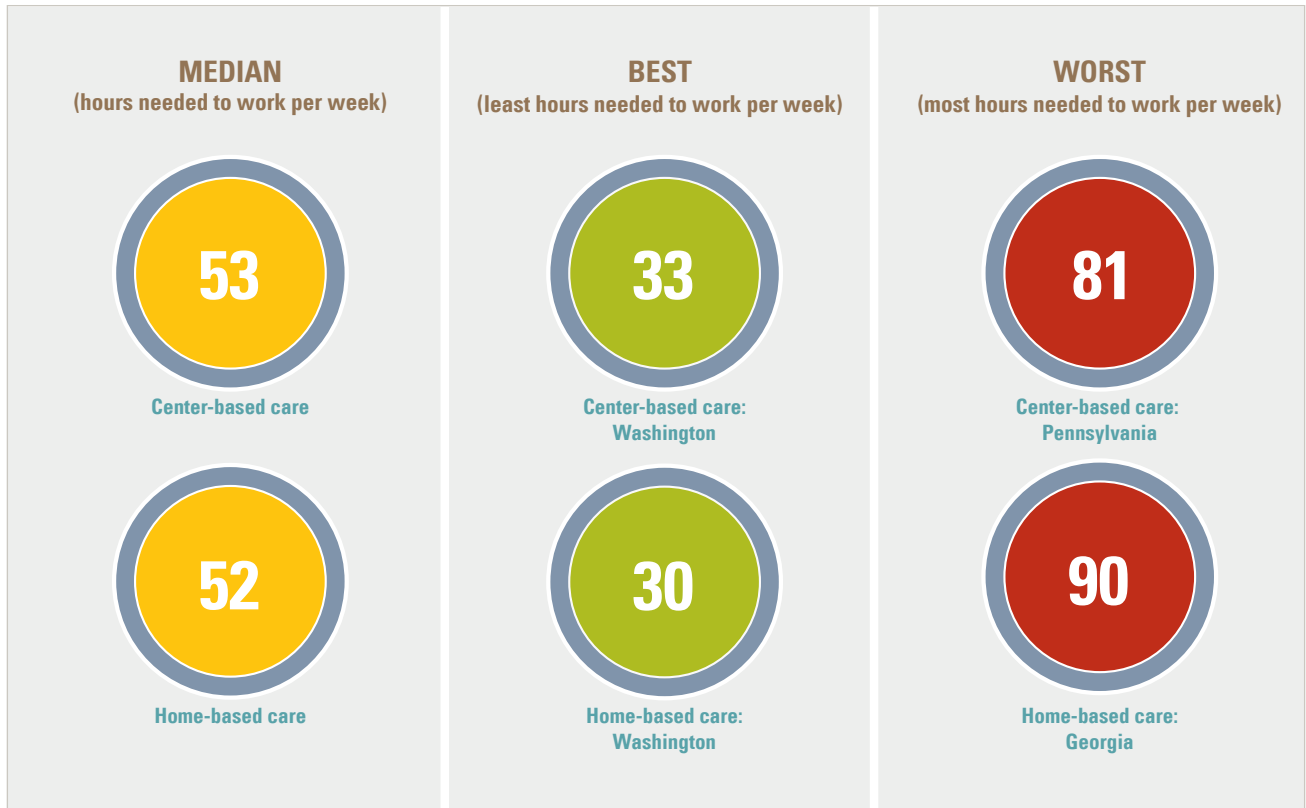
Because many student parents working toward a degree need child care — and child care access and costs vary widely — net price *alone* is not a good indicator of college affordability for student parents; the number of hours a student parent must work to afford college and child care will also depend on their state minimum wage. A student parent in a state with a high published net price, high child care costs, and a high minimum wage may, in fact, need to work fewer hours than a student parent living in a state with a low minimum wage. In Colorado — where the net price is \$10,330 for students from low-income backgrounds and the hourly minimum wage is \$12 — a student parent would need to work 41 hours per week year-round to afford both college and child care in a center or a home. In Texas — where the net price is only \$8,260 for students from low-income backgrounds, but the hourly minimum wage is a mere \$7.25 — a student parent would need to work 54 hours per week to afford both college and center-based care, or 64 hours per week to afford college and home-based care (see Appendix Table 1).

Student Parents at Public 4-Year Colleges in These States Have the Most and Least Out-of-Pocket Costs



Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>

Student Parents at Public 4-Year Colleges in These States Must Work the Most and Least Number of Hours



Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>



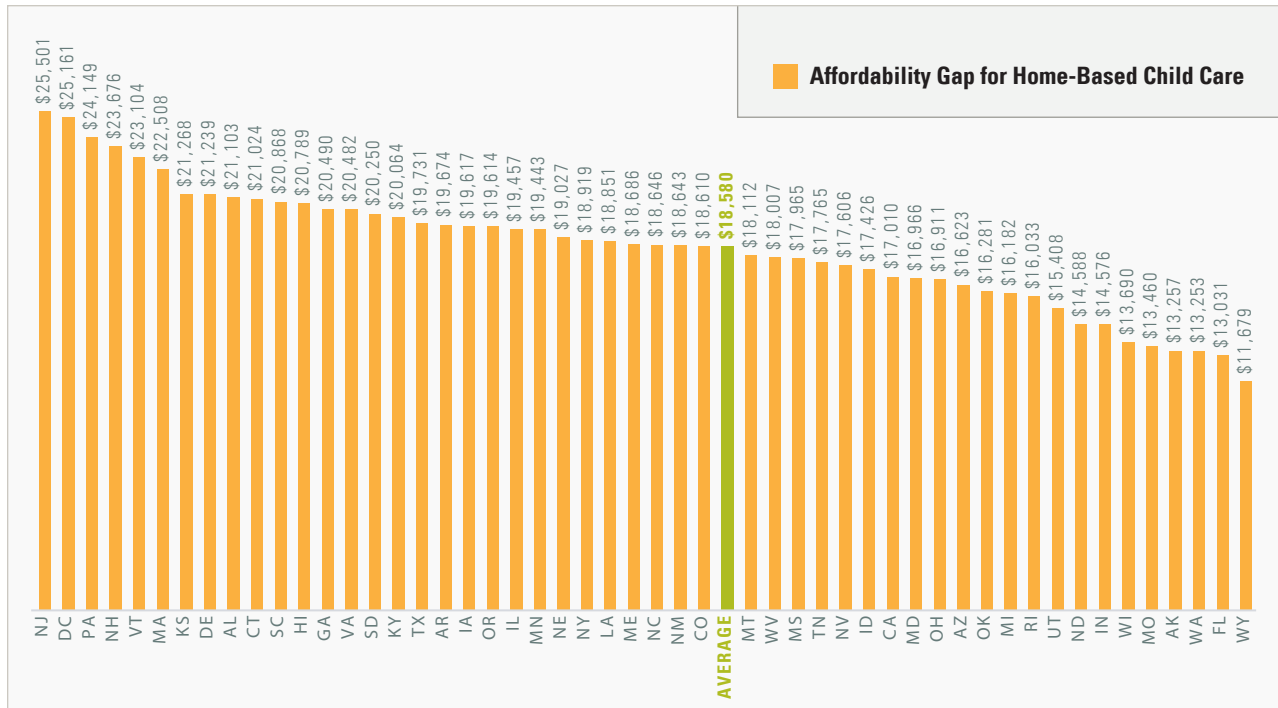
AFFORDABILITY FOR STUDENT PARENTS AT PUBLIC FOUR-YEAR INSTITUTIONS BY STATE

Taking a deeper dive, we first determined the affordability gap for students from low-income backgrounds at public four-year institutions in each state.

FIGURE 5:

Affordability Gap for Student Parents Using Home-Based Care

Net Tuition Price + Cost of High-Quality Child Care – Income Working 10 Hours/Week = Student Parent Affordability Gap



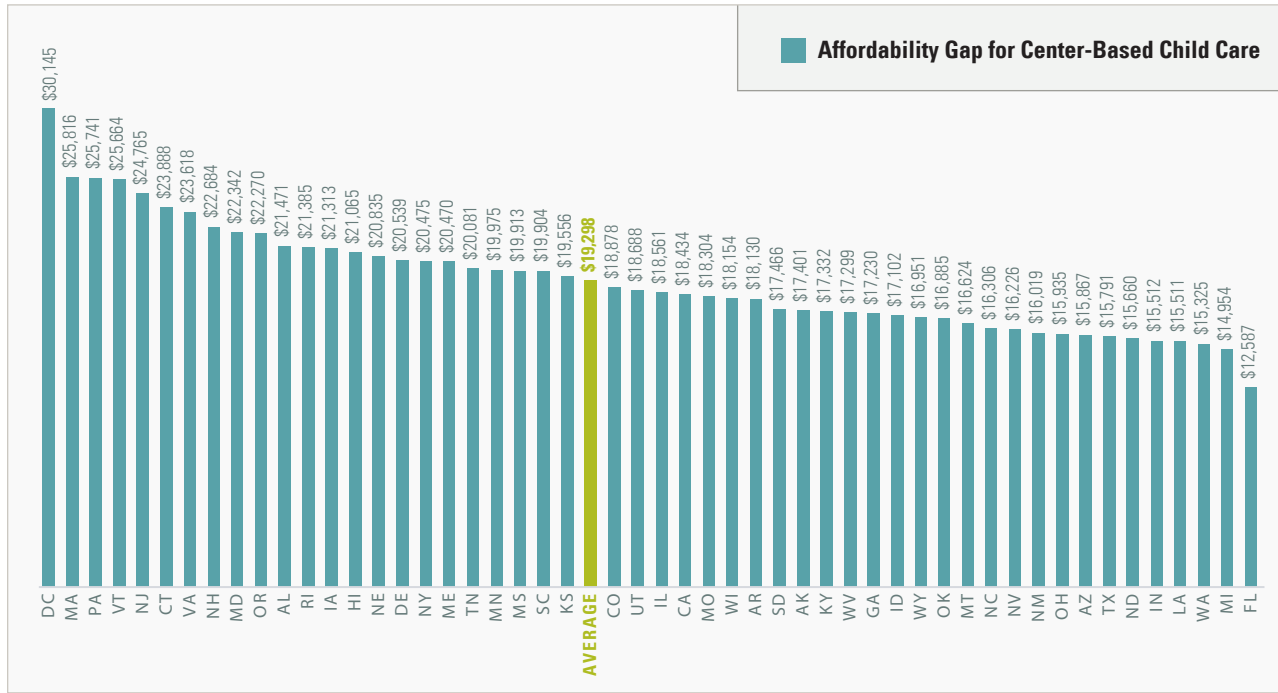
Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>

Many student parents must come up with thousands of dollars, and in some cases, tens of thousands of dollars — to cover the full cost of attending a public college in nearly every state.

FIGURE 6:

Affordability Gap for Student Parents Using Center-Based Care

Net Tuition Price + Cost of High-Quality Child Care – Income Working 10 Hours/Week = Student Parent Affordability Gap

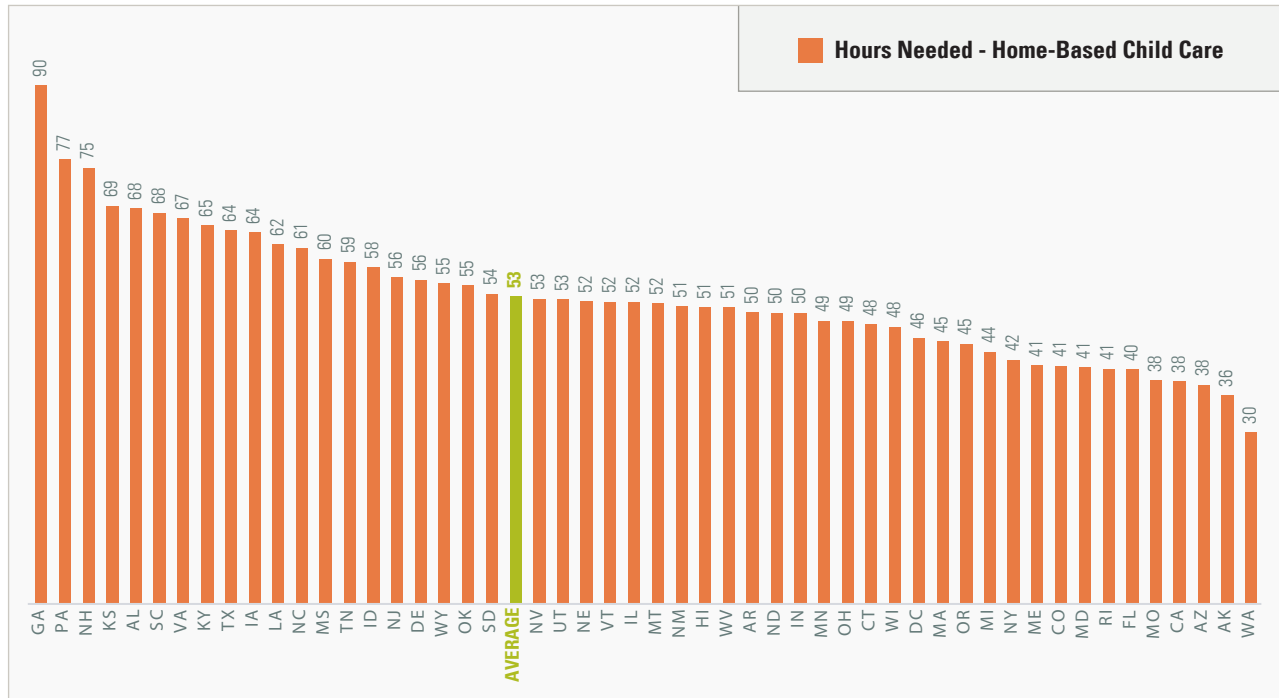


Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>



FIGURE 7

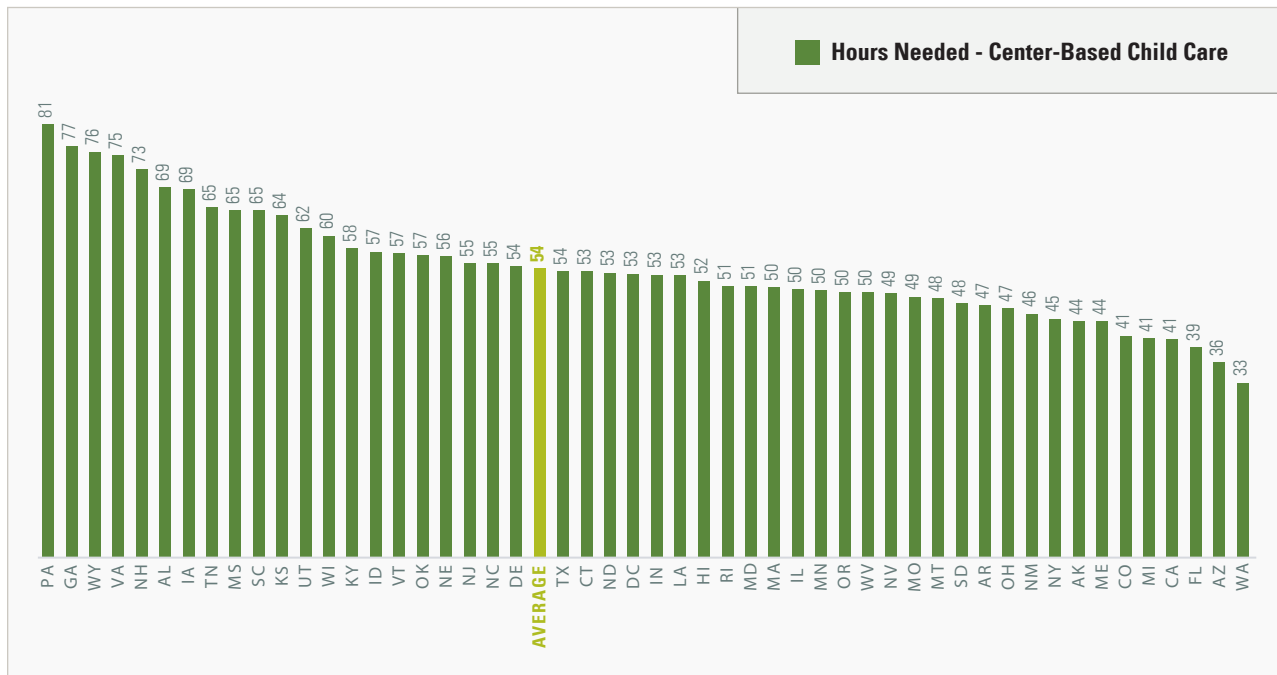
Number of Hours That Student Parents Using Home-Based Care Must Work (by State)



Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>.

Note: The Georgia and Wyoming state minimum wage is \$5.15. Employees covered under the federal Fair Labor Standards Act are subject to the federal minimum wage of \$7.25, but those not covered under the FLSA may be paid the state minimum wage of \$5.15.



FIGURE 8**Number of Hours That Student Parents Using Center-Based Care Must Work (by State)**

Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>.

Note: The state minimum wage in Georgia and Wyoming is \$5.15. Employees covered under the federal Fair Labor Standards Act are subject to the federal minimum wage of \$7.25, but those not covered under the FLSA may be paid the state minimum wage of \$5.15.

HOW CAMPUS LEADERS AND POLICYMAKERS CAN IMPROVE AFFORDABILITY FOR STUDENT PARENTS

The financial burden of paying for college is heavier for student parents than it is for typical college students. Many student parents are from low-income backgrounds. Because they must pay for child care *and* tuition, they often incur more debt than their non-parent peers, and that debt can loom over them long after graduation. Many student parents also face difficulties in accessing child care. To make matters worse, child care costs are rising, the federal minimum wage hasn't budged in 13 years, and financial aid offices often fail to account for the cost of child care when awarding aid. While programs like Child Care Access Means Parents in School (CCAMPIS) help some low-income student parents by providing grants and campus-based child care services, colleges and grant programs need to adapt their financial-aid policies to consider the full cost of college for student parents. The recommendations listed below attempt to address the needs of the whole student parent and their child (or children), while advocating for more affordable child care and access to supports that would indirectly reduce the student parent affordability gap.

FEDERAL RECOMMENDATIONS

Data

- Require all Title IV institutions to collect data on [student parent status](#) and mandate data reporting annually to the Integrated Postsecondary Education Data System (IPEDS).³³

Cost

- Double the Pell Grant to make college more affordable for student parents.
- Raise the federal minimum hourly wage to \$20.
- [Increase funding](#) for the CCAMPIS program to \$500 million.³⁴
- Support student parents by increasing funding for early childhood education (ECE).
- Restore and make permanent the monthly child tax credit.

STATE RECOMMENDATIONS

Data

- Collect data on how many young children have parents who are pursuing a higher education, so state leaders and policymakers can understand and expand access to high-quality child care for the children of student parents, especially those in Black and Latino families.

Cost

- Support student parents by allotting funding for new or expanded on-campus early child care education programs when appropriating federal ECE funding. For example, states should prioritize funding for on campus child care via the Child Care & Development Block Grant (CCDBG) — which [provides federal funds](#) to states to help low-income family members pursuing an educational degree or training to pay for child care.³⁵

Quality

- Invest in **high-quality** campus-based child care programs and ongoing, culturally and linguistically competent **professional development** for all early learning professionals in teaching roles — including assistant teachers and paraeducators — that uses evidence-based strategies for developmentally appropriate practice, child development (including social & emotional development), supporting children with delays and disabilities, and supporting language-rich environments, dual language learners, and collaborating with families.

Access

- Prioritize the creation and expansion of more child care options (including center-based programs, family child care providers, Head Start programs, and public schools) on or near college campuses.

RECOMMENDATIONS FOR HIGHER EDUCATION INSTITUTIONS

Data

- Collect and report institutional-level data on student-parent enrollment, retention, completion, finances, and financial aid to the U.S. Department of Education via IPEDS surveys.
- Establish guidelines about who may be considered a student parent, including guardians and caregivers.

Cost

- Automate the inclusion of child care expenses as an allowable cost category in determining the cost of attendance (COA), so student parents can qualify for higher amounts of financial aid.
- Leverage available state and federal funding to expand access to child care. College and university leaders should take full advantage of state and [federal programs](#) intended to support child care, while also pursuing Child Care and Development Block Grant (CCDBG) subsidies for their student parents.³⁶ The federally funded Child Care Access Means Parents in School program (CCAMPIS) has led to an increase in student parent success.
- Help student parents access state child care subsidies.

Access

- Prioritize the children of student parents for on-campus child care services over those of faculty and staff.
- Provide priority enrollment for student parents, so they can schedule classes around work and parenting duties.
- Ensure that campus-based child care programs offer full-day programs and hours that align with course schedules and stay open year-round to better accommodate families' needs.
- Implement quick and easy application processes that are accessible via multiple modes (e.g., online and smartphone adaptive/responsive, in person, and via phone call) in multiple languages. Enrollees should not be required to provide information about the citizenship or immigration status of a child or family member.

Appendix

Table 1: Affordability for Low-Income Student Parents at Public Four-Year Institutions

State	# of work hours per week at minimum wage needed to pay net price + center-based child care	# of work hours per week at minimum wage needed to pay net price + home-based child care	Center-Based Child Care Student Parent Affordability Gap (student parent net price minus income earned working 10 hours/week for 50 weeks)	Home-Based Child Care Student Parent Affordability Gap (student parent net price minus income earned working 10 hours/week for 50 weeks)
AL	69	68	\$21,471	\$21,103
AK	44	36	\$17,401	\$13,257
AZ	36	38	\$15,867	\$16,623
AR	47	50	\$18,130	\$19,674
CA	41	38	\$18,434	\$17,010
CO	41	41	\$18,878	\$18,610
CT	53	48	\$23,888	\$21,024
DE	54	56	\$20,539	\$21,239
DC	53	46	\$30,145	\$25,161
FL	39	40	\$12,587	\$13,031
GA	77	90	\$17,230	\$20,490
HI	52	51	\$21,065	\$20,789
ID	57	58	\$17,102	\$17,426
IL	50	52	\$18,561	\$19,457
IN	53	50	\$15,512	\$14,576
IA	69	64	\$21,313	\$19,617
KS	64	69	\$19,556	\$21,268
KY	58	65	\$17,332	\$20,064
LA	53	62	\$15,511	\$18,851
ME	44	41	\$20,470	\$18,686
MD	51	41	\$22,342	\$16,966
MA	50	45	\$25,816	\$22,508
MI	41	44	\$14,954	\$16,182
MN	50	49	\$19,975	\$19,443
MS	65	60	\$19,913	\$17,965
MO	49	38	\$18,304	\$13,460
MT	48	52	\$16,624	\$18,112
NE	56	52	\$20,835	\$19,027
NV	49	53	\$16,226	\$17,606
NH	73	75	\$22,684	\$23,676
NJ	55	56	\$24,765	\$25,501
NM	46	51	\$16,019	\$18,643

Table 1: Continued

State	# of work hours per week at minimum wage needed to pay net price + center-based child care	# of work hours per week at minimum wage needed to pay net price + home-based child care	Center-Based Child Care Student Parent Affordability Gap (student parent net price minus income earned working 10 hours/week for 50 weeks)	Home-Based Child Care Student Parent Affordability Gap (student parent net price minus income earned working 10 hours/week for 50 weeks)
NY	45	42	\$20,475	\$18,919
NC	55	61	\$16,306	\$18,646
ND	53	50	\$15,660	\$14,588
OH	47	49	\$15,935	\$16,911
OK	57	55	\$16,885	\$16,281
OR	50	45	\$22,270	\$19,614
PA	81	77	\$25,741	\$24,149
RI	51	41	\$21,385	\$16,033
SC	65	68	\$19,904	\$20,868
SD	48	54	\$17,466	\$20,250
TN	65	59	\$20,081	\$17,765
TX	54	64	\$15,791	\$19,731
UT	62	53	\$18,688	\$15,408
VT	57	52	\$25,664	\$23,104
VA	75	67	\$23,618	\$20,482
WA	33	30	\$15,325	\$13,253
WV	50	51	\$17,299	\$18,007
WI	60	48	\$18,154	\$13,690
WY	76	55	\$16,951	\$11,679

Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>

Table 2: Minimum Wages, Net Price of Higher Education, and Annual Child Care Costs by State

State	State minimum wage	Net price for low-income students	Cost of one year of center-based child care	Cost of one year of home-based child care	Net price + center-based child care	Net price + home-based child care
AL	\$7.25	\$14,864	\$10,232	\$9,864	\$25,096	\$24,728
AK	\$10.19	\$7,480	\$15,016	\$10,872	\$22,496	\$18,352
AZ	\$12.00	\$9,663	\$12,204	\$12,960	\$21,867	\$22,623
AR	\$9.25	\$11,949	\$11,056	\$12,600	\$23,005	\$24,549
CA	\$12.00	\$7,782	\$16,652	\$15,228	\$24,434	\$23,010
CO	\$12.00	\$10,330	\$14,548	\$14,280	\$24,878	\$24,610
CT	\$11.00	\$11,476	\$17,912	\$15,048	\$29,388	\$26,524
DE	\$9.25	\$12,076	\$13,088	\$13,788	\$25,164	\$25,864
DC	\$14.00	\$15,313	\$21,832	\$16,848	\$37,145	\$32,161
FL	\$8.56	\$5,443	\$11,424	\$11,868	\$16,867	\$17,311
GA	\$5.15	\$9,973	\$9,832	\$13,092	\$19,805	\$23,065
HI	\$10.10	\$10,239	\$15,876	\$15,600	\$26,115	\$25,839
ID	\$7.25	\$10,347	\$10,380	\$10,704	\$20,727	\$21,051
IL	\$9.25	\$10,726	\$12,460	\$13,356	\$23,186	\$24,082
IN	\$7.25	\$6,801	\$12,336	\$11,400	\$19,137	\$18,201
IA	\$7.25	\$11,278	\$13,660	\$11,964	\$24,938	\$23,242
KS	\$7.25	\$10,937	\$12,244	\$13,956	\$23,181	\$24,893
KY	\$7.25	\$9,949	\$11,008	\$13,740	\$20,957	\$23,689
LA	\$7.25	\$10,560	\$8,576	\$11,916	\$19,136	\$22,476
ME	\$12.00	\$10,466	\$16,004	\$14,220	\$26,470	\$24,686
MD	\$11.00	\$10,370	\$17,472	\$12,096	\$27,842	\$22,466
MA	\$12.75	\$12,959	\$19,232	\$15,924	\$32,191	\$28,883
MI	\$9.65	\$7,831	\$11,948	\$13,176	\$19,779	\$21,007
MN	\$10.00	\$9,575	\$15,400	\$14,868	\$24,975	\$24,443
MS	\$7.25	\$12,374	\$11,164	\$9,216	\$23,538	\$21,590
MO	\$9.45	\$9,797	\$13,232	\$8,388	\$23,029	\$18,185
MT	\$8.65	\$9,849	\$11,100	\$12,588	\$20,949	\$22,437
NE	\$9.00	\$12,079	\$13,256	\$11,448	\$25,335	\$23,527
NV	\$8.25	\$9,047	\$11,304	\$12,684	\$20,351	\$21,731
NH	\$7.25	\$14,581	\$11,728	\$12,720	\$26,309	\$27,301
NJ	\$11.00	\$13,997	\$16,268	\$17,004	\$30,265	\$31,001
NM	\$9.00	\$10,003	\$10,516	\$13,140	\$20,519	\$23,143
NY	\$11.80	\$8,403	\$17,972	\$16,416	\$26,375	\$24,819
NC	\$7.25	\$8,231	\$11,700	\$14,040	\$19,931	\$22,271
ND	\$7.25	\$8,385	\$10,900	\$9,828	\$19,285	\$18,213

Table 2: Continued

State	State minimum wage	Net price for low-income students	Cost of one year of center-based child care	Cost of one year of home-based child care	Net price + center-based child care	Net price + home-based child care
OH	\$8.70	\$9,093	\$11,192	\$12,168	\$20,285	\$21,261
OK	\$7.25	\$8,746	\$11,764	\$11,160	\$20,510	\$19,906
OR	\$11.25	\$12,219	\$15,676	\$13,020	\$27,895	\$25,239
PA	\$7.25	\$15,438	\$13,928	\$12,336	\$29,366	\$27,774
RI	\$10.50	\$10,795	\$15,840	\$10,488	\$26,635	\$21,283
SC	\$7.25	\$12,481	\$11,048	\$12,012	\$23,529	\$24,493
SD	\$9.30	\$12,396	\$9,720	\$12,504	\$22,116	\$24,900
TN	\$7.25	\$10,122	\$13,584	\$11,268	\$23,706	\$21,390
TX	\$7.25	\$8,260	\$11,156	\$15,096	\$19,416	\$23,356
UT	\$7.25	\$9,601	\$12,712	\$9,432	\$22,313	\$19,033
VT	\$10.96	\$13,992	\$17,152	\$14,592	\$31,144	\$28,584
VA	\$7.25	\$12,803	\$14,440	\$11,304	\$27,243	\$24,107
WA	\$13.50	\$6,191	\$15,884	\$13,812	\$22,075	\$20,003
WV	\$8.75	\$9,254	\$12,420	\$13,128	\$21,674	\$22,382
WI	\$7.25	\$8,375	\$13,404	\$8,940	\$21,779	\$17,315
WY	\$5.15	\$6,286	\$13,240	\$7,968	\$19,526	\$14,254

Sources: Ed Trust analysis of the Integrated Postsecondary Educational Data System (IPEDS) 2019-20, Center for American Progress Cost of Childcare Tool <https://costofchildcare.org/>, U.S. Department of Labor 2019 Minimum Wages by State <https://www.dol.gov/agencies/whd/state/minimum-wage/history>

ABOUT THE DATA

In this brief, we use data from the Integrated Postsecondary Education Data System (IPEDS) and the U.S. Department of Labor (DOL) to examine public college affordability for students from low-income backgrounds at the state level and data from the Center for American Progress to examine the cost of high-quality child care. Our analysis focuses exclusively on first-time, full-time degree- or certificate-seeking undergraduates (i.e., students from low-income backgrounds) who received Title IV aid and are from families earning \$30,000 or less.

- We use the IPEDS variable “institutional category” to identify public four-year institutions. Four-year institutions are defined as degree-granting institutions where greater than 50% of credentials awarded are baccalaureate degrees or higher. Data from the 2019-2020 school year was used to find the net price of attending these institutions.
- We used the net price as our main measure to determine college affordability for students from low-income backgrounds at public institutions. Net price is the average amount that in-state students from low-income backgrounds pay to attend public institutions, after subtracting grants and scholarships from the cost of attendance. Since institution-level data are only included in IPEDS, we combined the data to create weighted state-level net price estimates. As described in the brief, we used this state-level data, [Lumina’s Rule of 10, and minimum wage data to calculate affordability gaps at four-year institutions in each state.](#)³⁷
- The minimum wage data we use comes from the U.S. Department of Labor’s 2019 list of minimum wages by state.
- National averages were calculated using the unweighted average of the 50 states and Washington, DC.
- Quality child care costs were taken from a [Center for American Progress report](#)³⁸ and [interactive tool](#)³⁹ on the cost of child care; we used the most conservative estimates and did not select options that might incur additional costs, such as larger classroom sizes, educator pay increases, or subsidized classroom materials. The tool provides different price points for home-based child care and center-based child care for three age groups (infant, toddler, and preschool). Prices for the three age groups were averaged to obtain a single number for center-based child care.



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The Education Trust

ABOUT THE EDUCATION TRUST

The Education Trust is a national nonprofit that works to close opportunity gaps that disproportionately affect students of color and students from low-income families. Through our research and advocacy, Ed Trust supports efforts that expand excellence and equity in education from preschool through college; increase college access and completion, particularly for historically underserved students; engage diverse communities dedicated to education equity; and increase political and public will to act on equity issues.



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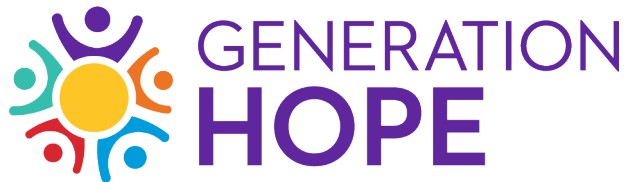


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ABOUT GENERATION HOPE

Generation Hope is a nonprofit organization that works to ensure all student parents have the opportunities to succeed and experience economic mobility. Generation Hope engages education and policy partners to drive systemic change and provides direct support to teen parents in college as well as their children through holistic, two-generation programming.



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