



Breaking Barriers

The Hidden Struggles of Student
Parents and Housing Insecurity

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January 2025

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Executive Summary

One in five undergraduate students nationwide is parenting while attending college. These student parents face unique challenges, with financial strain being one of the most significant factors. The rising costs of college tuition, child care, and housing compound their difficulties, often leaving them vulnerable to housing insecurity. An estimated 3 in 5 students nationwide experience some form of housing insecurity during their educational journeys (Sainthilaire, 2019). This issue disproportionately affects students of color, with Black and Hispanic households more likely to be cost-burdened.

KEY DEFINITIONS

- **Student Parent:** Generation Hope defines “student parent” as a student who is a parent or assumes caregiving responsibilities of any biological, adopted, step, or foster child(ren) living in their household part or full time. This includes pregnant and expecting students. Within our institutions and organizations, student parents may also be referred to as or grouped into other larger categories, such as *Parenting Students*, *Students with children/dependents*, *Caregiving students*, *Contemporary students*, and *Non-Traditional Students*.
- **Housing Insecurity:** Challenges related to affordability, safety, and housing quality.
- **Homelessness:** Lacking a stable nighttime residence or living in temporary shelters.
- **Stop-out:** A term used to describe when a student ceases continuous enrollment

PREVALENCE

According to the Hope Center for Student Basic Needs, 68% of parenting students were housing insecure the previous year. (Goldrick-Rab et. al, 2020)

IMPACT

Housing insecurity can threaten the health and well-being of families and can make it harder for students to finish college. (Silva et al., 2017)

RACIAL DISPARITIES

Black and Latinx parenting students with young children are especially likely to experience housing insecurity, with rates of 85–90% (Kienzl et al., 2022)

CONCLUSION

Housing insecurity creates significant barriers for student parents, jeopardizing their academic success, economic mobility, and mental health. Addressing these issues through targeted interventions is crucial to support this vulnerable population and ensure they have the opportunity to complete their degrees and improve their families’ long-term outcomes.

Introduction

Nationwide, 1 in 5 undergraduate students are parenting while attending college (Sick et al., 2023). These student parents face unique challenges, with financial strain being one of the most significant. Many students juggling higher education and parenting costs struggle to make ends meet. Over the past two decades, the average cost of tuition, fees, room, and board has increased by 32% at public four-year institutions, 26% at private non-profits, and 11% at public two-year schools (Butler & Torres, 2023). As the cost of higher education continues to climb, so does the difficulty for student parents to access education.

“Housing insecurity significantly strains my ability to juggle school and parenting.”

– Bri Whitfield, Generation Hope Alum, and current Board Member



Housing insecurity compounds these challenges. For many students, the cost of housing far exceeds their ability to pay, leaving them vulnerable to housing instability. The increase in housing costs in the United States has historically outpaced the average household income growth (Butler & Torres, 2023). As a result, a significant portion of the college student population faces housing insecurity, with an estimated 3 in 5 college students nationwide experiencing some form of housing insecurity during their higher education journeys (Garrison, 2022). Although students' access to housing affects their ability to persist through higher education, there is inadequate research and national data on the issue, especially surrounding parenting students.

Housing insecurity often disproportionately affects students of color. Black and Hispanic households are almost twice as likely as white households to be cost-burdened (U.S. Department of Health and Human Services, 2020). This racial disparity in housing insecurity mirrors larger systemic inequities that perpetuate economic challenges for students of color, making their educational journeys even more difficult.

For many students, the cost of housing can rival or even exceed the cost of tuition (Barrón-López et al., 2024; Broton & Goldrick-Rab, 2016). The average tuition cost for an in-state student at a public, four-year college was \$18,943 for the 2014–15 academic year. Accounting for more than half of a student's total cost of attendance and housing costs an average of \$9,804 (Broton, 2021; Office of Policy Development and Research, n.d.). Students at public two-year colleges pay, on average, more than two-thirds of the cost of tuition on housing (U.S. Department of Housing and Urban Development & Office of Policy Development and Research, 2015).

It is essential to recognize that when calculating the total cost of attending college, we must consider the rising housing costs nationwide. Rising housing costs add substantial financial pressure to an already demanding academic experience. To make informed decisions about their educational journeys and futures, students need clarity on the cost of higher education and student outcomes, such as enrollment, degree completion, and post-college earnings.



Definitions



Student Parent/Parenting Student: a student of any gender who is a parent or assumes caregiving responsibilities of any biological, adopted, step, or foster child(ren) living in their household, part-time or full-time. We also include pregnant and expecting students in this group (Generation Hope, 2024).



Housing Insecurity: an umbrella term encompassing several dimensions of housing problems people may experience, including affordability, safety, quality, insecurity, and loss of housing (Garrison, 2022).



Homelessness: the most extreme form of housing deprivation, defined as “lacking a regular nighttime residence or having a primary nighttime residence that is a temporary shelter or other place not designed for sleeping” (U.S. Department Of Health and Human Services, 2020).



Stop-out: a term used to describe when a student ceases continuous enrollment (Horn & Carroll, 1998).

“

The largest way homelessness impacted me was by causing me to be in and stay in an abusive environment.

Prior to Generation Hope helping me find a safe shelter to stay in, I stayed with my child's father and his family. Because I had nowhere else to go, there was an inherent power imbalance between myself and him and his family that they quickly took advantage of. After moving in, it soon became an expectation that I cooked for the entire family, turned over my food stamp card to them as a contribution to the household', and cleaned after everyone in the family. All of these duties (in their eyes) were to be a higher priority than any schoolwork I did. I was talked down to if I was caught doing homework when there were still chores to be done since I was to be "a mom and wife first" and a student second. It got to the point where I often had to wait until everyone in the home was sleeping to work on assignments, sometimes with no more lighting than the flash on my phone. At the peak of this emotional, mental, and financial abuse, my grades were at their worst, and I was on academic probation." -

Bri Whitfield, Generation Hope Alum, and current Board Member





Purpose Statement

The purpose of this brief is to highlight the significant challenges faced by student parents, particularly regarding housing insecurity, and to advocate for targeted policy recommendations at the federal, state, and institutional levels. By addressing these issues, the brief aims to raise awareness about the impact of housing instability on academic success, economic mobility, and mental health for student parents and their children. Additionally, we hope to uplift the Two-Generation (2Gen) approach, which emphasizes the interconnectedness of parents and their children, especially as they navigate housing challenges. Ultimately, we call for comprehensive support systems that help families break the cycle of poverty and achieve lasting success in education and life.

Degree Completion & Economic Mobility

For student parents, financial struggles and time poverty (the lack of time to do what you want or need to do) force them to choose between work and school (Conway et al., 2021). Many student parents, in the absence of adequate support, prioritize work to meet the basic needs of their families. More than 2/3 of student parents are at or below the poverty line, and many of them must make the difficult choice between working more hours to afford housing or cutting their hours to stay in school (Senate Resolution 362, 2021). These decisions often lead to interrupted education, delayed degree completion, or stop-out.

While research shows that housing instability impacts student parents' degree completion and access to higher earnings, this is a critical issue for single parents, particularly mothers, who see a significant return on investment with a college degree. For instance, a single mother can receive up to a \$12.32 return for every dollar spent on an associate's degree, earning roughly \$256,000 more over their lifetimes than what they would have earned with only a high school education (IWPR, 2019). However, a single mother who invests in some college education but walks away with no degree sees a return on investment of only \$3.31 for every dollar spent (IWPR, 2019).

The combination of high tuition, increasing housing costs, lack of on-campus family housing, lack of affordable child care, and the added pressure of caregiving responsibilities creates financial stress that forces student parents into precarious living situations. Without family-friendly housing and adequate financial support, these students are left with limited options, jeopardizing their long-term stability. Housing instability makes it extremely difficult to focus on school, leading to poorer academic performance, lower GPAs, and increased dropout rates. Addressing housing insecurity is essential to promoting economic mobility and ensuring student parents have the opportunity to attain their degrees and achieve financial stability (Kienzl et al., 2022).

The stress of housing insecurity often leads to adverse mental health outcomes for student parents. All students who experienced housing insecurity and homelessness – whether they were parenting or not – were more likely to have a lower GPA as well as poorer mental health outcomes (Kornbluh et al., 2024). Student parents who experience housing instability often face higher levels of anxiety, depression, and chronic stress, which can impair their ability to focus on academic responsibilities and manage their roles as both students and parents. Further compounding the issue, many student parents lack access to mental health services. While some colleges offer counseling services, the high demand for these services and the lack of specific support for student parents make it increasingly difficult to receive the help they need.

A national survey by The Hope Center for College, Community, and Justice found that nearly 50% of students experiencing homelessness also reported moderate to severe anxiety or depression. Additionally, approximately 44% of student parents reported feeling persistently stressed due to the constant juggling of educational, financial, and caregiving responsibilities (Kienzl et al., 2022). More broadly, a report from the California Community Colleges Chancellor's Office revealed that 63% of students who experienced housing insecurity or homelessness faced some type of mental health challenges, including depression, anxiety, or suicidal thoughts (Ramakrishnan et al., 2021).

The constant fear of losing stable housing, combined with academic pressure and parenting responsibilities, creates a cycle of stress that can severely impact students' academic performance and well-being. Mental health concerns such as anxiety and depression are common among housing-insecure students – further exacerbating the barriers to their educational success. Housing insecurity and mental health are part of a vicious cycle—those with housing instability are more likely to experience mental health issues, and those struggling with mental health are more likely to find themselves in precarious housing situations (Padgett, 2020).

The added stress for student parents experiencing housing insecurity extends to their children. Children living in unstable housing environments are more likely to exhibit emotional and behavioral issues, creating additional stress for student parents. For those families, the cycle of housing insecurity and mental health challenges creates barriers to both academic success and long-term economic mobility, underscoring the need for more targeted interventions (Kienzl et al., 2022).



The cognitive load of managing schoolwork, parenting responsibilities, and the constant worry of having a safe and stable place to sleep can be overwhelming. Moreover, being dependent on others for housing can make one more vulnerable to domestic violence and abuse, as power imbalances can arise in such situations. This experience can have long-lasting effects on one's mental health, relationships, career prospects, and overall well-being.” - Bri Whitfield, Generation Hope Alum and current Board Member

Far-Reaching Consequences: The Impact of Housing Insecurity on Children

Children of student parents who face housing insecurity often experience a range of adverse health outcomes that can have both short and long-term impacts on their development. Studies indicate that housing insecurity can adversely affect a child's physical, emotional, and cognitive health, with the potential for long-term challenges (Cutts et al., 2011).

Children experiencing unstable housing conditions are more likely to experience delays in speech and motor skills (Schupmann, 2017). Research suggests (Vargas et al., 2020) that prolonged exposure to stress, commonly associated with housing insecurity, can negatively affect essential brain regions, such as the prefrontal cortex, responsible for problem-solving, memory, and emotional regulation. When children are consistently in a heightened state of alert due to instability, their ability to focus is compromised, making it harder for them to succeed academically (McEwen & Gianaros, 2010; Arnsten et al., 2012).alumni.

Key Impacts of Housing Insecurity on Child Development



EMOTIONAL HEALTH

Emotional health is a significant concern, as research shows that children facing housing insecurity exhibit higher levels of anxiety, behavioral problems, and depression compared to their peers who are in stable housing environments (Goldrick-Rab et al., 2024). This emotional instability often stems from the uncertainty and stress of frequently moving, overcrowding, and unsafe living conditions (Hart-Shegos, 1999).



DEVELOPMENTAL DELAYS

Children's cognitive development is impacted by their experiences with housing insecurity, affecting their long-term learning and mental health. The constant stress and fear of losing their shelter, relocation, and instability create an environment that impacts their brain development.



FALLING BEHIND

The academic performance of children living in housing-insecure environments is likely to be poorer compared to their peers. The frequent school changes and lack of access to proper resources create a gap in their educational journey. These factors correlate with lower grades, lower attendance, and increased dropout rates. Children also experience higher levels of anxiety and stress, which further disrupts their learning and academic performance. The emotional and psychological toll of not having stable housing disrupts children's educational engagement, widening the learning gap among students. Research from the Minnesota Office of Higher Education found that housing insecurity corresponded to lower reading and math proficiency rates, lower ACT scores, and lower high school graduation rates (2018). Nationally, Black children are, on average, nine months behind in math and seven months in reading compared to their non-Hispanic peers (Friedman-Krauss & Barnett, 2020). With student parents being more likely to be students of color, the educational gap for children of student parents will continue to grow (Senate Resolution 362, 2021).

What We Learned

The impacts of housing insecurity on student parents extend beyond academic struggles, affecting both their economic mobility and the well-being of their children. To effectively address these challenges, the Two-Generation (2Gen) approach provides an integrated solution by working with parents and their children.

Rooted in addressing poverty through education, financial stability, and health services, 2Gen programs, like federally-funded Head Start, focus on breaking the cycle of poverty. This holistic support helps student parents complete their degrees and foster healthier, more stable environments for their children, ultimately creating long-term economic and social benefits.

Generation Hope embraces the 2Gen approach by providing comprehensive support to student parents and their children. Through its holistic model, Generation Hope offers financial assistance, mentorship, and academic support for young parents while addressing their children's developmental and educational needs. This 2Gen impact approach ensures that young parents receive the resources to persist in college while their children benefit from stable, nurturing environments that foster growth and learning.

By focusing on the dual goals of educational attainment for parents and early childhood development for their children, Generation Hope aims to break the cycle of poverty and improve long-term outcomes for both generations. We help young parents overcome the barriers of housing insecurity, financial instability, and mental health challenges and invest in the next generation's well-being and future success, strengthening the overall impact.

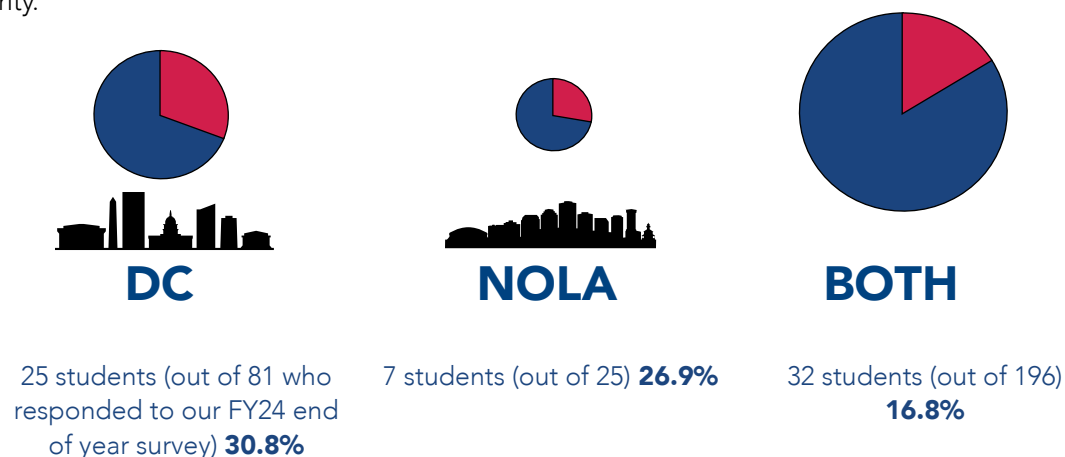
Housing insecurity is a significant challenge for many student parents we serve daily at Generation Hope. We know that emergencies can cause student parents to stop out altogether, and at Generation Hope, we have an emergency fund that students can access to ensure that they can persist through college. Our emergency fund is a vital resource for our Scholars who struggle to maintain safe housing.



"I was very lucky and fortunate to have found Generation Hope. Generation Hope is a non-profit organization that provides wraparound support services to parenting students in college. Generation Hope helped me identify how negative the environment was with my son's father. Something, that was my norm at the time. They gave me the strength, support, and confidence I needed to leave that situation. They then helped me find and apply for the transitional housing shelter that I ended up staying at for the remainder of my undergraduate career. They provided tutoring to help me get up to speed on my work. My final GPA was something like 3.3 because of the help they provided. They effectively addressed my housing needs with the resources available to all of us." - Bri Whitfield, Generation Hope Alum and current Board Member

Our Data

32 of the nearly 200 Scholars (17%) whom we served during the 2023-2024 academic year in the D.C. metro region and Greater New Orleans area have disclosed to our staff that they have experienced housing insecurity.



The housing costs in the D.C. area have increased steadily over the last decade, with housing costs in the District being 69% higher than the national average (Cost of Living in Washington, D.C., 2021). The region is quickly becoming one of the most expensive places to live. This further exacerbates housing insecurity among the Scholars we serve in this area. In FY24, 13 Scholars in the D.C. metropolitan area accessed our emergency fund to cover their rent or mortgage. While Generation Hope does not track specific data on transitional housing, we estimate that about 10% of our Scholars have utilized this resource during their time with Generation Hope. This data illustrates the challenges faced by student parents in meeting their basic needs while working towards their degrees to build better futures for themselves and their families.

The COVID-19 pandemic introduced new challenges for parenting students, including our scholars—teen parents of any gender who are pregnant/expecting by age 19 and are 25 or younger at the time of applying to Generation Hope’s Scholar Program, which serves the Washington, DC region, New Orleans, LA, and Dallas, TX. However, during this period, housing insecurity among our scholars decreased, reflecting a notable shift. This decrease was likely due to eviction moratoriums, rent freeze protections, and increased public assistance such as the Child Tax Credit, COVID relief funds, emergency aid, etc. While temporary, these supports provided our Scholars with a lifeline to continue their education. As they began to expire, we received an increase in emergency funding requests across the board, particularly for housing. The expiration of these critical supports left our Scholars, and very likely student parents nationwide, in vulnerable positions to meet their basic needs.

Housing insecurity is rising among all college students due to the increasing housing costs and the lack of affordable housing on college campuses. This becomes increasingly difficult for students who are also raising a family. The data highlights that with the proper support, student parents can persist, and without this support, they are more likely to drop out of school without a degree.



Our Action

As we continue to monitor the needs of our Scholars and student parents across the country, addressing housing insecurity remains a top priority. We are excited to continue bridging the gap between housing affordability and college education with key partnerships and initiatives.

Partnerships with Nonprofits: Sinai House is a housing program in Washington, DC that offers affordable housing, social services and supports to help families become self-sufficient. They provide programming and services to help families reach their educational goals. This partnership addresses housing challenges by providing stable housing for student parents and their families. Two Generation Hope Scholars have already moved into Sinai House, allowing them to focus on their education without worrying about their housing.

Partnerships with Colleges and Universities: In addition to our collaboration with Sinai House, our work with Virginia State University (VSU) also exemplifies our commitment to supporting student parents’ basic needs. On November 9, 2023, VSU hosted a ribbon-cutting ceremony to celebrate its new student-parent housing program, designed in collaboration with Generation Hope’s FamilyU program. The housing provides dedicated campus apartments for six student parents and their young children and illustrates VSU’s ongoing commitment to ensuring student parents have the resources to succeed academically while providing for their families.

Through partnerships like these, we hope to create immediate solutions and systemic change that impacts millions of student parents.



“Housing has been a critical part of my journey. If it weren’t for school, I wouldn’t have a place to live. It’s hard to afford an apartment, and having that security of a roof over my head means everything. I can focus on my studies and my daughter without worrying about where we’ll live.”

- Tamika Booker, Parenting Student at Virginia State University



Policy Recommendations



FEDERAL

- Expand federal housing assistance for college students, prioritizing support for students from marginalized backgrounds, including student parents. To supplement federal funding, community-based housing assistance programs should also expand and strive to support more student parents.



STATE

- Support legislation that provides more clarity on the actual cost of higher education and student outcomes, such as enrollment, completion, and post-college earnings to help students make decisions that do not put their economic security at risk. Generation Hope encourages support for the College Transparency Act to improve the information available to students and their families as they consider higher education opportunities.



INSTITUTIONAL

- Increase access to on- and off-campus housing that is family-friendly to meet the needs of parenting college students. Research from sources such as the U.S. Department of Housing and Urban Development & Office of Policy Development and Research (2015) has long suggested that students who live on campus are more likely to graduate, yet available accommodations for students with dependents vary greatly between individual institutions nationwide.
- Enhance institutional support for undocumented students and student parents to boost their campus engagement and improve graduation rates. Research from the U.S. Department of Housing and Urban Development & Office of Policy Development and Research (2015) indicates that first-generation students are 20% less likely to plan to live on campus during their first year (53.9%) compared to non-first-generation students (73.4%). Housing insecurity is more than just a challenge for student parents; it is a systemic barrier that threatens their ability to succeed in higher education, secure economic mobility, and provide stable, healthy environments for their families. By addressing the dual impact of housing instability on both parents and their children, we can break the cycle of poverty and create a pathway to long-term success for these families.
- Through targeted interventions, collaborative partnerships, and holistic support models like Generation Hope's, we can reduce the burden of housing insecurity and empower student parents to thrive academically and personally. This report serves as a call to action for federal, state, and institutional stakeholders to invest in sustainable solutions, foster family-friendly campuses, and champion policies that create equity and opportunity for parenting students. Together, we can ensure that student parents have the resources and stability needed to achieve their educational and life goals, setting a foundation for a brighter future for the next generation.

Concluding Statement

Housing insecurity is more than just a challenge for student parents; it is a systemic barrier that threatens their ability to succeed in higher education, secure economic mobility, and provide stable, healthy environments for their families. By addressing the dual impact of housing instability on both parents and their children, we can break the cycle of poverty and create a pathway to long-term success for these families.

Through targeted interventions, collaborative partnerships, and holistic support models like Generation Hope's, we can reduce the burden of housing insecurity and empower student parents to thrive academically and personally. This report serves as a call to action for federal, state, and institutional stakeholders to invest in sustainable solutions, foster family-friendly campuses, and champion policies that create equity and opportunity for parenting students. Together, we can ensure that student parents have the resources and stability needed to achieve their graduation and economic empowerment, setting a foundation for a brighter future for the next generation.

For questions about our research or requests for partnership on implementing best practices for student-parent success, please contact:

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Acknowledgements

We extend our deepest gratitude to everyone who contributed to this report, *Breaking Barriers: The Hidden Struggles of Student Parents and Housing Insecurity*. Special thanks to Bri Whitfield and Tamika Booker for their courage in sharing lived experiences that underscore the critical importance of this work. Their insights and resilience have provided invaluable context to the challenges faced by student parents nationwide. We also acknowledge the contributions of our collaborators and reviewers, whose expertise enriched this report: Dr. Brittani Williams, Yoslin Amaya Hernandez, and Kiara “KJ” Stewart. To the countless students, families, advocates, and practitioners working tirelessly to create equitable systems of support, we are proud to walk with you.

About Generation Hope

Founded in 2010, Generation Hope is a nonprofit organization that engages education and policy partners to drive systemic change and provides direct support to teen parents in college (i.e. Scholars) as well as their children through holistic, two-generation programming to ensure all student parents have the opportunities to succeed, experience economic mobility, and build wealth. We engage in local and national advocacy work, amplifying the student-parent voice and centering their experiences. We also leverage our data and best practices to serve as a thought partner to colleges, providing them with the tools, resources, and support that they need to implement programs, adjust policies, and change structures and culture to improve outcomes for student parents.

To date, our Scholar Program has served 435 teen parents in college and celebrated nearly 200 degrees. We currently serve 200 Scholars in the D.C. metro region and New Orleans area. We have also worked with more than 30 colleges and universities to enhance their student parent work through our technical assistance program, FamilyU, impacting nearly 100,000 student parents across the country. Find out more at generationhope.org.



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