

Closing the Gap: Making College Affordable for Student-Parents at Public Two-Year Colleges

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Community colleges play a crucial role in expanding access to higher education, especially for student-parents. Nearly half of all student-parents [enroll in public two-year institutions](#), making these colleges an essential part of the postsecondary pathway for parenting students. With their missions rooted in open access and affordability, community colleges are often the first and only entry point for students balancing caregiving, work, and education.

Yet while community colleges serve many student-parents, affordability remains a major hurdle. Just how affordable are these institutions when considering not only tuition, but also the full cost of attendance, including child care, housing, transportation, and other basic needs?

This brief explores this question by focusing on student-parents at public two-year institutions. Building on previous research from "[For Student-Parents: The Biggest Hurdles to a Higher Education Are Cost and Finding Child Care](#)," we use updated national data to examine the affordability landscape for student-parents at community colleges. We also look at how these students are faring compared to their peers, what financial barriers remain, and what promising policies and practices are emerging to better support them.

Understanding student-parent affordability at community colleges is key to building a more equitable higher education system that supports not only enrollment, but true economic mobility for families, communities, and states.

The Scale of the Affordability Crisis

While many prospective students use the net price as an indicator of affordability, this estimate does not factor in child care, which is one of the most significant costs for parenting students. Child care costs parents on average over [\\$11,500 annually, rivaling the median cost of rent](#), and [infant care is more expensive than public college tuition](#) in 38 states. Student-parents need more investment in child care, not less.

For student-parents, the failure to include child-care expenses in the cost of attendance creates a misleading picture of the true cost of college. When child-care expenses are included, the financial burden facing student-parents increases substantially, especially in states where care costs are higher or [subsidies are limited](#).

What Is the Student-Parent Affordability Gap?

$$\text{NET PRICE} + \text{COST OF CHILD CARE} - \text{INCOME EARNED} = \text{STUDENT-PARENT AFFORDABILITY GAP}$$

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

* Net Price is the average amount students (i.e., first-time, full-time degree- or certificate-seeking undergraduates who received Title IV aid pay to attend public institutions in each state, after subtracting grants and scholarships from the cost of attendance.

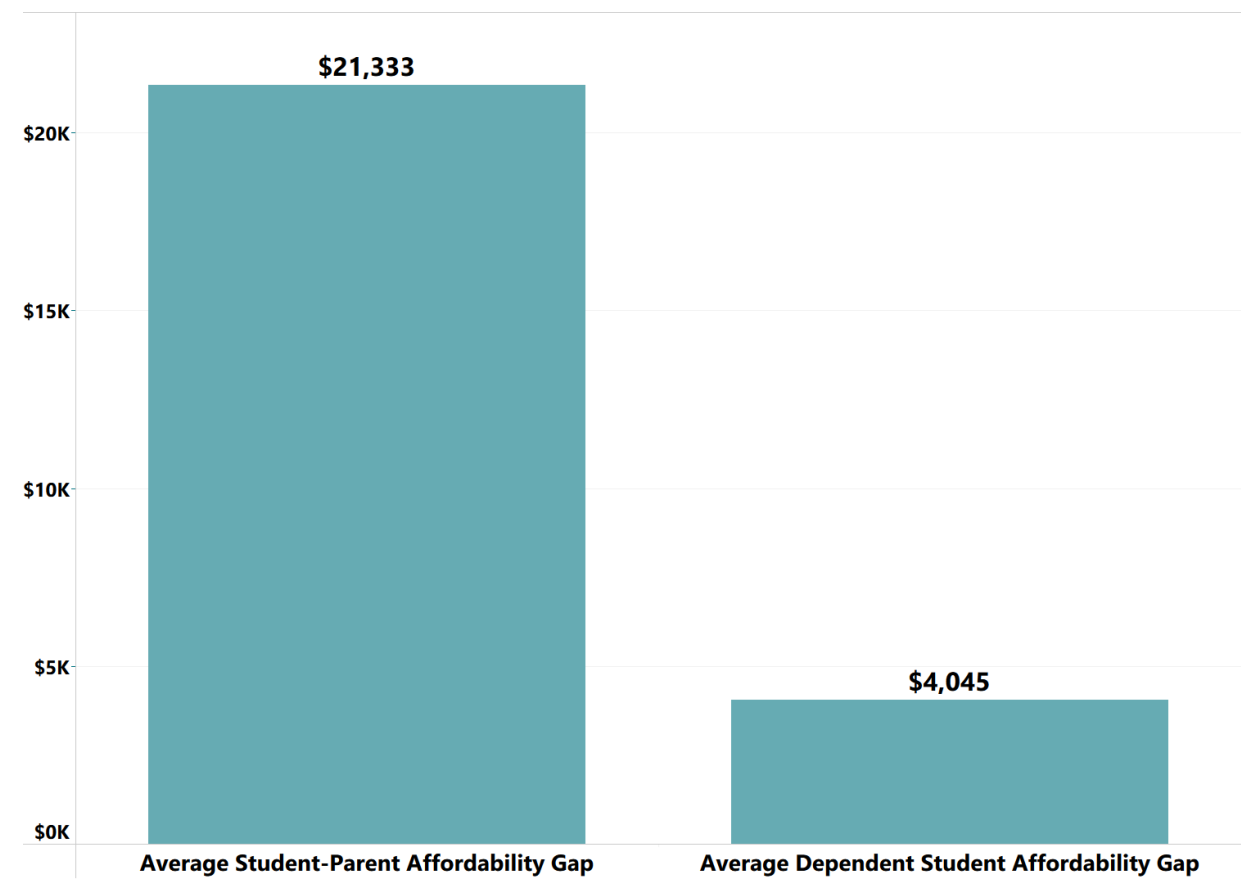
Income earned is based on a student working 50 weeks per year at the state's minimum wage and do not include taxes withheld.

This brief quantifies the scale of that burden through the "student-parent affordability gap"—a measure that adds child-care costs to the net price of college while subtracting the income a student-parent could reasonably earn working 10 hours per week. By this metric, student-parents at community colleges face affordability challenges that far exceed those of their peers. The following findings illustrate the size of that gap, how it varies across states, and why it matters for student success.

1. Student-parents at two-year colleges face an affordability gap that is over five times larger than that of dependent students.

[Our updated analysis](#) shows that student-parents at public two-year institutions must cover an average of \$21,300 annually, compared to just over \$4,000 for dependent students. This gap reflects unmet need after accounting for grant aid and includes expected expenses such as tuition, housing, food, transportation, and child care.

Figure 1: The National Average Affordability Gap Between Student-Parents and Dependent Students at Public, Two-Year Colleges



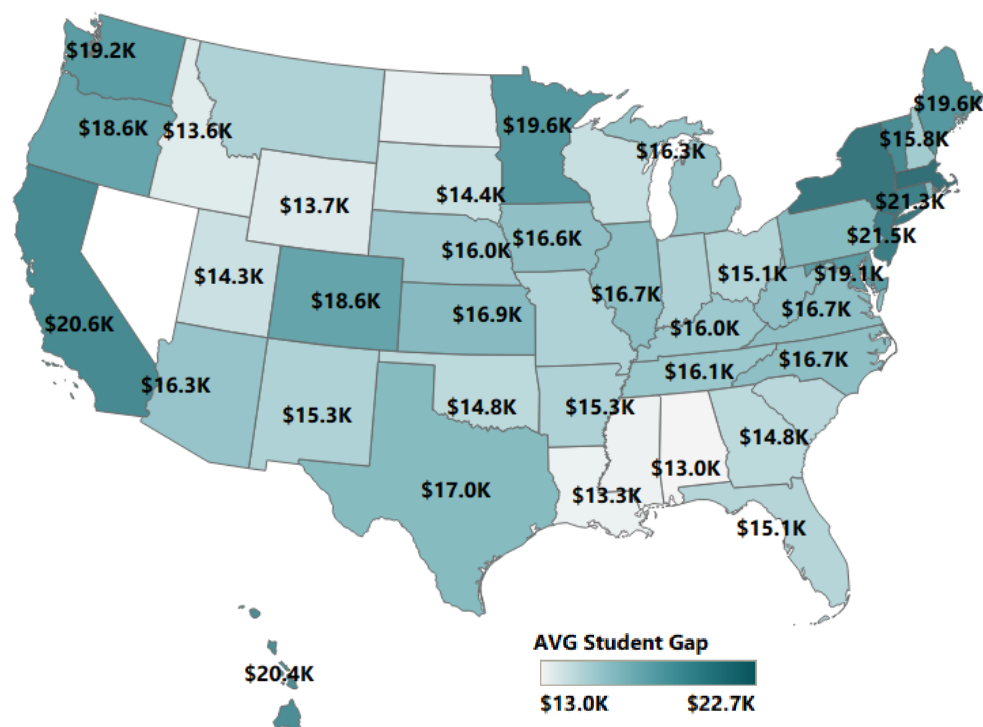
Sources: EdTrust analysis of the Integrated Postsecondary Educational Data System (IPEDS), 2019–20; Center for American Progress, [Cost of Child care Tool](#); U.S. Department of Labor, [Minimum Wages by State](#), 2023. Child-care costs from the Center for American Progress tool were adjusted to 2022 real dollars using the Consumer Price Index Inflation Calculator from the U.S. Bureau of Labor Statistics.

Many prospective students use the [net price](#) as an indicator of affordability, but this measure is misleading because it excludes the cost of child care, one of the most significant expenses and barriers for parenting students. When those child-care costs are accounted for, the true financial burden becomes clear, particularly in states like California, Massachusetts, or New York, where care costs are higher or [subsidies are limited](#).

2. Student-parents are paying at least \$13,000 more than their peers at the same colleges.

In every state, student-parents pay at least \$13,000 more out of pocket than dependent students at the same public two-year institutions due to child-care costs. In some states, like California and Maine, the gap exceeds \$20,000.

Figure 2: How Much More Are Student-Parents Paying at Public Colleges and Universities?



Sources: EdTrust analysis of the Integrated Postsecondary Educational Data System (IPEDS), 2019–20; Center for American Progress, [Cost of Childcare Tool](#); U.S. Department of Labor, [Minimum Wages by State](#), 2023. Child-care costs from the Center for American Progress tool were adjusted to 2022 real dollars using the Consumer Price Index Inflation Calculator from the U.S. Bureau of Labor Statistics.

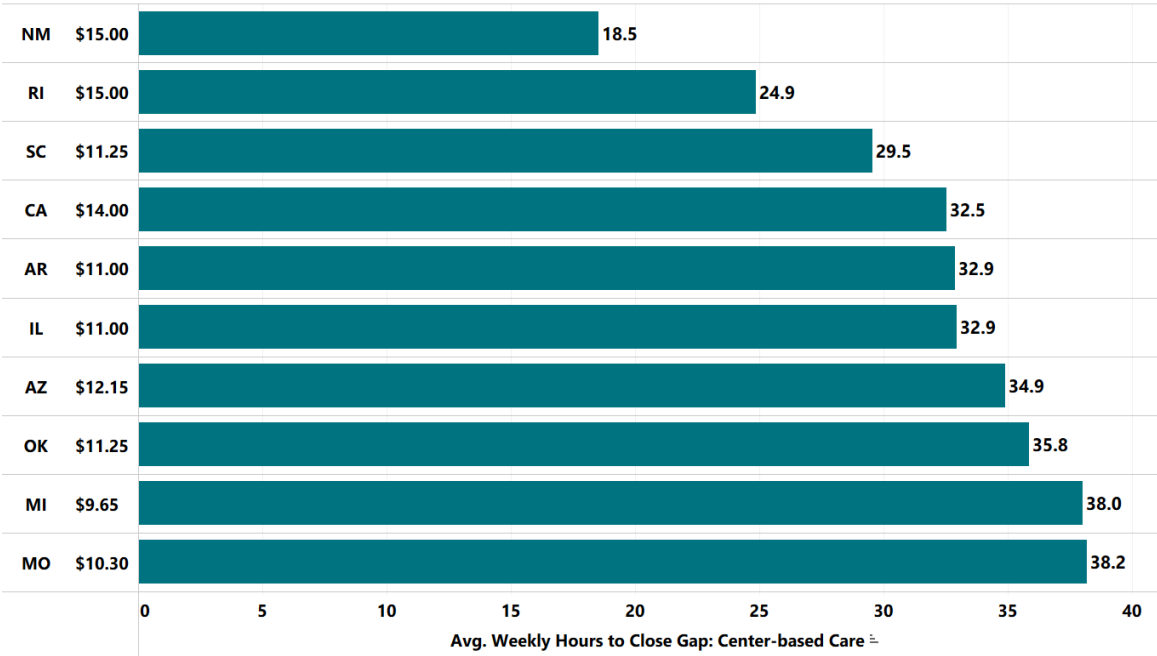
These students must cover not only their own attendance costs but also the high cost of raising children, often without consistent access to child-care subsidies or support from family. Additionally, families [may lose access](#) to health care, SNAP, and other benefits because of the recent cuts in the [One Big Beautiful Bill Act](#) (OBBBA). The need to pay for both school and the considerable costs of parenting forces student-parents to spend more time on paid work and unpaid caregiving, [leaving them with little time for homework, self-care, or rest](#).

3. Weekly work hours needed to close the gap are unsustainable.

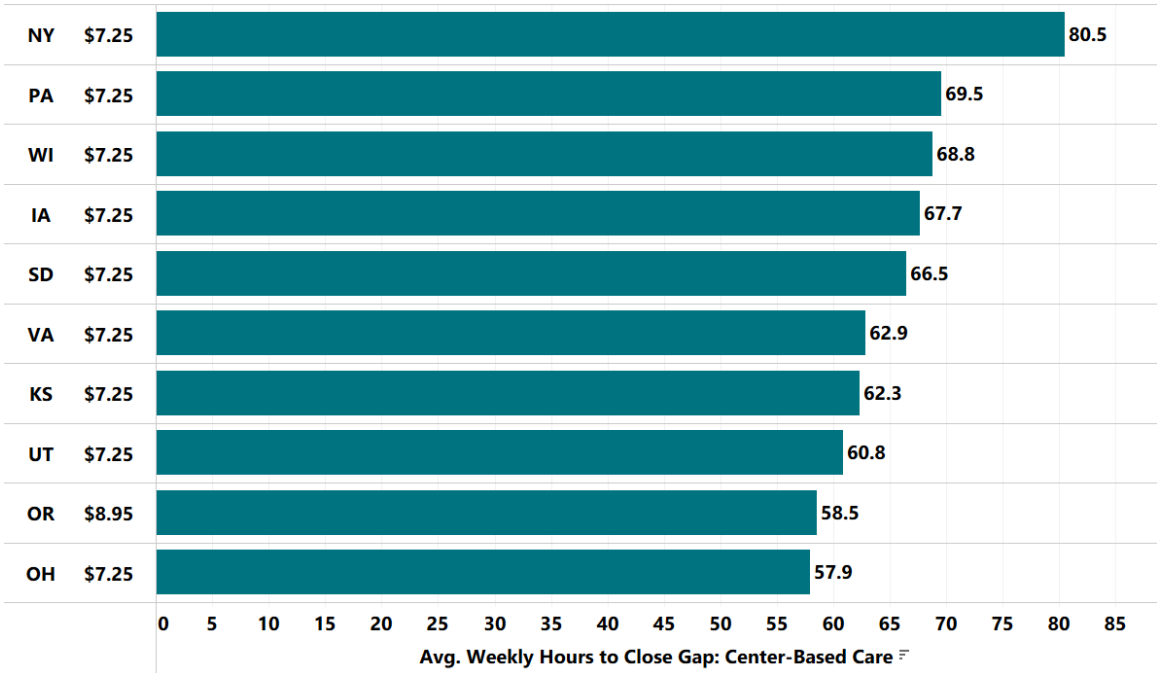
Student-parents cannot work their way through college without jeopardizing their academic success. In no state can a student-parent close their affordability gap by working just 10 hours per week at minimum wage — the maximum workload [researchers recommend](#) to support degree completion. In many states, student-parents would need to work 40 to 80 hours per week to bridge this gap.

Figure 3: Top 10 states that require the fewest and most hours of work per week to close the Student-Parent Affordability Gap at public, two-year colleges

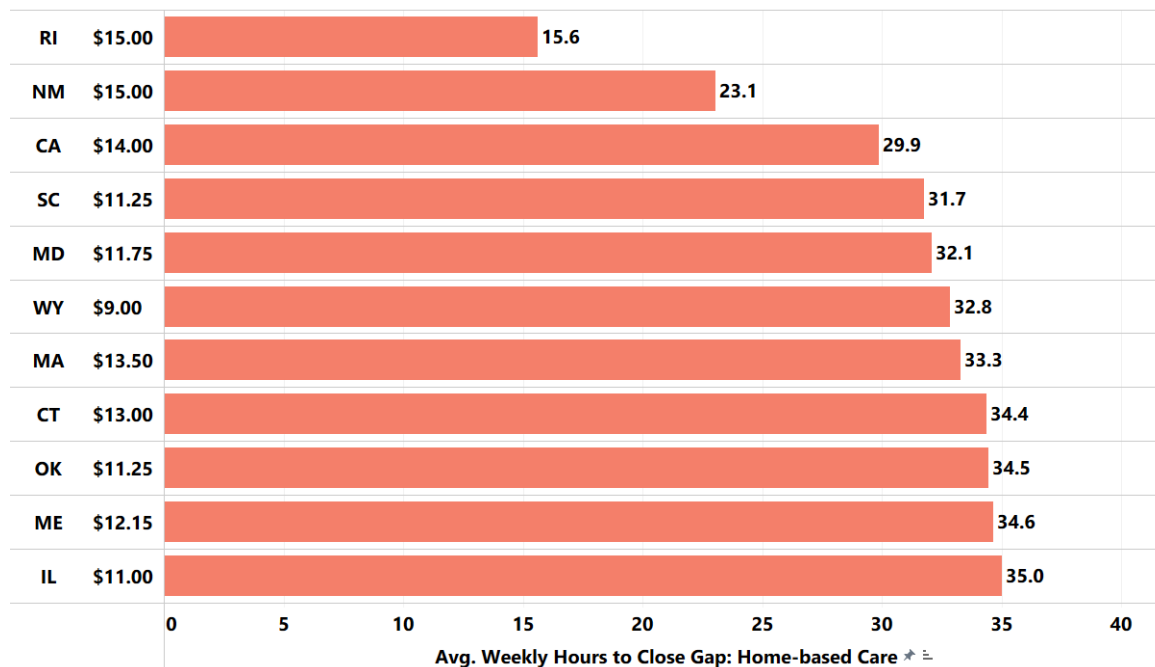
Top 10 States that Require the Fewest Hours of Work per Week to Close the Student-Parent Affordability Gap at Public, 2-year Colleges for Center-based Care



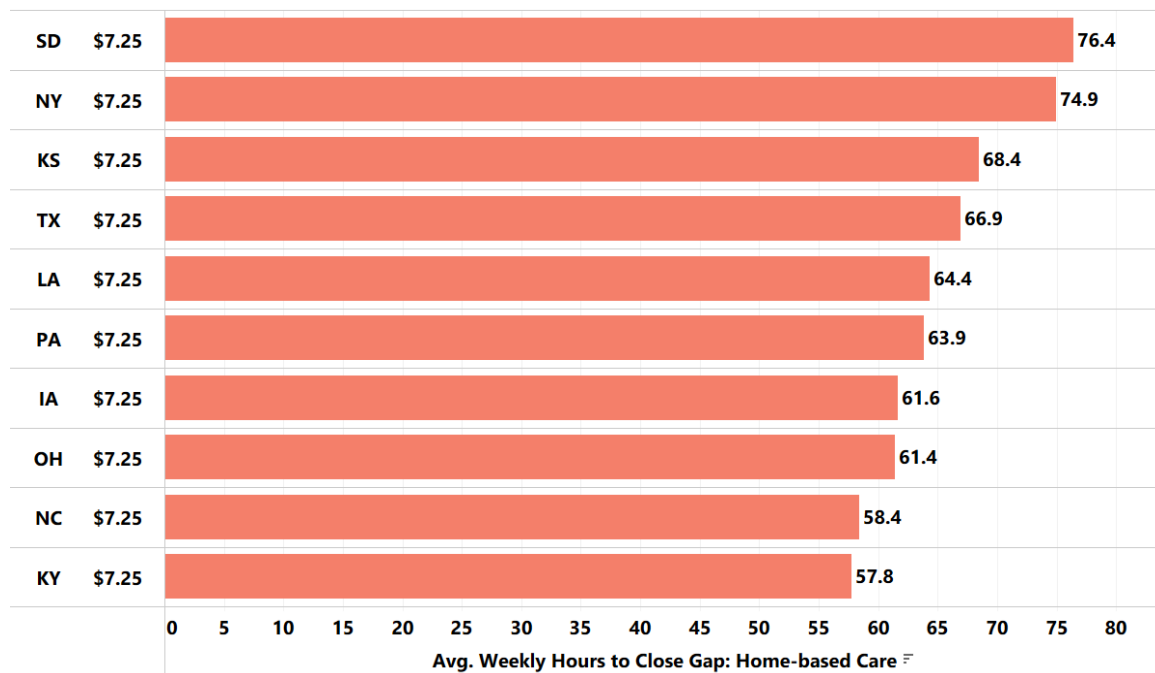
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Top 10 States that Require the Fewest Hours of Work per Week to Close the Student-Parent Affordability Gap at Public, 2-year Colleges for Home-based Care



Top 10 States that Require the Most Hours of Work per Week to Close the Student-Parent Affordability Gap at Public, 2-year Colleges for Home-based Care



Sources: EdTrust analysis of the Integrated Postsecondary Educational Data System (IPEDS), 2019–20; Center for American Progress, [Cost of Childcare Tool](#); U.S. Department of Labor, [Minimum Wages by State](#), 2023. Child-care costs from the Center for American Progress tool were adjusted to 2022 real dollars using the Consumer Price Index Inflation Calculator from the U.S. Bureau of Labor Statistics.

Compounding this challenge, only 9% of student-parents receive financial assistance from their own parents, compared to [64%](#) of students without children. Many student-parents rely on a combination of loans, wages, [credit card debt](#), and public benefits to make ends meet, all while balancing caregiving and coursework.

Understanding the affordability gap is crucial but it's also important to recognize who is most impacted. [Black student-parents](#), single mothers, and those from low-income backgrounds are overrepresented in community colleges and are [more likely](#) to experience these pressures acutely. In the next section, we will look more closely at how these inequities show up.

Affordability challenges do not affect all student-parents equally

The data and research are clear: Student-parents are predominantly women, single caregivers, and students of color, particularly Black students. Nearly 40% of Black women enrolled in college are mothers, and the majority are [raising children without a co-parent](#). These students are more likely to attend public two-year colleges but often face limited access to campus-based child-care and other support services.

Just [38%](#) of public two-year colleges offer on-campus child care, and even fewer have the capacity to serve all student-parents on their campuses. Even when services exist, those programs often have long waitlists or limited hours.

Student-parents also have smaller safety nets. A [national study found](#) that fewer than 1 in 10 student-parents receive financial support from their own parents, compared to nearly two-thirds of their peers without children. This gap in intergenerational support disproportionately affects first-generation students and students of color, whose families may lack the financial resources to assist with tuition, housing, or child care.

These structural barriers are a key reason why parenting students have lower completion rates despite their strong academic motivation. Mental health stressors, caregiving responsibilities, financial precarity, and lack of institutional support all [contribute to this pattern](#).

In short, the affordability gap is not just a financial issue, it's an equity problem. Closing it requires more than price transparency or broad financial aid formulas. It demands a deliberate focus on supporting the students who are most often overlooked in higher education policy conversations. The following section highlights strategies that are beginning to address this challenge.

Policy Solutions and Promising Practices

Across the country, states and institutions are beginning to respond to the challenges faced by student-parents by designing policies and programs tailored to their needs. These examples show how targeted investments and creative use of existing funding can help reduce the affordability gap for parenting students at community colleges.

- **Pennsylvania's Parent Pathways Grant Program invests in comprehensive support.** Pennsylvania is [offering over \\$1.6 million in Parent Pathways grants](#) to assist student-parents with tuition, emergency funding, and wraparound services like child care and transportation. The grants are available to institutions statewide and are designed to reduce financial stress while helping student-parents persist in college.
- **Quinsigamond Community College uses federal Perkins funds to support student-parents.** After a needs assessment revealed that 40% of its career and technical education students are parents, Quinsigamond Community College in Massachusetts [used Perkins funding](#) to hire a full-time student-parent coordinator. This role has resulted in expanded child friendly spaces and the construction of a drop-in child-care center. The college's leadership recognized that even modest investments in staff and infrastructure could make the campus more responsive to the needs of student-parents.
- **The College of Health Care Professions in Texas uses data and advising to support parenting students.** CHCP has formed a student resources team and integrated parenting status into its student tracking systems. The college has hired a dedicated student-parent adviser, who offers proactive outreach, connects students with wraparound supports, and works with faculty to ensure flexibility when caregiving challenges arise. [Regular use of student data](#) helps the college identify needs early and intervene before students fall behind.

It's important to note that the [federal Child Care Access Means Parents in School \(CCAMPIS\) program](#) supports on-campus child care, but it [needs more funding](#). The CCAMPIS program helps low-income student parents pay for on-campus or nearby child care. However, the program is underfunded and cannot meet the demand. Only 45% of institutions that [offer CCAMPIS-funded care](#) have enough capacity to meet student needs, and 57% of programs have waiting lists. [Expanding CCAMPIS funding](#) would enable more community colleges to create or sustain affordable child-care options for parenting students. While the program needs more funding, it's currently [on the Trump administration's chopping block](#). What's more, Trump's cuts to Medicaid and SNAP [will make things harder](#) (and more expensive) for student-parents and their families.

Recommendations and Calls to Action

Student-parents are doing everything they can to build better futures for their families. Yet, they face high costs, limited supports, and structural barriers that make college completion significantly harder. It’s time for institutions and policymakers to address these issues with policies that reflect the realities of student-parents. **To do this effectively, we [must collect and disaggregate data](#) on student-parents at the federal, state, and institutional levels to understand their needs, track outcomes, and provide targeted support.** With the right investments and policy choices, we can reduce these burdens and increase their chances of success.

Federal Policymakers	State Policymakers	Institutions
Expand and fully fund CCAMPIS to increase access to campus-based child care	Fund programs like Parent Pathways to provide tuition, child-care, and emergency-needs assistance	Conduct student-parent needs assessments regularly to determine the need to implement
Require child-care costs to be included in net-price and cost-of-attendance calculations	Track student-parent enrollment and outcomes to guide policy and funding	Appoint dedicated staff or offices to coordinate student-parent support
Boost need-based and emergency aid and other tailored wraparound support to student-parents	Use Perkins and Temporary Assistance for Needy Families (TANF) creatively to support parenting students at community colleges	Expand child friendly spaces, flexible scheduling, priority parking and registration, transportation and on-campus emergency supports

Meeting the Moment for Student-Parents

Student-parents, especially those attending community colleges, face an affordability gap that far exceeds that of their peers. These challenges disproportionately affect Black student-parents, single mothers, and students from low-income backgrounds, many of whom have limited access to child care and little financial support from their families. Still, examples from across the country show that progress is possible. When leaders invest in targeted aid, flexible child care, and [coordinated support services](#), parenting students are more likely to persist and succeed.

Community colleges are where many student-parents begin their academic journeys, and it’s time to ensure they can also finish them. Closing the affordability gap for student-parents isn’t just the right thing to do; it benefits communities and the future of higher education and all those it serves. When student-parents earn a degree or credential, they build financial stability, expand career opportunities, rely less on social safety nets, and boost state and national economic growth. Investing in their success is an investment in a stronger and more prosperous future for everyone.