

Emergency Aid, Enduring Impact:

*Strengthening Families,
Communities and
the Economy through
Support for Student
Parents*



EXECUTIVE SUMMARY

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Across the United States, millions of students striving for a college degree are derailed not by academic challenges, but by unexpected financial emergencies and the overwhelming costs of balancing education with basic needs—especially student parents. More than one in five undergraduates are student parents, with single mothers representing 43% of this population alone. All too often, however, financial struggles get in the way of student completion—a recent [student financial wellness survey](#) reports that more than half of respondents (58%) experienced basic needs insecurity, including difficulties accessing food, housing, or other fundamental resources essential for academic success. This series of briefs combines research and students' lived experience to make a compelling case: **emergency aid programs and targeted supports for student parents are not just lifelines for individuals—they are critical investments in America's economic future.**

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Emergency Aid Boosts College Completion

While college access has expanded dramatically over the past few decades, degree completion rates remain stubbornly low and students report that financial challenges often derail their college plans—for instance, 30% of students cite financial challenges as their reason for leaving college without completing, oftentimes for financial setbacks of \$1,000 or less. Emergency aid programs differ in design, but their defining characteristic is that they make resources available to college students in the form of micro-grants or short-term financial interventions that help students weather financial crises so that these setbacks do not prevent them from completing their education.

A growing body of evidence reveals that **small, flexible emergency grants**—often less than \$500—can dramatically improve student persistence and graduation rates. Programs like Ascendium’s Dash Emergency Grant pilot showed re-enrollment rates over 90% for aid recipients, compared to national averages of around 60-80 percent. Additional research demonstrates that emergency aid is most effective when it is accompanied by holistic supports offered through improved case management processes. Emergency aid doesn’t just help students stay in school; it also protects long-term earning potential and reduces systemic inequalities by helping students complete their programs.

Given the research that shows college completion, not just enrollment, is the real driver of economic mobility, the first brief demonstrates the potential impact of greater access to emergency aid. This financial lifeline can help students avoid the consequences of stopping out without a degree: higher unemployment, lower lifetime earnings, and devastating student loan defaults.

The Student Parent Experience

Among today's college students, **more than one in five** are raising children. Student parents face extraordinary barriers: unaffordable childcare, housing insecurity, food insecurity, and little institutional support from systems of higher education that were never designed to serve them. Yet when student parents receive targeted assistance—like emergency aid, tuition grants, childcare support, and mentorship—they **not only persist and graduate at higher rates** but they also **become community leaders, innovators, and advocates**.

The second brief shares the lived experiences of three [Generation Hope](#) Scholars to illustrate the transformative power of combining financial support with wraparound services in higher education. These individuals not only overcame staggering odds to change the course of their own trajectories and those of their families, but they also continue to impact social change by leveraging their college completion to pursue careers in healthcare, social work, and public policy. These student stories demonstrate that student parents are a low-cost, high-impact investment.

States Leading the Way

The third and final brief outlines several states' efforts in pioneering models that already integrate emergency aid into statewide postsecondary strategies. **Tennessee's** COMPLETE Grants, for instance, helped raise retention rates for Pell-eligible students by more than 30 percentage points. **Texas'** Emergency Aid Grant Program, though now sunsetted, supported students of color and low-income students at critical moments during the pandemic. Outcomes were particularly strong for Pell recipients, with re-enrollment rates nearing 98 percent. And **Virginia's** College Attainment for Parent Students (CAPS) Program piloted emergency support tailored to student parents, recognizing that true college costs go far beyond tuition and fees to include everyday expenses that families encounter, like grocery bills or unexpected car repairs. All of these programs demonstrate that direct aid to students and their families is an investment in broader economic vitality.

Additional states like **Michigan, Minnesota, and North Carolina** are weaving emergency aid into their broader attainment strategies, especially by aligning resources that target populations critical to workforce development—such as low-income students and working adults, and student parents. These efforts require robust data collection systems in order to create good policies and connect student parents with supports that increase their likelihood of completion. This impact data can help a state that starts small, perhaps piloting emergency aid programs at a handful of institutions, make the case for expanding these supports statewide.



A Call to Action: Help Student Parents Complete College

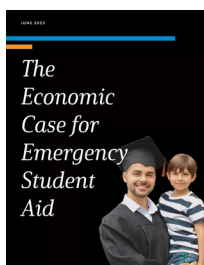
The national conversation on higher education must shift from celebrating access to ensuring completion. Emergency aid, flexible financial supports, and institutional reforms aren't just important and compassionate policies that help institutions better serve today's students—they are smart economic strategies for society at large.

States and institutions should implement flexible emergency programs, integrate supports for student parents at the institutional and state levels, prioritize data collection on student parents in order to connect students more intentionally with supports, and build bipartisan momentum to support student parents.

Without intervention, financial emergencies will continue to derail students who are close to the finish line, perpetuating cycles of poverty and debt. With thoughtful investment, however, we can dramatically raise graduation rates, strengthen the workforce, and create generational change—particularly for student parents, their families, and the communities they belong to. **Investing in students' success today ensures a stronger, more prosperous America tomorrow.**

About this Series

HCM Strategists developed this three-part policy brief series focused on strengthening aid for student parents as part of the broader effort to support [Scholarship America's National Emergency Scholarship Fund for Student Parents](#). This series delivers insights and expertise from partners with diverse perspectives on the importance of emergency aid and targeted supports for student parents.



1. **“The Economic Case for Emergency Student Aid”** by Beth Akers, Senior Fellow at American Enterprise Institute (AEI), lays out the case for expanding access to emergency financial support for students and demonstrates the potential impact of greater access to emergency aid: a financial lifeline that can help students avoid the consequences of stopping out without a degree.



2. **“Investing in Student Parents, Building Stronger Futures”** by Nicole Lynn Lewis, Founder and CEO of Generation Hope, presents compelling policy and personal testimonies for integrating financial support and wraparound services into higher education systems—drawing on the lived experiences of three student parents to demonstrate that targeted investments in this population generate significant returns for families, communities, and the broader economy.



3. **“Emergency Aid at Scale: State Efforts to Support Student Parents”** by Rob Anderson, President of the State Higher Education Executive Officers Association (SHEEO), describes how several states are supporting student parents and leading efforts to embed emergency aid within broader postsecondary policy frameworks, highlighting these models as strategic investments that strengthen student outcomes and support long-term economic growth.

Together, these briefs offer a roadmap for institutions and policymakers to better support student parents—helping them remain enrolled, complete their education, and improve life outcomes for their families, while also contributing to the resilience and long-term vitality of their local communities and our nation’s workforce and economy.



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