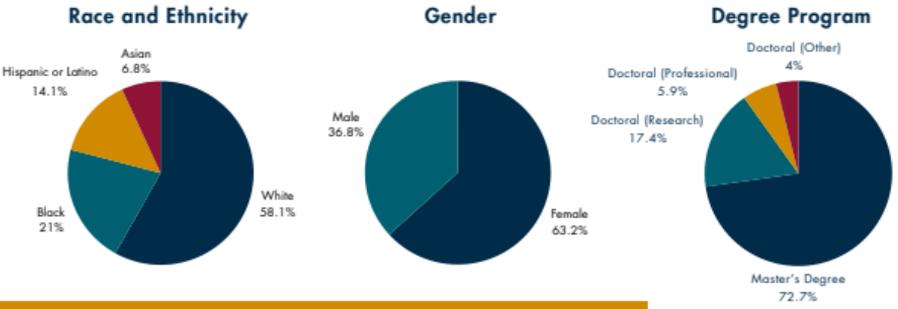


THE IMPORTANCE OF AFFORDABLE CHILD CARE FOR GRADUATE AND PROFESSIONAL STUDENT-PARENTS AND CAREGIVERS

Student-parents and caregivers of dependents often face unique hurdles that make affording higher education and other responsibilities challenging. For instance, research has indicated that two of the biggest hurdles for this population when pursuing higher education are the lack of access to and cost of child care. Given rising tuition, living expenses, and child care costs, graduate and professional student-parents and caregivers are now accruing historic levels of student loan debt. Therefore, expanding the federal investment in child care is critical for increasing the affordability of higher education. Doing so will increase student-parent and caregiver retention and completion, encouraging their successful outcomes in higher education and beyond.

Overview of Student-Parent and Caregiver Demographics

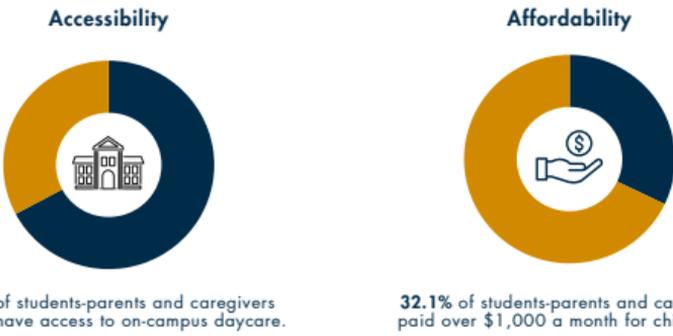
As of the 2019-20 academic year, student-parents and caregivers make up **30.7%** of the graduate and professional student population.



In 2017, 33.7% of student-parents and caregivers made less than \$49,999.

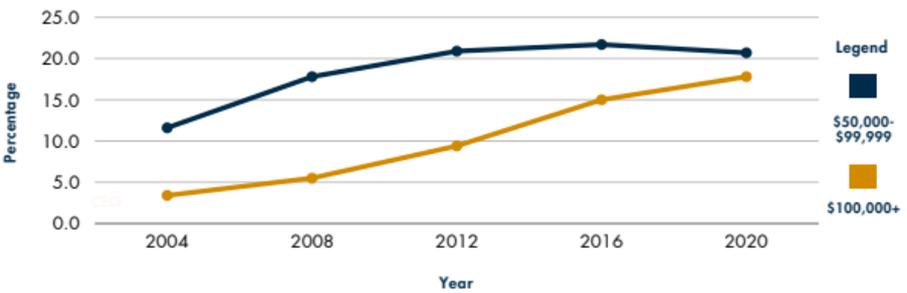
Challenges with the Accessibility and Affordability of Child Care

One of the most pressing challenges graduate and professional student-parents and caregivers face is the **lack of access to affordable child care**. In the 2019-20 academic year:



Amount Still Owed on All Educational Loans

In the previous decade, graduate and professional student-parents and caregivers have **accrued more debt than ever**.



Awareness of Repayment Options

Given the increase in student loan debt that graduate and professional student-parents and caregivers are accruing, knowledge of their repayment options is essential. However, many are **unaware of income-driven repayment and other loan forgiveness options**. In the 2019-20 academic year:



Policy Recommendations

At AccessLex Institute, we suggest the following **policy recommendations** to increase support for graduate and professional student-parents and caregivers:

1. Ensure federal student loan programs are affordable, such as by eliminating fees and lowering interest rates.
2. Increase investment in the federal Child Care Access Means Parents in School (CCAMPIS) grant program.
3. Increase federal investment in child care to address broader systemic issues impacting students with dependents.
4. Provide financial education specifically designed for the unique needs of graduate and professional students, such as caregiving responsibilities.

Note: The data presented reflects only U.S. citizens and permanent residents. The data also reflects only students pursuing master's and doctoral degrees, including research, professional, and other remaining types. The income reflects student-parents and caregivers and their spouses, if applicable.

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