



Post-Secondary Support for Parents with Low Incomes in Maine

*Charting Success, Bridging Gaps, and
Illuminating Pathways for Economic Mobility*

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EXECUTIVE SUMMARY

The Higher Opportunity for Pathways to Employment (HOPE) program, established in 2018 under Maine's bipartisan LIFT 2.0 legislation, is a vital initiative designed to empower low-income parents with educational and training opportunities. Originating from its predecessor, Parents as Scholars (PaS), created in 1997 in response to federal welfare reforms, HOPE recognizes the transformative potential of post-secondary education in breaking the cycle of poverty.

HOPE provides comprehensive support to low-income student-parents by covering tuition, childcare, transportation, books, supplies, technology, and other associated costs. Despite these efforts, HOPE students still face challenges in making ends meet each month, highlighting persistent financial hardships. To bridge these gaps, the Build HOPE Project was launched in January 2022 by [Maine Equal Justice](#). This project offers financial grants of up to \$2,000 annually to eligible students, addressing basic and emergent needs.

The Build HOPE Project not only seeks to alleviate immediate hardships for families, but by incorporating a research component aimed at providing policymakers with evidence to inform long-term improvements, fostering economic opportunity and mobility for families, it also endeavors to contribute valuable insights for refining future programs. By understanding the dynamics of supporting student-parents, this research aims to enhance policies, lift more families out of poverty, and fortify Maine's communities and workforce.

Key Findings

Establishing a sustainable family income through post-secondary education is the most reliable means to cultivate an educated workforce prepared for emerging, well-compensated jobs. Additionally, it contributes to the reduction of public assistance spending; alleviates poverty, particularly among children; enhances post-secondary education completion rates; stimulates economic growth; and fosters stability and success in the next generation, closely linked to the educational attainment and [mobility](#) of parents.

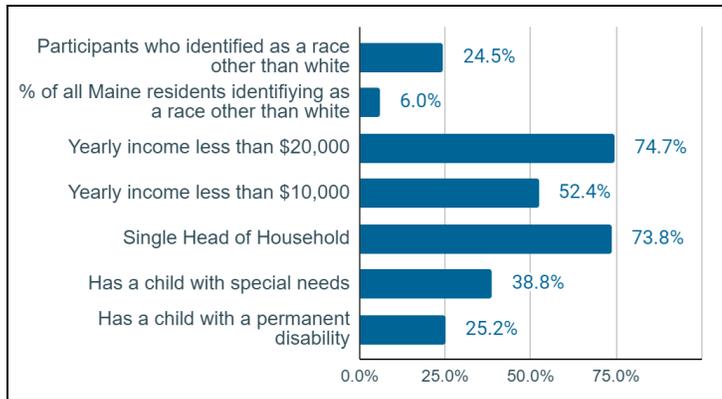
As one of the survey respondents so aptly stated:

As a single mom to three children, I am almost always in survival mode. Unfortunately, my children have also been affected by the stressors the financial hardships that can come along with single-income households. It can be a vicious circle of stress, guilt and worry. When our basic needs are met, we get along better, and we all do better in school. When you are not using all your energy just to survive it gives you an opportunity to make some steps forward. I am in the last year of my program. My goal is to be able to provide for my family independently.

The key findings presented below, elaborated throughout this report, not only offer a comprehensive grasp of the existing landscape but also lay the groundwork for informed discussions on potential interventions and improvements.

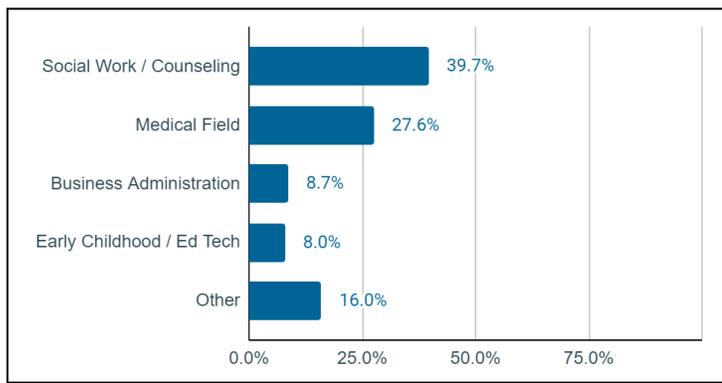
Demographics of Participants

Parents pursuing higher education with support from PaS/HOPE/ASPIRE disproportionately represent populations that have historically encountered and experienced inequity when it comes to economic security and access to post-secondary education:



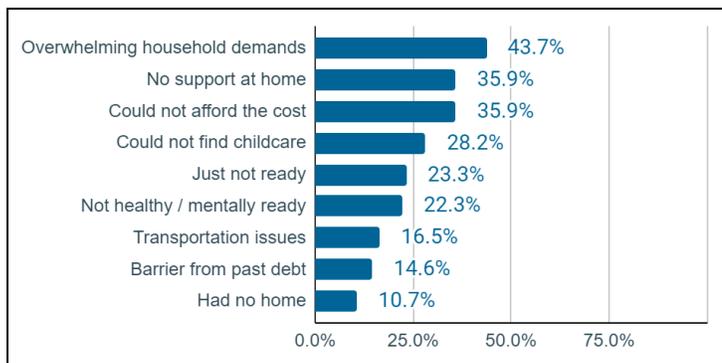
Student-Parent's Career Goals

Many parents in PaS/HOPE/ASPIRE are pursuing jobs in high-demand fields, which can help address Maine's workforce shortage. Primary areas of focus for parents in these programs are in the behavioral health and medical fields:



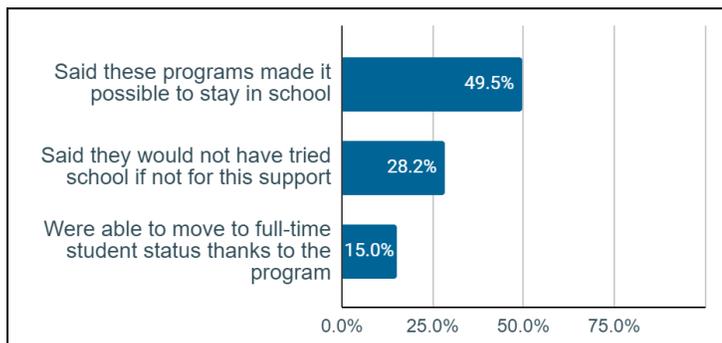
Previous Barriers to Continuing Education

Nearly eight in ten (79.6%) of student-parents surveyed had tried accessing education or training in the past without help from PaS/HOPE/ASPIRE but had not been successful for a number of reasons:



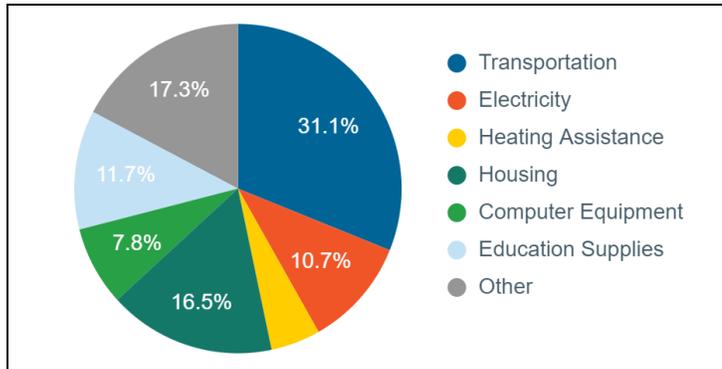
The Difference Made by PaS/HOPE/ASPIRE

Programs like PaS/HOPE/ASPIRE that provide financial and navigational support to parents pursuing higher education helps make it possible for many to achieve a degree, certificate, or professional credential:



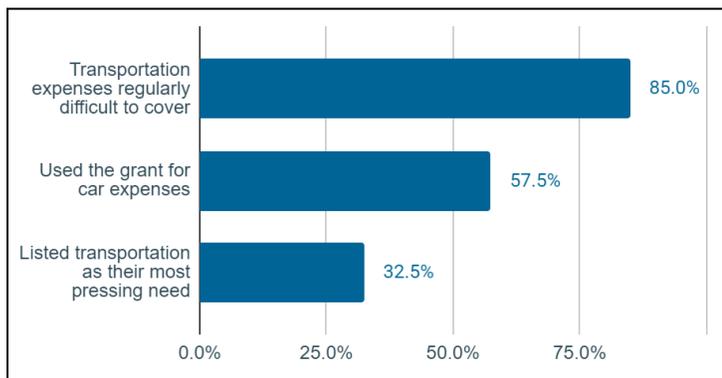
Most Pressing Needs Parents Sought to Address

Even with help from PaS/HOPE/ASPIRE, many parents continue to face unmet needs that run the risk of derailing their success in reaching their educational goals. The most pressing needs people sought to address through the Build HOPE project were:



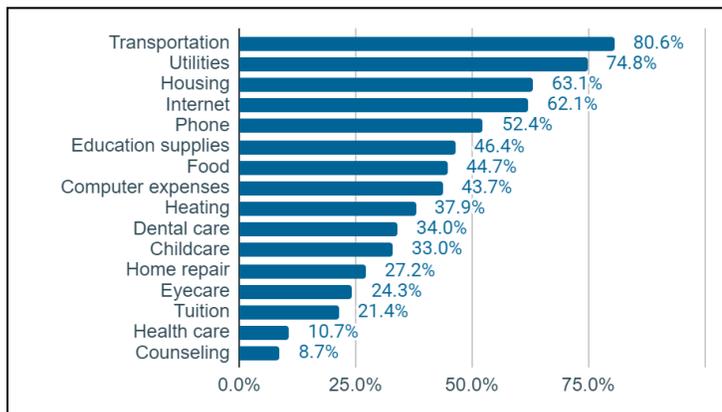
Transportation Challenges for Parents of Children with Special Needs

Among the 38.8% of respondents who had children with special needs, having a reliable car was essential for medical and therapy appointments, and at those times when an immediate “pick-up” at school or day care was necessary.



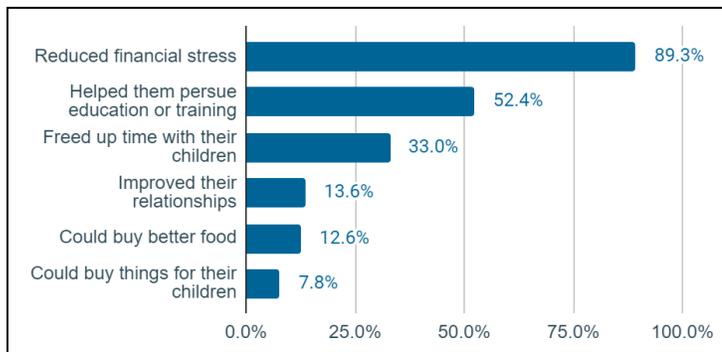
Parents Used the Grant to Pay for

The additional income support provided through the Build HOPE grants helped respondents cover their basic needs and education program expenses:

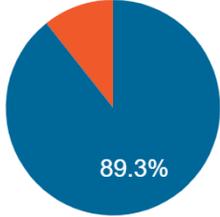
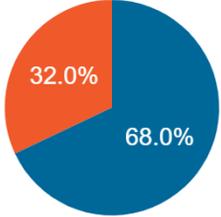
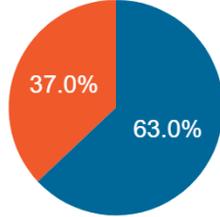


Effects of the Build HOPE Grant

Because of the Build HOPE Fund grant’s flexible and unrestricted nature, parents said the funds had the following effects:



Many parents felt trusted and respected in receiving this type of flexible income support, able to use it to cover what they needed most. When asked about their experience receiving flexible and unrestricted income support from the Build HOPE Fund:

		
<p>89.3% said they felt <i>respected</i> because they were <i>trusted</i> to know what their family needs</p>	<p>68.0% indicated that it was much <i>easier</i> to receive the Build HOPE funds than it had been to get help from programs administered by DHHS that have <i>more requirements and restrictions</i></p>	<p>63.0% reported that because there were fewer restrictions and they could <i>use the funds for what (they) needed most</i>; they were able to focus more of their time and energy on other things like school and family</p>

Recommendations for Action

To ensure the personal success of low-income student-parents and their positive impact on the state's economy, it is imperative that policymakers invest in and fortify programs like PaS, HOPE, and ASPIRE. These programs play a pivotal role in enabling low-income parents to access and succeed in post-secondary education and can address disparities to obtaining an education based on race, disability, and family composition. They also have a significant role to play in strengthening communities and bolstering Maine's workforce, by helping fill high-demand jobs.

To ensure success, policymakers must proactively eliminate barriers preventing parents from accessing these programs, address unmet needs, and ensure that the support provided is sufficient in both meeting the diverse needs of students and enhancing their chances of success.

This study highlights the need for targeted policy initiatives and action in the following areas:

1. Addressing Financial Hardships: A Call for Increased Support and Resources for Student-Parents in the Context of Maine's High Cost of Living

In light of Maine's high cost of living, student-parents and their families face significant financial challenges, necessitating increased financial support and improved access to reliable resources. The Build HOPE Fund grants, which aided most respondents in paying bills, demonstrate the positive impact of

additional income assistance in addressing the financial hardships associated with pursuing education in a state where making ends meet is exceptionally difficult.

2. Fostering Empowerment: The Transformative Impact of the Build HOPE Fund's Flexibility on Family Well-being and Educational Pursuits

Families need the opportunity to respond to areas of need without retribution or restrictions. Flexible income support not only alleviated financial stress but empowered families to address diverse needs, facilitating education and training, quality time with children, and improved food purchases.

3. Navigating Roadblocks: Addressing Transportation Challenges for Student-Parents in Pursuit of Educational and Career Success

Transportation emerges as a critical challenge for survey respondents and interviewees, particularly those in rural areas, relying heavily on cars to meet various needs. While PaS and HOPE offer some transportation assistance, many parents need additional financial help. Increasing allocation levels and providing resources for repairs and vehicle purchases are essential steps to help parents overcome this significant barrier to achieving educational and career goals.

4. Urgent Housing Concerns: Affordable Rentals, Evictions, and the Critical Need for a Home

The soaring cost of housing, particularly for renters, has led to a crisis. Housing shortages and high costs, combined with inadequate living conditions, jeopardize families' stability and pose risks to children's health and development. To address this, immediate attention and financial assistance, such as rent relief, are crucial for families with low incomes, especially renters, to ensure proper and safe housing.

5. Energy Struggles: Urgent Calls for Affordable Utilities in Low-Income Families

With Maine ranking 6th highest in the U.S. for monthly household energy bills, the escalating costs of electricity and heating oil are overwhelming respondents. A substantial portion of study participants utilized the HOPE Fund for utilities, emphasizing the critical need. Policymakers must urgently address the affordability of utility costs for low-income families with children.

6. Empowering Student-Parents: Strengthening Institutional Support and Coordination

To enhance support for student-parents in pursuing post-secondary education, it is crucial to align state programs with educational institutions and programs. This involves coordination between state departments and increasing coordination among agencies to streamline access to resources. Additionally, creating dedicated web pages for student-parents, making Navigators available, and enhancing coordination with special needs services can further amplify awareness and support, ensuring that these families receive the necessary assistance in their educational journey.

[For more details on recommendations for action see page 48.](#)

EDUCATION: THE ROAD TO ECONOMIC STABILITY

Education beyond high school is a door out of poverty; a step into the prospect of living a life with greater economic security in twenty-first century America. Studies consistently find that post-secondary educational success leads to gains for individuals and for the country as a whole. The individual benefits are clear: increased access to jobs with good wages and health benefits, lower risks of unemployment, better chances of career advancement, and less risk of job loss during economic downturns. In addition, enriched personal lives, greater self-esteem and confidence, stable housing, and improved family relationships, round out some of the benefits. For parents, they see higher aspirations for their children thus positioning their children as their primary motivation for seeking a post-secondary education. And rightly so: the most important factor in predicting a child's educational attainment is how far in school their parent(s) [progressed](#).

Confirming this in his Carleton College (MN) June 2000 Commencement Address, President Bill Clinton, remarked that "Every American needs more than a high school education ... A college education is not a luxury."¹ Three years earlier, in a radio address to the nation in 1997, he declared: "Education has always been the heart of opportunity in this country ... the embodiment of everything we must do to prepare for the 21st century. Nothing will do more to open the doors of opportunity of every American and prepare them for unimagined new work and careers."²

He was correct in his assertions. Decades of research and scores of studies documented the undeniable, positive impact of education on earnings, success, achievement, and individual and national well-being. In the last fifty years, even greater emphasis has been placed on the critical importance of higher education to enhance and promote the progress and well-being of both the citizen and the citizenry. Significantly, it has been only over the last thirty-five years that there has been a focus on how education is clearly linked to women's economic status and their employment [opportunities](#).

Yet in 1996, Clinton's introduction and enactment of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) - welfare "reform" - rescinded access to higher education for low-income parents, mostly women, on welfare even though numerous studies had clearly established higher education as a critical variable for spanning the chasm between poverty and success and achievement. These parents, many of whom had children and family members with special needs, were now confronted with an almost unthinkable and daunting challenge: "end dependency" and "become self-sufficient" without access to advanced education. Predictably, PRWORA restrictions had a devastating impact on the three-quarters of a million welfare recipients enrolled in college: in the first years after enactment, decreases in enrollment among recipients throughout the country ranged from 29% to 82%.³ Federal restrictions and corresponding sanctions forced hundreds of thousands of

¹ Erik Lords, "Clinton Uses a Commencement Address to Stress the Value of Attending College," [Chronicle of Higher Education](#), June 13, 2000, A 34.

² Gruber, A. S. (1998). Promoting long-term self-sufficiency for welfare recipients: Post-secondary education and the welfare work requirement. *Northwestern University Law Review*, 93, 247-299: Pg 296-7

³ Johanna Finney, "Welfare Reform and Post-secondary Education: Research and Policy Update," [IWPR Welfare Reform Network News](#), vol. 2, no. 1, April 1998, 2.

low-income mothers from across the country to drop out of college and find a job, any job, to comply with strict work-first welfare rules.

The 1996 welfare reform altered the fundamental basis of the social contract in place since the enactment of the Social Security Act of 1935: it ended low-income parents' entitlement to assistance, imposed a lifetime limit of five years of federally-funded assistance, imposed new work requirements, and dramatically changed the financial arrangement between the states and the federal government.

The fear of federal financial reprisal, coupled with the political hazards inherent in the failure to follow the path of tough, work-based reform, led most states to abandon programs offering post-secondary education to welfare recipients. Unlike past federal welfare-to-work laws that considered most education and training activities as “work,” PRWORA did not. As a condition of receiving federal welfare block grants, states were required to meet participation rates demonstrating that they were moving significant numbers of parents into “work” activities. In this “race to the bottom,” success was judged by the number of families leaving the welfare rolls, not those leaving poverty.

Aid to Families with Dependent Children (AFDC) was replaced by Temporary Assistance for Needy Families (TANF) and Additional Support for People in Retraining and Employment (ASPIRE). In Maine, approximately 15,800 families were affected by this change; nationally over four million families were impacted, most headed by women⁴. The legislation afforded states tremendous leeway in determining how they would handle their welfare caseloads: almost every state, except two—Maine and Wyoming—, chose to limit recipients' ability to use higher education as an alternative to work.

The Maine Route: Parents as Scholars

In 1997 the Maine legislature rejected the route prescribed by PRWORA. As one of only two states to recognize the necessity of including higher education in its welfare plan, it enacted the Parents as Scholars (PaS) Program after hearing testimony from many welfare recipients about the value of education and about their difficulties in obtaining it.

Maine's decision to resist the force-welfare-recipients-into-any-job philosophy of national reform was visionary. Instead of cutting off possibilities for higher education for those temporarily in need of public assistance, Maine continued along the route it had embarked upon 15 years earlier: the state would continue to help low-income mothers improve their job prospects through higher education so they could enjoy better workforce opportunities in the future. Taking such a thoughtful and humane approach to welfare reform was novel at the time, and still is. Maine's approach proved itself over time and spread to more states: Hawaii, Pennsylvania, Kentucky, Illinois, Nebraska, and California among them.

When Parents as Scholars began in 1997, 2,000 slots were allocated for single mothers seeking access to post-secondary education. At no time has the state served

⁴ Deprez, L.S. and Butler, S.S., “In Defense of Women's Economic Security: Securing Access to Higher Education Under Welfare Reform”, *Social Politics*, Vol.8, No.2, Summer 2001, pgs. 210-227.

more than 1,000 single parents. Regional offices were, at the time, reluctant to promote the program and were not well-instructed on its merits by department administrators. In 2014, then-Governor Paul LePage sought to eliminate the program arguing that helping recipients find any long-term employment would better lead to their self-sufficiency. While he was not successful in his attempts, the number of enrollees in Parents as Scholars dramatically decreased over time. By July 2021, only 20 parents were enrolled; currently there are [81](#). (Note: Numbers are currently increasing though due to heightened promotion by [Jobs for Maine Graduates](#) (JMG), the Augusta-based non-profit that oversees the Navigators with whom the student-parents work.)

HOPE: Higher Opportunity for Pathways to Employment

In its early years, Parents as Scholars was a success both for the state and for people on public assistance. But it was clear that it, too, had income eligibility, time, and other limitations. Maine's strong history of supporting access to post-secondary education for low-income student-parents has given way to reforms that improved TANF/ASPIRE and our economy. They have garnered strong bipartisan support within the state in recent years to strengthen TANF/ASPIRE as a way to reduce poverty, increase economic opportunity for families, and strengthen our workforce. These bipartisan solutions have offered real reform based on data and the needs of real people (see Appendix I).

In 2018 Sara Gideon, Maine's then-Speaker of the House, introduced a bill to reduce poverty by expanding access to education and job training to more families. This resulted in the Legislature's enactment of "[An Act to Reduce Child Poverty by Leveraging Investments in Families for Tomorrow](#)", known as LIFT. It took important steps toward policy changes that would reduce child poverty and create more economic security and opportunities for families and children with a revived focus on education and training as an important route out of poverty.

It established the aptly-named Higher Opportunity for Pathways to Employment (HOPE) Program, a higher education and training program for low-income parents. The HOPE program helps families with low incomes afford education beyond high school by providing resources, support, and services to eligible participants making it possible for them to succeed in higher education and training. These include education-related expenses like tuition, books, and supplies as well as financial help for vehicle repairs, childcare, travel costs, and internet service.

Importantly, HOPE extended eligibility to student-parents who are at or below 185% of the federal poverty level (FPL) and are not income-eligible for TANF/ASPIRE/PaS. Data collected by DHHS in 2021 underscored the need for an even higher eligibility level as it showed that more than half of HOPE participants couldn't afford basic needs to complete their programs: 60% were unable to pay car-related costs, 58% didn't have funds for school supplies, and 53% couldn't afford internet [access](#). In its first year, the HOPE program received 842 applications, and supported 58 graduates. Currently the program is serving 81 parents pursuing two-and four-year post-secondary education.

Now, three programs, administered through the Maine Department of Health and Human Services (DHHS): the HOPE program; the PaS program; and the ASPIRE program that accompanies TANF, would provide access to educational support for low-income student-parents.

The Build HOPE Project

To ensure that critical economic help was provided to students engaged in the HOPE, PaS and ASPIRE programs, the Build HOPE Project was established under the leadership of Maine Equal Justice (MEJ). The objectives were to facilitate seamless student access to resources; address unmet needs by supplementing existing financial support through additional public programs; enhance awareness and accessibility of both the HOPE and PaS programs; promote improved communication among key stakeholders, including DHHS, educational institutions, and program Navigators; and systematically collect and track data on students' financial support needs to enhance knowledge and program effectiveness.

These Build HOPE project goals supplement the goals of HOPE, PaS, and ASPIRE to increase families' earning capacity and their ability to achieve and sustain economic security. It aims to address Maine's workforce shortage by increasing the likelihood of student success in their educational programs, ultimately helping them secure good-paying, stable jobs that serve communities and the state and in areas of labor force shortages. And while each of these programs provides varying levels of support to low-income parents completing post-secondary degrees and certificates, it is often not enough or does not address many specific, designated needs.

The Build HOPE Fund

To address this, The Build HOPE Fund was established in late January 2022. This emergency fund provides up to \$2,000 annually to eligible low-income parents and caretakers pursuing post-secondary degrees or professional credentialing through one of three programs administered through the Maine Department of Health and Human Services (DHHS): the Higher Opportunity Pathways to Employment (HOPE) program; the Parents as Scholars (PaS) program; and the ASPIRE (Additional Support for People in Retraining in Employment) program that accompanies Temporary Assistance for Needy Families (TANF).

The Fund's financial support affords student-parents the flexibility to cover necessary expenses as they arise and without restrictions, thereby giving them the autonomy to support themselves and their families in the way which is best for them. Its intent is to help student-parents better meet their emergency needs while in school - including immigrants who have limited access to [financial aid](#) based on their status.

During its first year, 221 individual families received funding through the program.

The Build HOPE Research Project

Upon initiating the Build HOPE Fund, MEJ established the groundwork for a research project which would assess the impact on student-parents receiving it, and on their

experiences in pursuing higher education through either HOPE, PaS, or ASPIRE. Drs. Luisa S. Deprez and Sandra S. Butler were asked to lead this research project. As scholars well-acquainted with these programs, having conducted the first longitudinal study of PaS participants from 1999 to 2006, they are well aware of the many challenges faced by low-income parents pursuing higher education.

The research would provide information on (1) how the PaS, HOPE, and TANF-ASPIRE programs support and sustain parents' access to, participation in, and completion of post-secondary programs both in two-year and four-year college degree programs, and in training and certification programs; and (2) how the award of Build HOPE grant impacted them and their families' lives.

A. Process and Methodology

Maine Equal Justice alerted student-parents about the Build HOPE Project and the availability of support through collaboration and communication with DHHS, Navigators, legal aid clients and stakeholders as well as earned and social media. Eligible students who wished to apply completed a pre-screening online form (see Appendix II) and, upon verifying eligibility, participated in an initial needs interview (see Appendix III) to both confirm their eligibility and assess the implications of receiving this additional support on other public programs they were already enrolled in. Four months after an individual received their first Build Hope Fund grant (some may have received more than one payment if their first request was for less than \$2,000), they were invited to complete an online survey (see Appendix IV).

The survey asked them about their pressing needs and how they used the grant, its impact on their family's well-being and their ability to continue their studies, their experience in their respective program (HOPE, PaS, or TANF-ASPIRE) including their reasons for enrolling, their reflections on the grant's flexibility and un-restrictiveness, their career aspirations and life challenges, and the availability and quality of institutional supports.

In addition, individual interviews were conducted by the researchers with a representative subset of 20 of the survey respondents. At the end of the online survey, respondents were asked if they would agree to a Zoom interview. Nearly all survey respondents (92.5%) indicated interest. To determine the 20, the following were taken into consideration: demographics, region, household size, race/ethnicity and reason for asking for funds, as well as ensuring a mix of student-parents from the various programs – PaS, ASPIRE, HOPE. Interviews, of about one-hour in duration, were conducted during the first three months of 2023. The University of Maine Institutional Review Board approved the interview protocol.

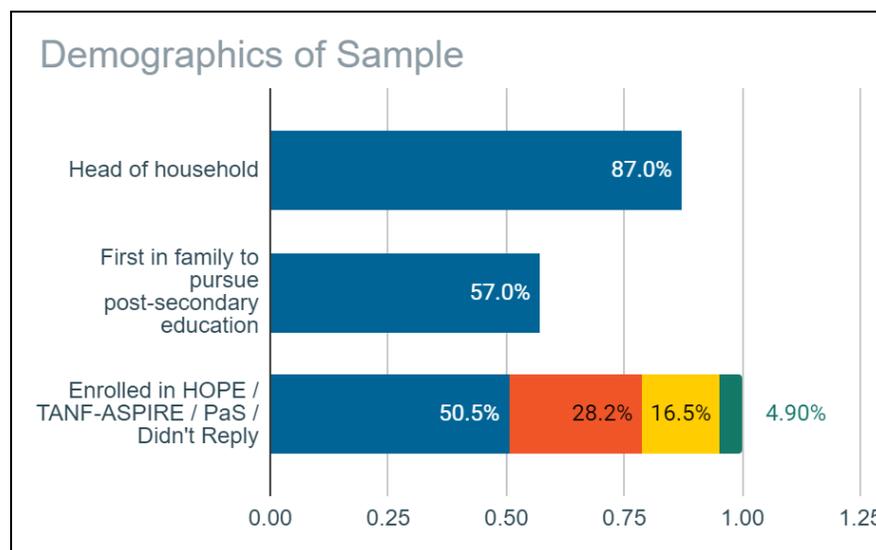
The purpose of the interviews was to learn more deeply, and in the words of the research participants, about their experience in pursuing education or training as a student-parent and about how the Build HOPE grant impacted them and their family as well as their ability to meet their career goals. Specifically, interview questions (see Appendix V) focused on the challenges of being a student-parent; the impact of the pursuit of education on parenting and on children; self-care; institutional and program supports; informal networks of support; experience with flexibility and unrestricted use of the grant on self-worth and their ability to prioritize need; impact

of the grant on self and family; and how they would have managed without the grant support.

SAMPLE DESCRIPTION

A. Demographics of the Sample

The findings reported below are based on the responses of the 103 individuals who completed this survey, representing 46.6% of the first year’s cohort of individuals to receive Build Hope Fund grants (n=221). Those completing the survey were compared to those who did not (n=118) on variables such as age, gender, income, and race and there were no statistically significant differences between the two groups, providing confidence that the individuals completing the survey were representative of the entire group of 221 individuals receiving funding in the first year.



The age of the survey respondents at the time they received funding ranged from 20 to 55; 9 people did not provide their age. The median age was 33 and the mean age was 33.53. Below are the frequencies on demographic variables.

Variable	Number	Percentage
Gender		
Man	11	10.7%
Woman	92	89.3%
Other gender	0	0.0%
Race		
Black/African American	11	10.7%
Native American	5	4.9%

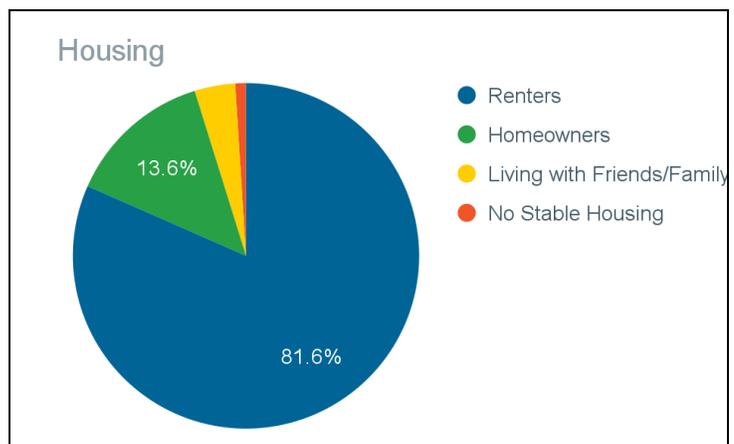
White/Caucasian	78	75.7%
A different race	1	1.0%
More than one race	8	7.8%
Latinx		
Yes	2	1.9%
No	98	95.2%
Prefer not to answer	3	2.9%
Immigration Status		
US citizen	96	93.2%
Green card	2	1.9%
Asylum seeker	4	3.9%
Asylee	1	1.0%
Income		
Less than \$10,000	54	52.4%
\$10,001 to \$20,000	23	22.3%
\$20,001 to \$30,000	15	14.6%
\$30,001 to \$40,000	8	7.8%
More than \$40,000	3	2.9%
Residence		
Rural	37	35.9%
Semi-rural	30	29.1%
Semi-urban	12	11.7%
Urban	24	23.3%
Some Type of Subsidized Housing		
Yes	45	43.7%
No	58	56.3%
Relationship Status		
Single, never married	44	42.7%
Divorced/separated/widowed	33	32.0%
Married/remarried/partnered	26	25.2%
Number in Household		
Two	29	28.2%
Three	29	28.2%
Four	19	18.4%
Five	13	12.6%

Six	11	10.7%
Seven or more	2	2.0%
Number of Children in Household		
Zero	1	1.0%
One	42	40.8%
Two	29	28.2%
Three	18	17.5%
Four	13	12.6%
Number of Children Under Six		
Zero	44	42.7%
One	35	34.0%
Two	18	17.5%
Three	2	1.9%
Four	1	1.0%
Did not respond	3	2.9%
What Educational Program		
HOPE	52	50.5%
PaS	17	16.5%
TANF-ASPIRE	29	28.2%
Did not respond	5	4.9%

B. Further Sample Descriptors

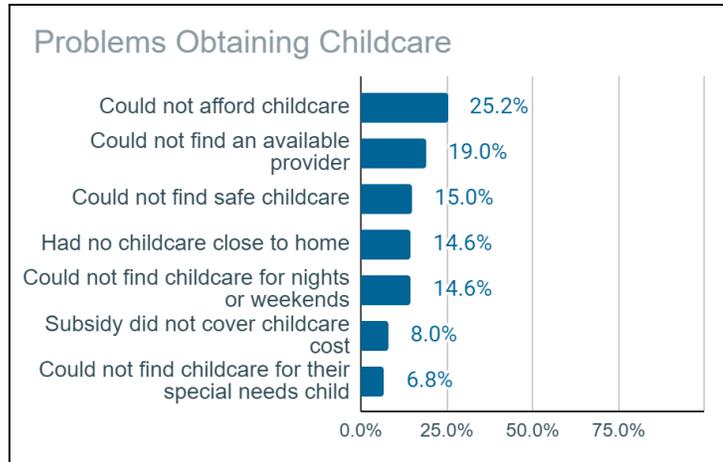
Housing

About four in five respondents (81.6%) rented, 13.6% owned their own home, 3.8% lived with friends or family, and 1.0% had no stable housing. While most respondents reported being housed, over a quarter (26.2%) said their housing was not suitable for their family, nearly three in ten (29.1%) indicated their housing was not clean, 17.5% indicated their abode lacked sufficient heat, and a lack of safety was the situation for 15.5% of respondents.



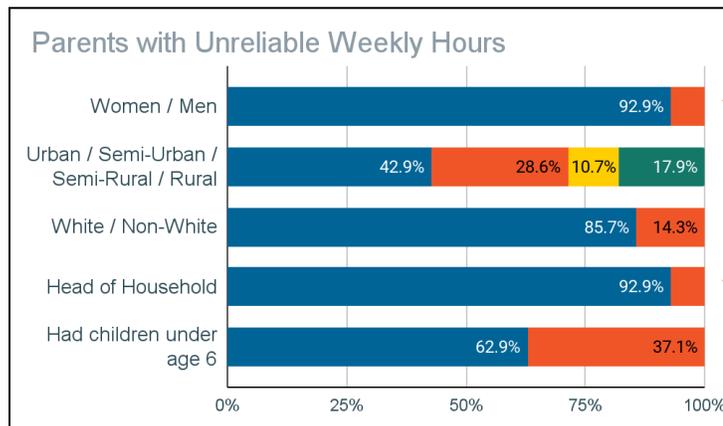
Childcare

Nearly half the respondents (45.6%) said they used childcare. Of those who did use childcare, 46.6% identified problems:



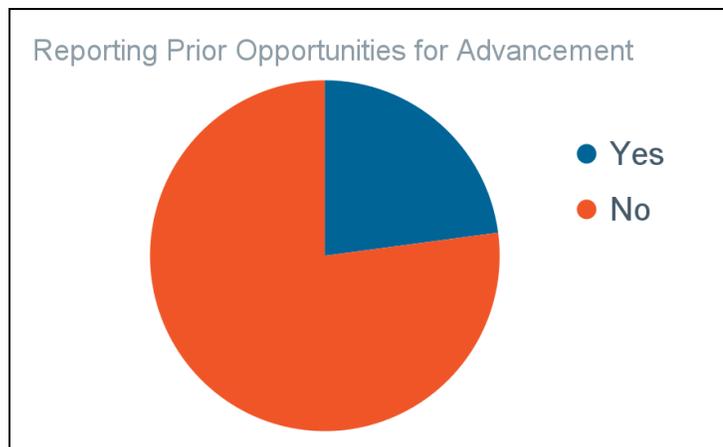
Work Prior to Program Enrollment

Prior to their enrollment in either HOPE, PaS or ASPIRE, over two-thirds (68%) of the survey respondents were working. More than one in three (38.4%) of the respondents who replied to the question on whether their hours were reliable said they were not. Those in the lowest income bracket (under \$10,000) were most likely (54.8%) to have unreliable hours. Of those with unreliable weekly hours:



Prior Opportunities for Advancement

Only about one in five (22.9%) of the respondents who were working prior to program enrollment indicated that they had opportunities for advancement:



Special Needs/Disability

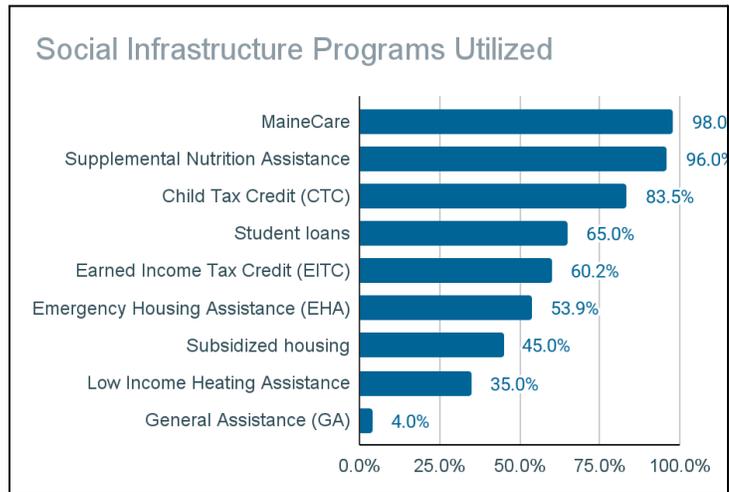
Nearly two in five (38.8%) of respondents had a child with special needs; more than a third (37.3%) of whom were children under 6 years old. The health care issues of 65.0% of these children were reported as permanent and 20.0% were long-term disabilities. About half (50.5%) of the respondents indicated that they themselves had a limiting disability. Over a third (37.9%) reported the disability as permanent.

C. Other Federal Programs Offering Support

Social Infrastructure Programs

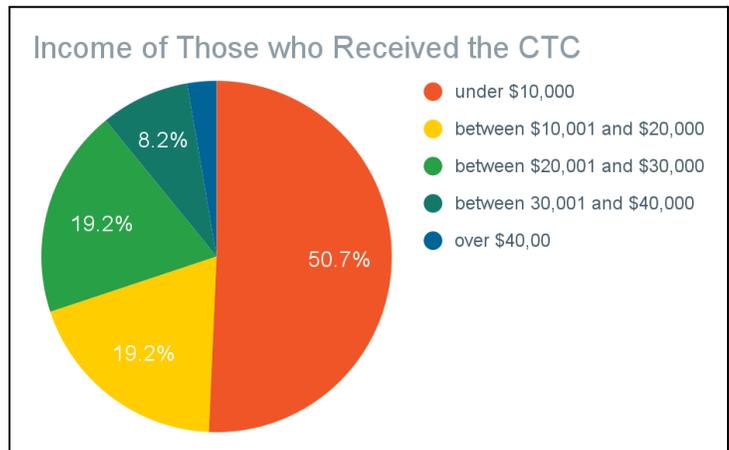
[Note: These programs are commonly referred to as Public Assistance Programs or Safety Net Programs but in fact extend support beyond individuals and families into support of communities and the state.]

Percentages listed here indicate the number of survey respondents receiving each of the listed supports:



Child Tax Credit (CTC)

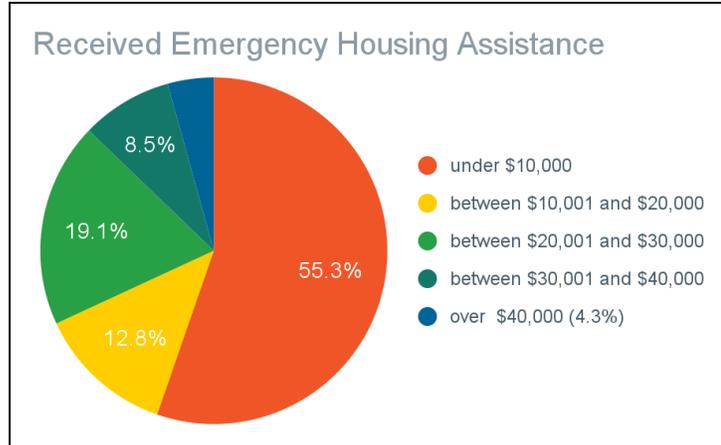
71.6% (73 of 102 respondents) received the CTC, and among these:



This was made possible through the implementation of an enhanced and fully-refundable version of the Child Tax Credit (CTC), enacted under the American Rescue Plan Act of 2021. The enhancement not only increased the amount of the credit but also ensured that it was fully refundable, meaning that eligible families could receive the full credit amount even if it exceeded their total tax liability or if they had no tax liability at all. It's crucial to note that this enhanced and fully refundable CTC provision was temporary and has since expired. Consequently, individuals and families who previously benefited from this particular form of support are no longer eligible for the enhanced benefits unless there are subsequent legislative changes or extensions.

Emergency Housing Assistance

45.6% of the respondents received the Emergency Housing Assistance, and among these the income levels were as follows:



Student Loan Debt

Of the student-parents responding to this survey, 27 (26.0%) had no student debt.

- Range of debt: \$0-\$266,000
- Mean debt: \$20,554
- Median debt: \$75,000
- For 2023 college graduates in Maine, the average student debt loan is [\\$32,764](#) putting these student-parents, for now, well below the state average.

Over the past four decades, the [cost of college](#) has more than doubled and with it, the rate of student loan borrowing: up by 66% over the past decade. The impact of this is that many of these students will get their degrees/certifications, prepared to enter the marketplace, and in debt. Given the race and gender wage inequities, it will take female students and students of color considerably longer than white male students to be debt-free hence delaying their ability to invest their earnings. Further exacerbating this is that on average, student loan borrowers take an average of more than 20 years to [pay off](#) this debt, disadvantaging them even further.

Importantly, the HOPE, PaS, and ASPIRE programs appear to be helping most of these student-parents avoid the largest debt amounts.

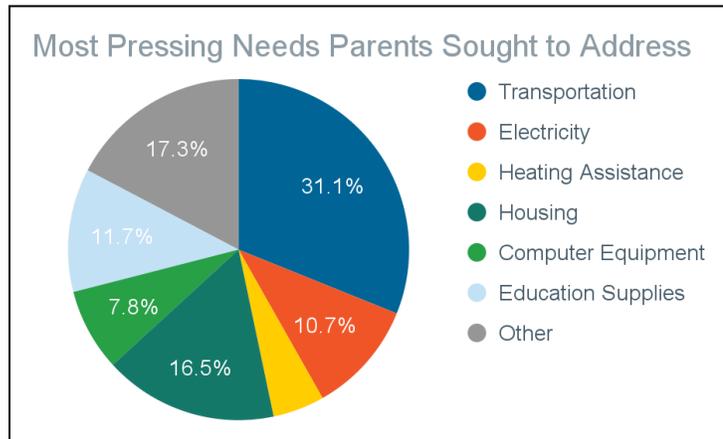
PRESSING NEEDS

The intended purpose of the Build HOPE Fund was to:

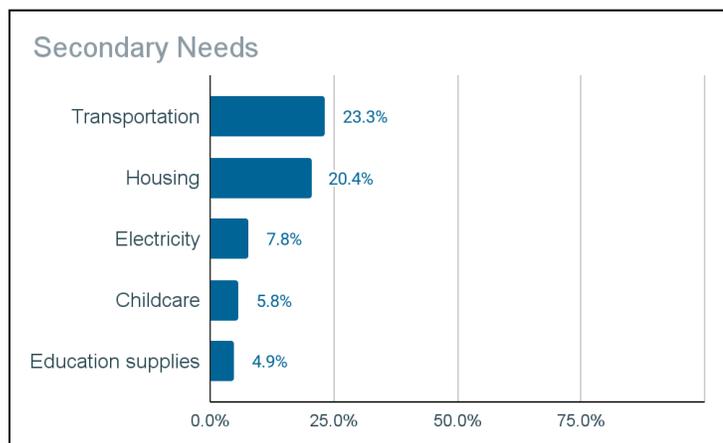
1. Provide additional critically-needed financial support to students to increase the likelihood of their success in the program and to improve their lives and the lives of their children;
2. Ensure that HOPE, PaS, and ASPIRE students are able to access emergency funding as needed as well as from any other available resources that could support their economic security and successful program completion; and
3. Help address the unmet needs of students participating in HOPE, PaS, and ASPIRE programs by supplementing existing financial supports provided by these programs, as well as from other available public programs.

The needs that student-parents have, which prompted them to apply to the Build HOPE Fund, fit under these three intended purposes, as do both the secondary needs they reported and the ongoing needs they and their families have. This was true not only for the overall sample but also for participants in each of the three individual programs as well.

Overall, the most pressing needs of applicants were:

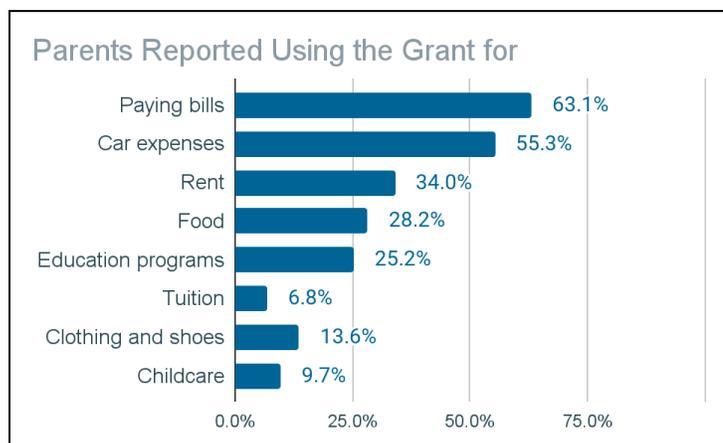


Secondary needs closely reflected these pressing needs:

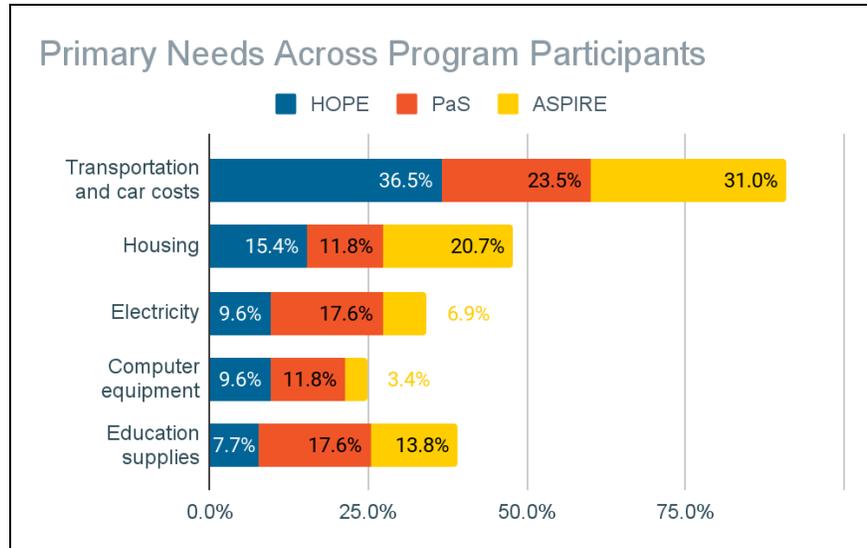


The respondents overall reported using the grant for:

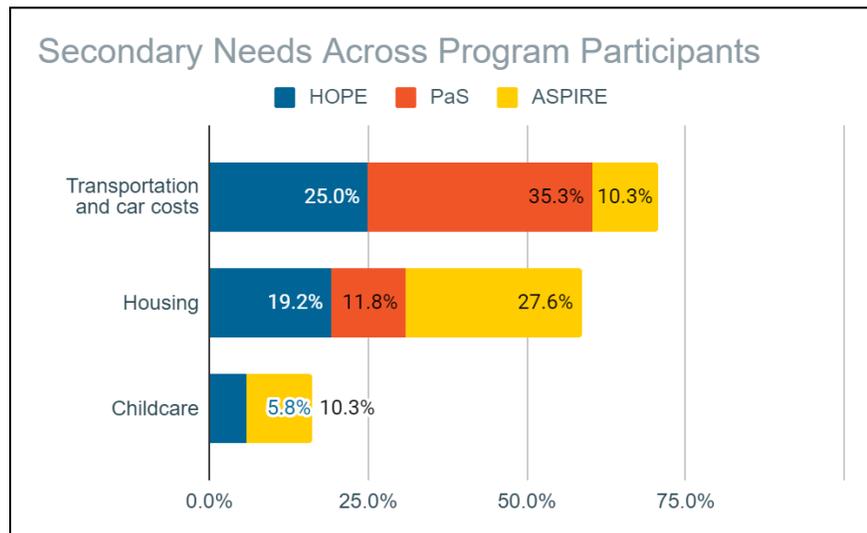
Nearly all of the recipients (98.6%) said they used the grant to pay for those things they had applied for in the first place. The categories are more specific than in the above chart, but the flexibility of the Build HOPE Fund allowed them the opportunity to meet the original need and perhaps others that surfaced later.



When broken down by program – HOPE, PAS, ASPIRE – similarities in pressing needs and secondary needs were evident:



While transportation and housing are the top two pressing needs, those things that allow them to succeed in their programs – education supplies, computer equipment, internet – also ranked highly on their lists.



Secondary needs by program mimic the findings above.

Students in all three programs ranked electricity, education supplies, computer equipment, internet, and tuition within their top seven secondary needs.

Again, the inter-connectedness among needs – basic and program success-related – is evident, as is the complexity of the challenges these students face in their ability to succeed at and complete their program of study. In a state with no mass transportation and minimal cross-county public transportation networks, having a car, for example, is essential and for most, the only way to get to class or work. But for many, some of those costs, like those for car repairs, are the most difficult to obtain financial assistance for. And reliable, newer model cars are rare among this cohort.

Anna said keeping her vehicle running had been her major problem. She needed it for school and to get her son to appointments.*

**All names have been changed to protect the privacy of the individual, as is the case throughout the report.*

Tanya applied for the Build HOPE grant just after her car had just broken down. She was dependent on it to get her kids to school in another town, from which she had just moved, and to medical appointments that were a distance away, while she was pregnant. She started renting a car, but it had been very expensive. The Build HOPE grant had allowed her to buy a safe car, and she had been impressed that there were no questions asked and that they trusted her. Having a safe vehicle that met her family's needs was extremely helpful to her.

Concerns about housing are also ever present for these student parents, undoubtedly because 81.6% of respondents rent and, since the COVID pandemic [started](#), the state has experienced a 39% increase in rent. Coupled with a myriad of other concerns – food, utilities, etc. - focusing on their studies is more difficult when housing is unstable.

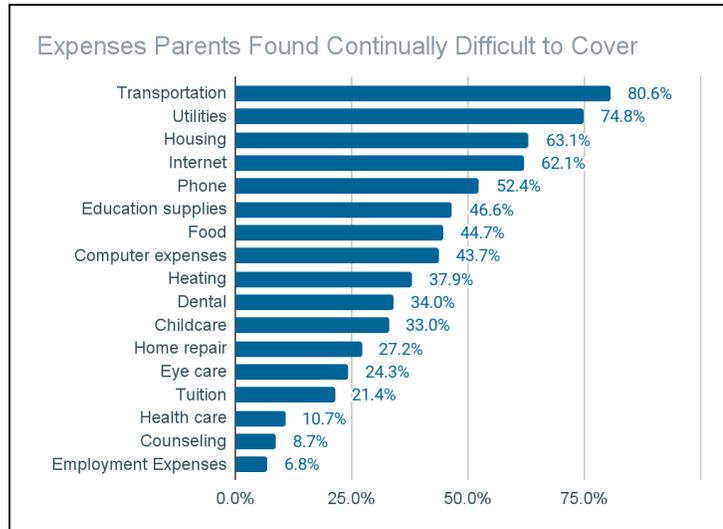
Katelyn said she found balancing parenting, work, and school very challenging. She had been going to Southern New Hampshire University and studying psychology in an online program, before she moved to Massachusetts. She had to quit for financial reasons when she lost her housing. Her apartment building was sold, and she didn't have a security deposit to move somewhere else. She lived in a hotel for a while but was kicked out. She reported that her hotel eviction was due to circumstances over which she had no control and which were not related to her. She then started living in her car and the Build HOPE grant helped her get some safe temporary housing as it was turning cold outside; this allowed her to finish her semester. At the time of the interview, she had an apartment and was back to work as a massage therapist—a certification she had received prior to returning to school.

Materials to support educational programming – books, uniforms, computer equipment and internet access – are most often mandatory and, for most, purchasing them is the only option. Many don't live near enough to the institution where they are studying to make use of campus resources, and limited childcare restricts their access as well. Furthermore, adding even greater complexity is location, where one lives.

Within the overall sample 35.9% lived in rural areas, 29.1% in semi-rural communities, 11.7% in semi-urban areas, and 23.3% in urban areas. People living in rural and semi-rural communities have limited transportation options other than their own car; restricted housing options; and less access to services and programs, adding to the many challenges that student-parents face. That is not to diminish the challenges for semi-urban and urban students, as most of them are also dependent on a car; confront high rents; and also have limited access to campus resources when at work, in class, or at home with their children.

But even with the Build HOPE Fund opportunity to receive extra cash to assist them in meeting basic family needs, as well as to support them in their education, these student-parents were left with expenses that were continually hard to pay. Survey respondents were asked the question, "What expenses are often difficult to cover", and were asked to indicate among 17 items which applied in their lives.

Nearly four in five (79.0%) of the respondents were aware of how and where to access support and services that they needed by working with the Navigator, through email contacts or websites. The reality is, however, that many needs they have are not covered by programs or are not available anywhere at prices they are able to afford.



CHALLENGES

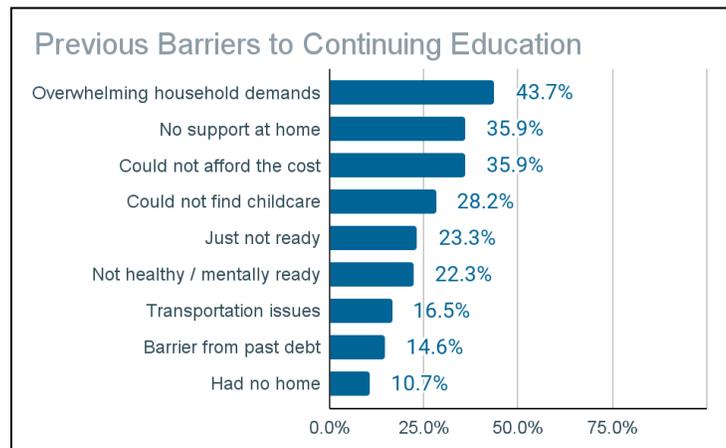
There is no shortage of challenges for these student-parents, nor for the thousands across the country trying to achieve security for themselves and their families, and offering models of aspiration for their children. So, when they walk onto the stage on graduation day, they are not alone; their children are with them.

As they reach for their degree, they are also reaching for better employment, higher earnings, and greater stability for their families. This is especially true for women-headed-households as they are five to eight times more likely than men to have their employment (negatively) affected by caregiver [responsibilities](#). So, for them, this degree or certification is especially important in offsetting the already existing disparities within the labor market.

This also correlates with, and complements, findings of a [brief](#) which explored the impact of a parent’s education level on their child’s future. It revealed that in fact, the most important factor in predicting a child’s educational attainment and future success is how far their parents progressed in school. Educational attainment reproduces itself: children of parents who graduated from college are much more likely to graduate than those whose parents did not. Parents who completed or are obtaining a college degree or advanced training are essential role models for their children and it is what drives the parents we surveyed and interviewed to enroll in a post-secondary educational program despite the many challenges. In helping children escape the harms of poverty, nothing is more effective than supporting their parents’ educational [success](#).

A. First-Gen Students

About 40.0% of entering college students nationwide are the first in their family to enroll. Of the enrollees in the three programs we examined – HOPE, PaS, ASPIRE – 56.3% were the first in their family to pursue college education or advanced training. Almost 80.0% of them had tried accessing education or training before but had not been successful for a number of reasons ranging from too many household demands to not having met prerequisites. More specifically:



Like with the findings of other [studies](#), the financial support they received from the institutions they were attending was generous. Almost 70.0% of the enrollees in this study reported receiving scholarship awards. For first-generation students this support is especially important: [estimates](#) indicate that the effect of financial support for first-gen students is twice as great as the effect of such support for students from more-educated families and that the [effect](#) is especially pronounced for women first-gen students.

But they are also 16% less likely to graduate than their non-first-gen [peers](#): only about [20%](#) complete at least a Bachelor's Degree. This is in part due to the fact that they disproportionately apply to open-admissions schools rather than selective ones where their chances of completion are better. School choice matters. While [studies](#) show that “first-gens” typically come from lower-income families, they are also the “pioneers” in their families and hence have less experience with, and guidance from their families in maneuvering the college route.

Dora lived in a semi-rural northern Maine town with her young daughter. She said her daughter got sick a lot, so that was difficult when her daughter was not able to go to school. Dora attended Northern Maine Community College (NMCC), where she was majoring in business through online classes. She said she wanted to open her own cleaning company. She had moved to this northern town two years earlier and her family was now eight hours from where she lived; she said it was challenging being all alone as a single mom. She liked that the area was so quiet, and people were very friendly. She said that NMCC had been very supportive to her, for example, helping her a lot when she totaled her car. She said DHHS has been helpful, too. In general, she felt the State has been more of a support to her than her friends and family. She explained that she experienced her family as judgmental, and this was why she had moved away. She said she had a boyfriend and some other friends, both new and old, but she said she mostly liked to rely on herself and keep things simple, “without too many people stirring the pot.” She said she was in school for her daughter, to give her a better future. Dora was the first in her family to go this far in school. The Build HOPE grant, she said, reduced her stress; she used it for a variety of things, including

clothes for her daughter and giving her a nice birthday. She said her daughter's smile and happiness were the best things about getting the funds. She had had to get a new car after her crash that left her with a \$400 monthly car payment, so things were tight. She liked not having to jump through hoops to get the Build HOPE funds. She relayed that she had "mental disabilities" that made it hard for her to secure employment, especially while taking care of a daughter, who was sick a lot, while also working on her degree. She said she was very appreciative of all the support she has gotten and was very grateful for the Build HOPE grant.

B. Student-Parents with Children with Special Needs

Attending school while parenting, often alone, is a challenging undertaking. For two in five (38.8%) of the respondents, that challenge was heightened with the added responsibility of parenting a child with special needs; more than a third of whom (37.3%) were under 6 years old. Nearly one in three (65.0%) of these parents indicated that their child's disability is permanent, 20.0% said it is long-term.

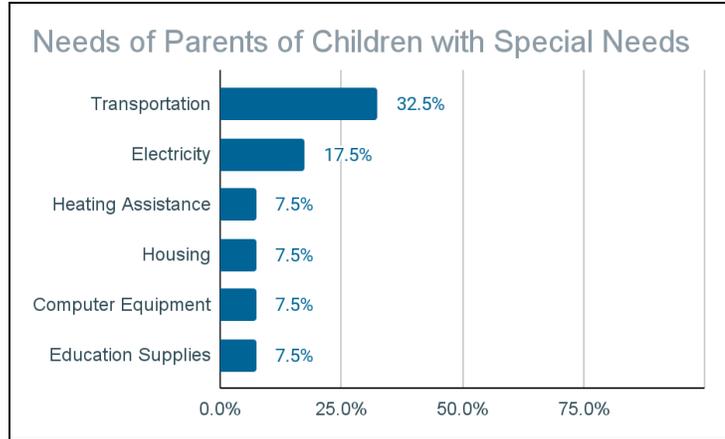
All of the usual concerns of raising a child, or children, prevail: *Am I giving my child enough attention? Can I meet their basic needs? Can I make ends meet and what if I fall short? Can I protect them properly? Is my wanting to go to school myself selfish? Are they doing well? Will they prosper? Can I give them a proper birthday party?* Families caring for a child with a disability often face unique challenges due to their child's special needs. These challenges can be daunting and have discouraged many parents to give up their dream of higher education for the well-being of their child(ren). Giving that up is especially painful for those parents who are low-income, even as they know that getting more than a high school degree can change their lives for the better and raise them and their families out of poverty.

Among these families, seven in ten (70.0%) were working before they had begun their program of study. While 42.5% said their hours of work were reliable, 57.5% indicated there were no opportunities for advancement with their current employer. Given their aspirations of moving beyond poverty and into jobs with stability and security, enrolling in an educational program that would assist them in that move forward was a good option.

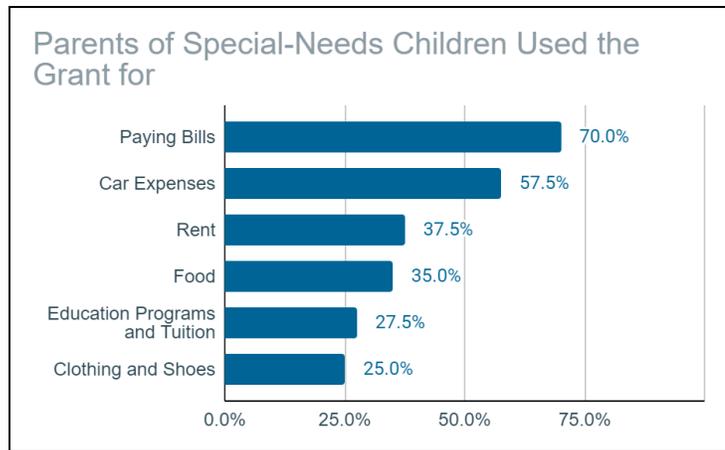
Not many studies have explored the situations of these families. The [few](#) that have reveal parents dealing with prolonged stress from handling the child's daily-life issues and often diverse and challenging needs; constant negotiations with service providers, including schools, to arrange appropriate and necessary services; reduced self-care; social isolation; perceived judgment from others; guilt; providing for overall family well-being; and lack of a support network. Heightening the stress in lower socioeconomic status and single parenting are financial constraints and insufficient support, usually due to the absence of an additional care-giver.

Regardless of what program they were enrolled in – HOPE (42.5%), PaS (22.5%) TANF-ASPIRE (30.0%) – the parents of these special needs children applied to the HOPE Fund for many of the same reasons that all the survey respondent parents did: to help them get over the ever-prevailing bump in the road--the constant juggling and decision-making as to "what is most important" this week or month.

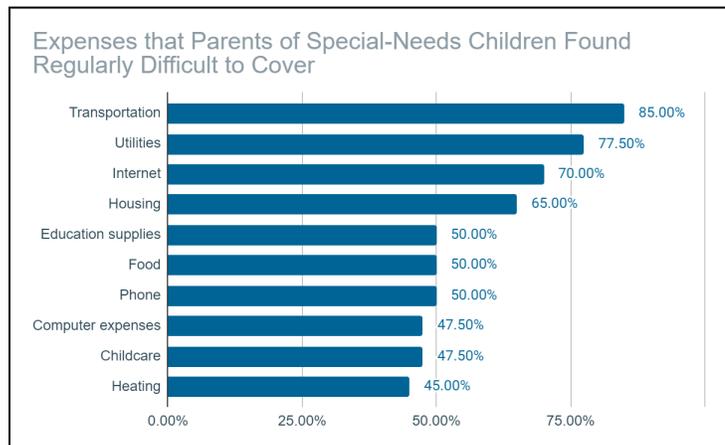
For them, the most pressing needs for which they applied were to meet or supplement basic needs; these included those necessary to actively participate and be successful in their educational program. At the top of that list:



They reported using the grant to pay for:



Expenses that they said were regularly difficult to cover included:



Nearly seven percent (6.8%) indicated they could not find childcare for their special needs child.

For this group of student-parents, the HOPE Fund grant had a substantial impact on them and their families.

- 95.0% reported reduced financial stress
- 52.5% indicated that it helped them to better pursue education or training
- 42.5% found “freed up time” to be with their children
- 15.0% noted improved relationships
- 10.0% indicated they could buy some extra things for their children that were not in the budget before
- 7.5% could buy better food
- 17.5% said it helped in an array of other, unspecified, ways

It is certainly unwise and inappropriate to generalize about all parents of children with special needs, making the assumption that they are all the same. Not only is the range of special needs and disabling conditions vast, but parents and families also vary in their styles, concerns, approaches, values, involvement, and backgrounds. And of the parents we interviewed, none who had special needs children mentioned feeling burdened by the extra challenges that having a special needs child may bring. They were devoted to their children, as were all the parents we surveyed. But the reality of having a special needs child did come into play when those we interviewed talked about school vacations, especially when those of the child and parent did not mesh; inclement weather which closed school for one but not the other causing the parent to miss school as it was not possible to bring their child into the classroom as they were not able to entertain themselves; or sickness of one or the other and the cancellations that ensued.

***Serena** had to take a semester off when her son was diagnosed with autism so she could have enough time to learn how to navigate the system to get him the appropriate service.*

***Sarah’s** oldest child (now 15) had been diagnosed with autism at age 2. His disability sometimes made it hard to keep a job due to the demands on her time. She had a new partner who did provide her with help but she also acknowledged that having that help was a new experience for her.*

It was at these times that the lack of a support network and social isolation would likely rear its ugly head and increase parental stress levels.

PROGRAM ENROLLMENT

A. Inspirations

So, what led all these student parents to enroll in a post-secondary program through HOPE, PaS or ASPIRE? Their responses were varied. A number indicated that school advisors or caseworkers recommended it:

- *UMA actually told me about the program and even helped me with the application.*
- *It was recommended by my TRIO advisor at the school.*
- *Voc rehab referred me for the financial help.*
- *While attending the medical assistant program at [Town]]Adult Education, I was given information on HOPE and told it would be a great resource.*
- *I left a dv [domestic violence] marriage and was living in a shelter. It was one of the things they asked me to do.*

Others cited it as an opportunity to get back into school:

- *I was new to the area and they told me I had a chance at getting back into college.*
- *I am a fulltime student, while working full-time while taking care of my 3 children as a single parent. It made the most sense.*
- *Needed help with multiple different things. I am a single mother trying to finish my dream of becoming a cosmetologist. While life throws some curve balls and hurdles to jump over, it was time to ask for help that is available. I was always afraid to ask for help but it only got more stressful. So, stepping outside my comfort zone, I reached out for help.*

For others the impetus was financial:

- *I could not keep going to school full-time without some kind of assistance.*
- *A coworker of mine who became a nurse knew I was struggling with school and finances as a single mom. She recommended the program to help me achieve my goals.*
- *I have two kids, a 29-month-old girl and an almost 1 year old boy. It's hard doing it alone and working and paying daycare plus I wanted to go back to school.*
- *It made attending school possible; I'm an asylum seeker and not allowed to work yet.*

And many referenced their children:

- *To achieve my career goals and better mine and secure my children's financial situations.*
- *I was pregnant and homeless at the time and now I'm in recovery and had nothing and wanted to get on my feet to provide a better life for me and my kids.*

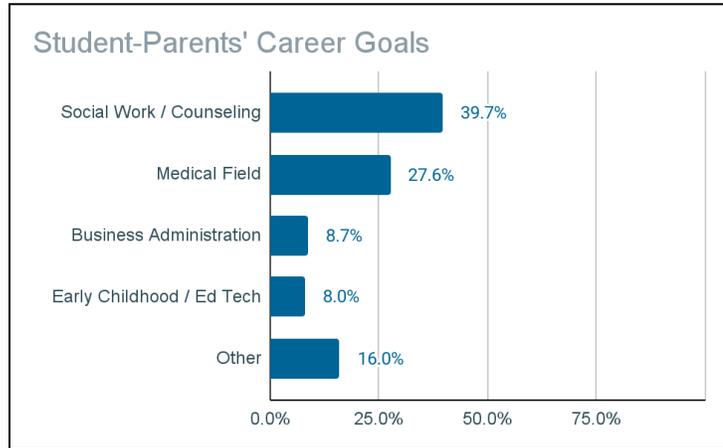
For one *It was a leap of faith*, and for another *To build hope, and it really did.*

B. Aspirations

Knowing what led them to apply, also led to questions about what they wanted to accomplish. What were they intending to do with this degree or certification after they completed their program of study? Of the 75 who responded to the question regarding career aspirations

- Almost forty percent (39.7%) aspired to go into social work and counseling.
- Slightly under thirty percent (27.6%) were interested in the medical field; nursing was mentioned most frequently, but other health-related fields were also indicated, including medical transcriber, lab technician, Certified Coding Specialist (billing), EMS, dentist, and veterinarian assistant.

- About nine percent (8.73%) were pursuing a degree in business administration (BA/MBA), to be an accountant or for the purpose of opening their own business such as in day care, cleaning, or event planning.
- Slightly fewer (5.3%) were pursuing a teaching career either in early childhood or ed tech; cosmetology and aesthetician was the goal for two of the respondents, one wanted to start her own business.
- Among the remaining were single respondents seeking to be a graphic designer; a graphic communicator; a Veteran’s Services Officer; a lawyer; an advocate; a biology researcher; or in the trades, including an auto tech, a truck driver, and an HVAC specialist.



To succeed and move into their careers of choice, a good foundational underpinning was necessary. They knew that. The GPAs ranged between 2.0 and 4.0. Eight had 4.0 GPAs; the majority had GPAs between 3.0 and 3.98. Of the few that fell below 2.5, they wrote that it had been a really difficult year and that they would strive to do better the next year. None of the survey respondents mentioned dropping out. But in the interviews, a few did speak openly about it as a viable option, and one – Katelyn (mentioned earlier), due to losing housing, had left school.

PROGRAM SUPPORTS AND RESOURCES

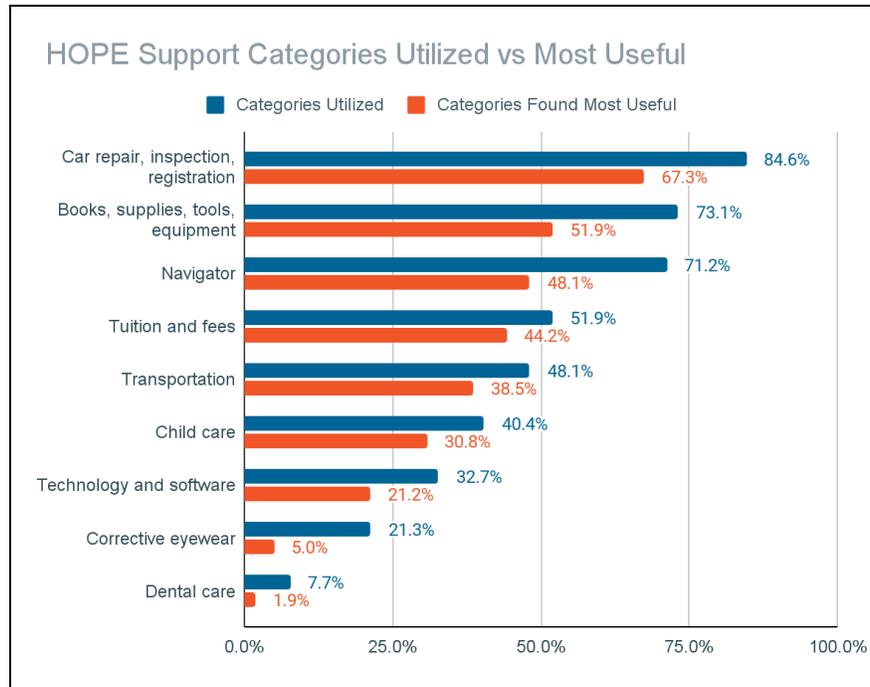
The HOPE, PaS and ASPIRE programs offer support and resources that ease the burdens that many of these students would otherwise face. The majority of them could not have carried out their post-secondary educational goals without having been enrolled in one of them. When asked, 73.8% said that if they were not in one of the programs, they could neither have enrolled nor remained in school. All the men in the study (n = 11) indicated they could not have enrolled in their course of study without the support of HOPE, PaS or ASPIRE, while a statistically significant lower percentage (70.7%) of the women indicated this.

Participants in each program cohort were asked a series of questions about which of the services available within the program they utilized, which they found most helpful, and what suggestions they had to improve the ability of student-parents to access and complete their programs of study. They were also asked about their use of, and experience with, Navigators and/or education counselors, and of their communication preferences.

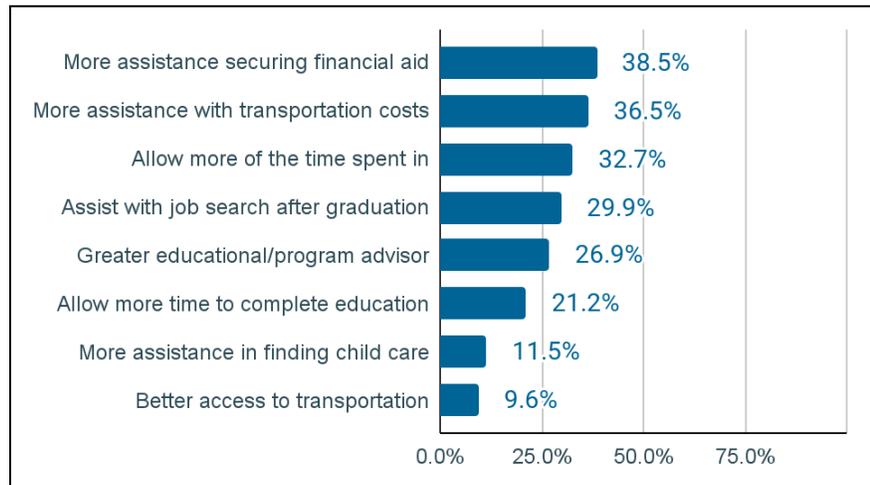
A. HOPE

Nearly three in five respondents (57.7%) of HOPE participants had access to or met regularly with a counselor at the educational institution/training program they attended; 78.8% were working with a Navigator. Almost seventy percent (69.2%) of those working with a Navigator indicated they had been helpful in increasing their access to and awareness of support service and assistance. Their preferred method of communication with the Navigator was via email (40.4%), followed by text (25.0%), and lastly by phone (13.5%); 21% did not respond.

When asked which of the HOPE support categories they had utilized and which they found most helpful, they responded as follows:



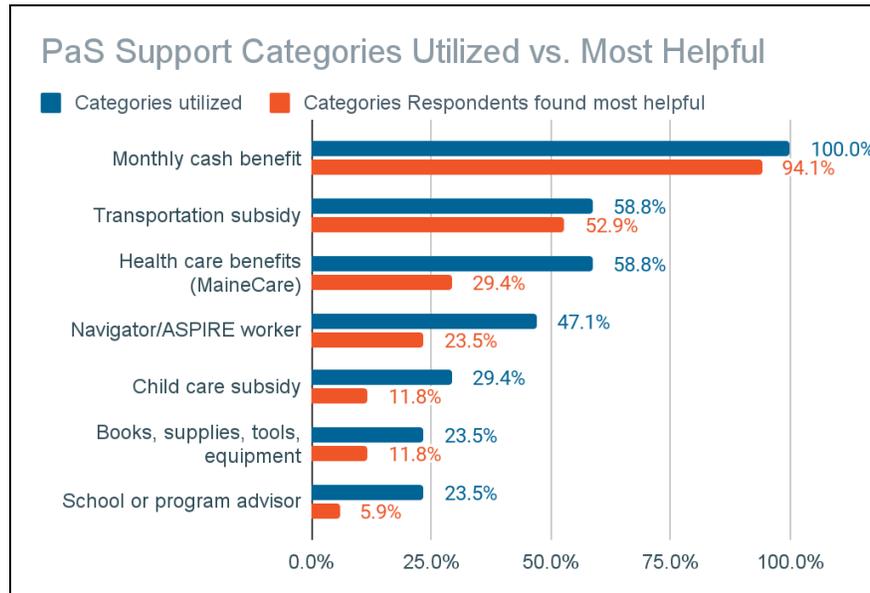
Changes they suggested be considered for HOPE to improve the ability of participants to access and complete education or training were:



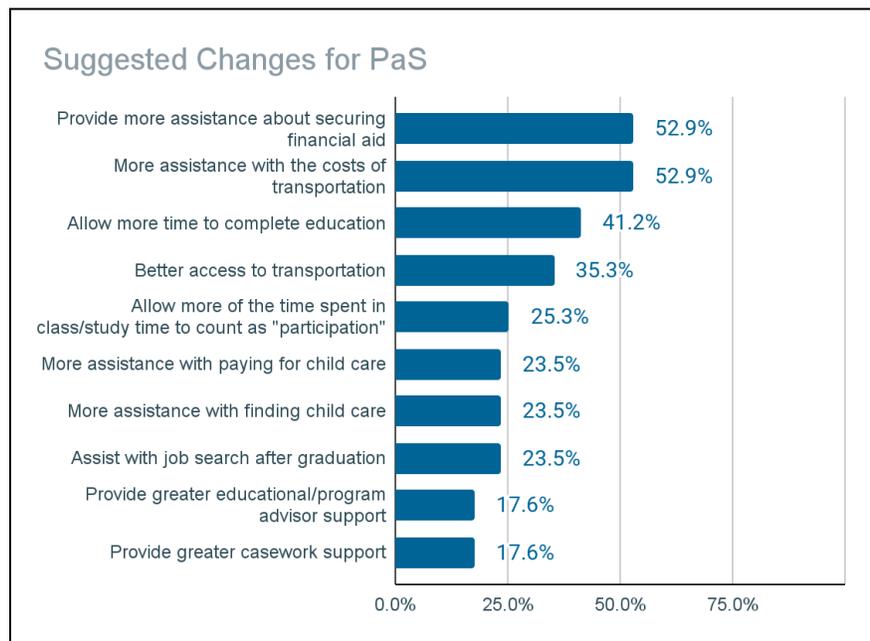
B. Parents as Scholars

Nearly three in five (58.8%) of PaS participants had access to or met regularly with a counselor at the educational institution/training program they attended; 58.5% were working with a Navigator. More than half (52.9%) of those working with a Navigator indicated they had been helpful in increasing their access to and awareness of support service and assistance. Their preferred method of communication with the Navigator was via email (41.2%), text (11.8%) or phone (11.8%); 35.3% did not respond.

When asked which of the PaS support categories they had utilized, and which they found most helpful, they responded as follows:



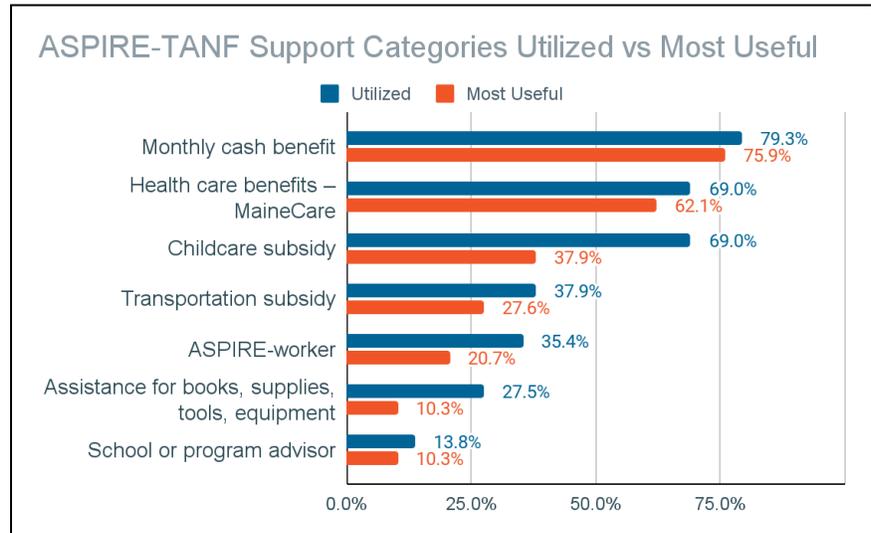
Changes they suggested be considered for PaS to improve the ability of participants to access and complete education or training were:



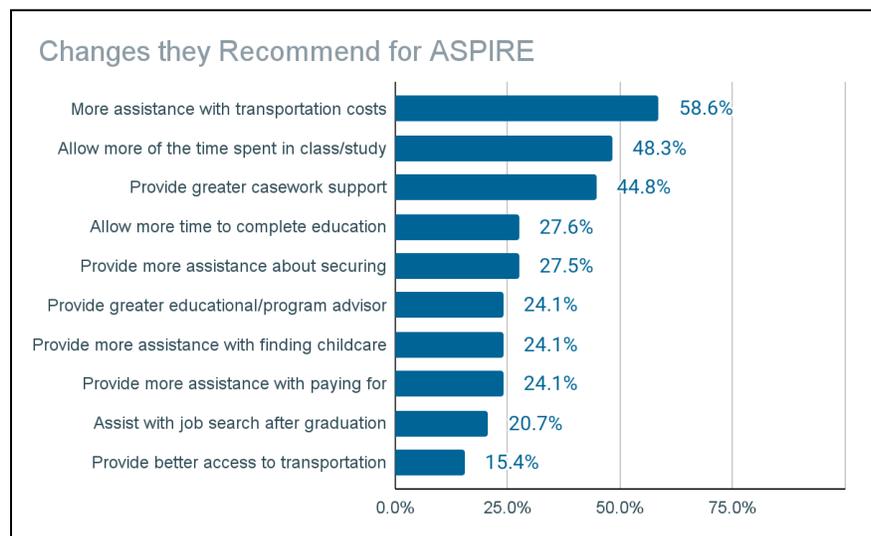
C. ASPIRE

Slightly more than half (51.7%) of ASPIRE participants had access to or met regularly with a counselor at the educational institution/training program they attended; 69.0% were working with an ASPIRE worker. Merely thirty-five percent (34.5%) of those working with an ASPIRE worker indicated the workers had been helpful in increasing their access to and awareness of support service and assistance. Their preferred method of communicating with the ASPIRE worker was via email (45.0%), phone (40.0%); text (10.0%); in-person (5.0%). Thirty-one percent (31.0%) did not respond to the question.

When asked which of the ASPIRE-TANF support categories they had utilized and which they found most helpful, they responded as follows:



Changes they suggested be considered for ASPIRE to improve the ability of participants to access and complete education or training were:



D. Pathway Navigators

Pathway Navigators at [JMG](#) support PaS and HOPE students. They are to check in monthly with students to assess their status including discussion about classes, progress, and next steps; answer questions and address general or specific concerns;

troubleshoot about issues related to school or career or family; contact the educational program to ensure on-track status; and help to develop a Pathway Plan that identifies steps for successful program completion. In addition, they offer support to students in a myriad of ways including:

- Connections for funding support;
- Assistance with an application for financial aid and completion of forms;
- Understanding student bills and fees;
- Referrals to school and community resources for assistance and to additional scholarship and funding sources;
- Referrals to additional scholarships and funding sources; and
- Guidance in class selection and registration.

For First-Gens they are essential in guiding them through the post-secondary process. And for these student-parents, the offer of support and assistance is generally appreciated.

HOPE students offered an array of consistently positive comments reflecting their assistance and support: *made me aware of programs; checked in regularly to see if I was secure and needed anything; available almost all the time; assisted with burdensome task of submitting reimbursement; always responsive; a lifeline; a middle man to services I needed; suggested available job opportunities; encouraging and being there to support and make me feel heard; helped with childcare application and when daycare was temporarily closed I received help finding other options.*

PaS students' comments reflected those of the HOPE students and offered a few more comments about their *help in navigating through DHHS; and referrals to other agencies for support.*

ASPIRE students offered very mixed comments on their interactions with their DHHS Case Workers. General comments about their helpfulness included statements about their *patience and kindness; help with ways to further educational goals; responsiveness when asking for supports; a listening ear; and helped with narrowing down career options.*

The comments of the ASPIRE students regarding challenges they faced working with Case Workers, however, were extensive and included comments about:

- *difficulty in both getting in contact with case workers and with follow-through;*
- *workers not trauma-informed and work based on a set of rules and guidelines that do not fit the lifestyle, history, and experiences of those in poverty;*
- *being bounced around through many workers;*
- *workers denying knowledge of benefits;*
- *workers don't go out of their way to help find what you're looking for;*
- *workers not equipped to handle graduate students;*
- *worker turn-over leading to a lack of consistency and loss of documentation;*
- *errors resulting in childcare interruptions, multiple times, and even loss of employment; and*
- *case workers making statements of extending services that don't happen.*

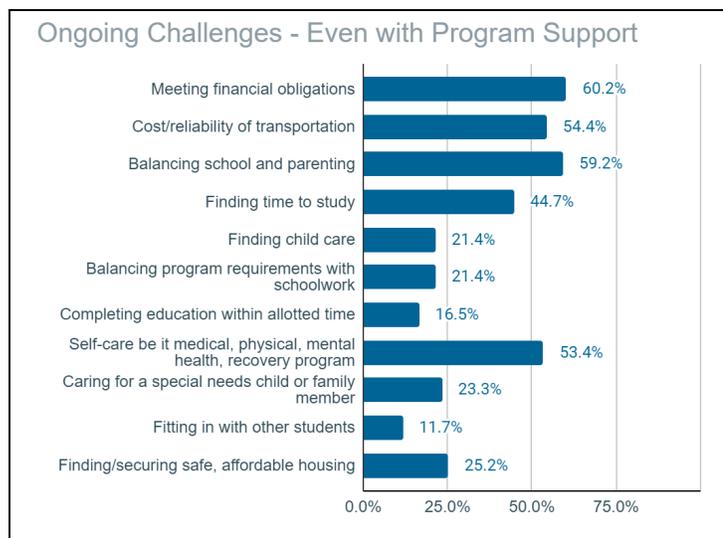
As “guides” for these students, it is essential that the navigators and case workers are able to support and advise students on their educational pathway. Not doing so increased the likelihood of derailing them, resulting in an unsuccessful end to their aspirations to complete their studies and move into the workforce to secure a stable life for them and their families.

OPTIMISM: Hope for the Future

When asked what effect their participation in PaS/HOPE/ASPIRE had on their progress to achieve a degree, certificate, or professional credential their responses varied. But they revealed confidence in both the programs’ support in assisting them along the way and in their own resilience to see this degree or credential to its completion.

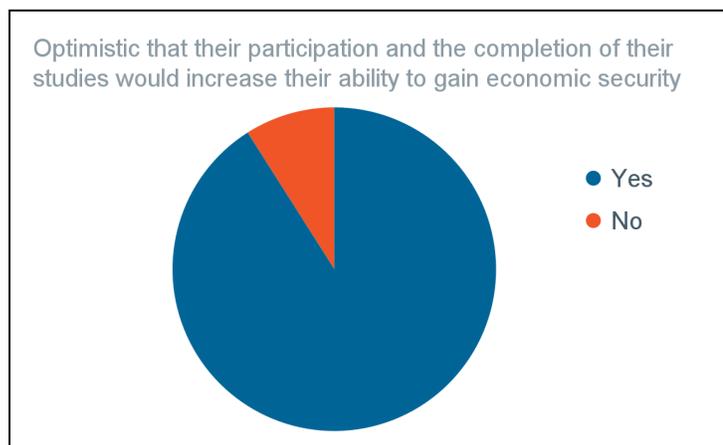
- 49.5% said the programs made it financially possible to stay in school.
- 38.8% said they might have dropped out without this support.
- 38.8% indicated they could reduce their work hours.
- Well over a quarter (28.2%) said they would not have tried school at all.
- 19.4% noted they could take courses to prepare for their course of study.
- Slightly over 15% said the program allowed them to move to full time student status.

And yet, the challenges remained. Among them were:



A. Ability to Raise Income and Gain Economic Security

Yet despite these challenges, a booming 97.1% answered yes when asked if they were optimistic that their participation in HOPE/PaS/ASPIRE and the completion of their studies would increase their ability to raise their income and gain economic security.



One wrote:

The reason I decided to go back to school is because I was sick of working dead end jobs with high turnover rates that would promise there was room for growth but never move you up. ... I was working so many hours and barely making ends meet at \$12 per hour. I want a better life for me and my sons. I have a dream of one day being financially independent and stable and being able to afford to buy a nice home for us, a dream of a time where I don't have to wonder or worry about how I'm going to meet our basic needs. I have a dream of graduating with my masters in social work/psychology and becoming a therapist and giving back to the community by using my life experiences and education to offer help to those going through difficult situations.

Additional comments referred to:

- *Providing for my family better*
- *Getting proper housing*
- *Providing quality after school activities for the older children*
- *Opening a small business*
- *Getting a work certificate in an area of high demand*
- *Finding a job within my physical capabilities that pays a living wage*
- *Securing more income for myself and my family and allows us to have a fresh start*
- *Getting a good job with benefits*

B. Opportunities for Career Advancement

And when asked whether they were optimistic that their participation in the HOPE, PaS, or ASPIRE programs, coupled with the completion of their studies would increase their ability to advance in their chosen career, a resounding 91.3% answered yes. They spoke of

- *Having confidence in their abilities and feeling less defeated in life in general*
- *Allowing me to finish my degree which was not going to be possible. I will be an RN this year because of HOPE*
- *Expanding employment duties with a BS; With proper credentials in this field, the sky is the limit*
- *Not entering a minimum wage paying job*

Their convictions spoke of their hope - *I know I will advance*; their persistence - *With all the support backing me up, I believe anything is possible. Having a career that you enjoy and love, it's much easier to want to only go forward with education*; their aspirations - *I have faith I'm on the right path toward success*; and the comfort that comes with having support - *It is nice to have someone on your side.*

C. Impact of Education on Parenting

Parents with post-secondary degrees or certifications generally have children who are themselves better educated, healthier, independent, and likely to be more successful in their later years. Student-parents perceive advanced education as providing a better life for themselves and their families through enhanced earnings capacity and stability. Within their families, they see it as a motivational factor for self-development, as an opportunity to improve their economic condition to strengthen their future, and

as a role model for their children. This is evident from the interviews we conducted with respondents:

Bella reported doing her homework with her children, and she said they looked up to her and wanted to go to college when they got older. She said she wanted to “better herself” for her kids, so even when it was tough, she kept “plugging along.” She reported having a disability and said UMPI had provided services around that as had HOPE program staff. A recent heart attack slowed her progress in school but she continued.

Dora lived in a semi-rural northern Maine town with her young daughter. She said her daughter got sick a lot, so that was difficult when her daughter was not able to go to school. She said she was in school for her daughter, to give her a better future

Serena, struggling with depression which could paralyze her sometimes, felt her return to school provided an example to her older daughter that you could pursue your goals at any age.

Kate was going to school to be a school counselor. She said she learned a lot about herself through that process. She loved going to work and said her kids now got to see that: her not miserable, but happy. And she gets to do “really cool” things with her four children, all girls, like going to the State House, talking with Senators, and advocating for a law. Her 8-year-old was interested in a bill that would ban flavored tobacco. So, she wrote to their Representative and asked her mom to take her to the State House to watch people testify so that in the future she could do the same. Kate believed that it is important to teach girls to be strong within themselves and was striving to do that.

WHEN BASIC NEEDS ARE MET

Material hardship (i.e., the inability to afford basic needs) is especially true for households that have historically experienced inequities based on race/ethnicity, family structure (i.e., single-parent households), or other factors (e.g., households in which a child has a disability). When these families experience material hardship, emotional distress among both the parent(s) and the children is higher as disruptions cascade into the family unit leaving parents less able to protect their children from the adverse side [effects](#). Many of the respondents in this study reflect these households, ones which have historically encountered and experienced inequity:

- Almost a quarter (24.49%) identified as a race other than white in a state where 94.0% of Maine residents identify as [white](#);
- Nearly three-quarters (74.7%) reported yearly incomes of less than \$20,000, the majority of whom (52.4% of the total sample) reported incomes of less than \$10,000;
- Nearly three-quarters (73.8%) were single heads of household; and
- Nearly two in five (38.8%) had a child with special needs, of which 65.0% had a permanent disability

Hardship, though, decreases when families are given resources to meet their basic needs. [Survey](#) data indicate that both emotional and financial support can interrupt the negative effects of material hardship. Resources matter.

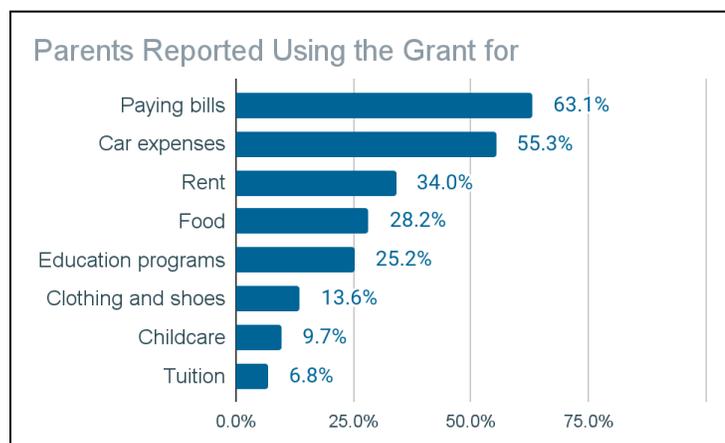
A national [survey](#) of well-being in families with young children gathered and monitored data about the experiences of families with young children during the COVID-19 outbreak in the United States. They found that “parents and children experiencing four or more hardships reported 60% greater distress than parents and children experiencing no hardships” (para. 3, Key Findings). But families that received higher levels of emotional support also reported higher levels of emotional well-being which were sustained over time, even when material hardship was higher.

Governmental financial support to these same families had similar outcomes; it allowed them to afford necessities and pay bills hence relieving continuing concerns over ongoing financial challenges. In families with young children, they found hardship not only [decreased](#) significantly over time but was sustained after the arrival of the stimulus checks in early 2021. In households with children (who received the largest stimulus benefits), food insufficiency dropped by 42% from January to April 2021, and rates of acute anxiety and depression dropped by 20%.

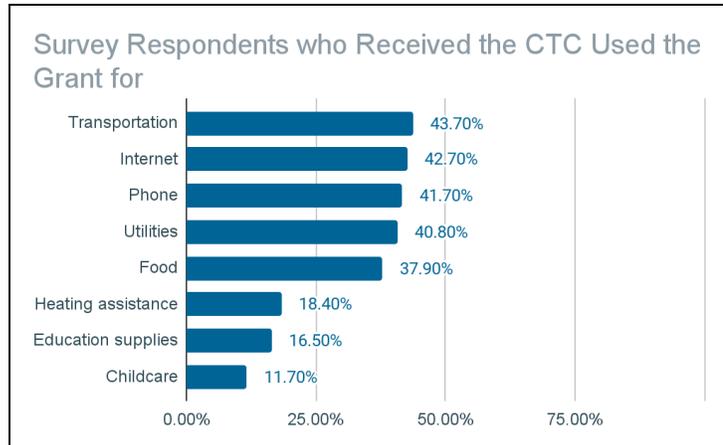
A subsequent [analysis](#) of census data supports these findings: increased material hardships in the forms of food insecurity and missed housing payments, and increased rates of anxiety and depression create great fragility within these households. Households with children reported food insecurity and housing hardships that were 70% to 100% higher than for households without children. Importantly though, they also concluded that “when families are able to meet their basic needs, the emotional well-being of the entire household [improves](#)” (para. 4 under Resources Matter).

A. Build HOPE Fund Use

When asked how they used the Build HOPE financial grant, almost all respondents – 98.1% - said it was used for the same purpose for which they had applied. An overwhelming number indicated they used it to:



Survey respondents who received the Child Tax Credit (CTC) used it in very similar ways:



B. Difference Made in People's Lives

In surveying and interviewing student-parents in HOPE, PaS or ASPIRE, we were also interested in how they would describe the differences the Build HOPE financial grant made in their and their families' lives. Generally, we found that for the family it meant less stress, less worry, more happiness for everyone, more good days, and more quality time to spend with family. We offer some of their comments here regarding the impact of the Build HOPE Fund grant in their lives:

We have a lot of fun, we are silly and goofy, and playful and joyful with each other and feel healthy on all levels. There is time and space for creativity and joy which feeds our souls.

I do not have to stress about figuring out a minimum wage job to support my children, and can focus on school.

The stress of bills was uplifted for a moment. I was not worried about the electric being shut off, internet being disconnected, and the ability to pay for school tuition to help me finish up the last bit of my certification to help gain employment that will benefit me and my two littles. It allowed me to breathe a little easier and in turn made me less tense and able to enjoy the time with my babies without fear of finances constantly in back of my mind.

The overall tension of the world is lifted and I'm able to relax and enjoy my family at home after working all day. Being able to provide for my family and feed them and clothe them is a relief.

There is less stress overall. I am able to spend more quality time with my son and focus on raising him and meeting his needs. I am able to focus on my education without the stress of worrying how I'm going to pay the rent, car payments, etc. We were able to get to the grocery store and to the doctor. Basic needs are important things.

It relieves the day-to-day stress of getting by. It gives hope to continue moving forward.

The difference is indescribable. There is not a worse, soul shattering feeling than not being able to provide for your children. The explanation is painful. When needs are met, it lifts such a heavy burden, and provides the breathing room I so desperately need to focus on completing my schooling so I can one day not have to worry about our financial status.

For my family, I am a more calm and less stressed-out person. So that directly impacts my children. Also, this car transports my children to school and me to work so I can one day pay for our home.

The grant I received from the HOPE fund was super helpful because it provided repairs for my vehicle that I use to get my child to school and myself to college which is important because my degree will allow me to be self-sufficient.

I was less stressed financially and could spend more time being a hands-on parent to my child with autism. We both needed clothes, and having repairs done on my car meant we could go on more day trips around the state.

It has reduced the amount of stress on me and my child noticed I was sleeping better.

C. Support for Program of Study Completion

One of the major goals of the Build HOPE Project was to ensure that students were supported enough during their studies to achieve successful program completion. Hence, it was important to know what kind of a difference their participation in the project made in their ability to complete their program of study. They spoke, among other things, of self-confidence, ability to focus, less stress, time to devote to studies, and ability to purchase items necessary to succeed. They described these differences in these ways:

I got a 4.0 GPA for my first semester at U.M.A. because I was able to focus on school.

I was so confident to be focused on my goals and ready to start my classes. I was able to get a computer that actually had programs on it I needed.

I'm preparing myself to go to college with the grant I could buy some equipment to help me.

Knowing that I can take the time to complete my schooling for the best of my abilities. Having that time to spend on school knowing I do not have to get a second job.

I am almost done with the certification program and was able to purchase a study guide and then join the program to maintain my credentials.

It really makes a huge impact. In my classes, anytime that I've gotten a lower grade it has been because of time constraints, not getting an assignment turned in on time because I'm also trying to make enough money to survive while also trying to balance being a parent and a student. When I have help to meet those

needs, I am able to fully focus on my education and it shows in my grades, because when I have more time to study and work on my assignments, I get better grades.

When I first applied to Build HOPE, I was unsure how I could keep getting through school while not being able to work full-time. Build HOPE helped in such a significant way that a lot of the stress was minimized so I can prioritize by school work and being a good mom.

Knowing that my 2-year-old is in a safe daycare allows me to focus on my studies instead of worrying about getting home quickly to relieve the babysitter or hoping that my child isn't overwhelming elderly family members. Being able to have assistance with housing and heating bills so I can do homework instead of work a part time job at nights has allowed me to excel in my program academically.

Well, I actually just changed my major completely.

I'm thrilled to have your assistance. I was able to continue working for my bachelor's degree and attend all of my classes on promptly and without stress thanks to your donation.

Having a roof over my head allowed me to get work done on my computer which I couldn't do from my car without electricity.

This grant allowed me to have transportation to college.

It was huge to get our van back on the road and keep my focus on Nursing School.

I had three courses over the summer and the money was used to pay for some tuition, printing, and school supplies.

I did not have to pick up so many extra shifts and skip study.

[College] and HOPE have worked so hard to help me finish my diploma program for addiction counseling and with no child support for any of my children it was money I wouldn't have had otherwise.

I didn't need to worry about taking time away from school to work more hours to help cover costs.

The interconnectedness of the many issues that families with children face and the impact of 'want' and 'need' on their well-being and their ability to secure a future for themselves is clear. Helping families meet their basic needs can meaningfully reduce household adversity and improve both parent and child well-being. The survey data from this inquiry supports what other studies have shown: Financial relief provides more resources for parents to meet their children's basic physical needs and is likely to result in an increase in emotional resources directed toward providing a nurturing, secure home environment, and increasing the capacity for academic success.

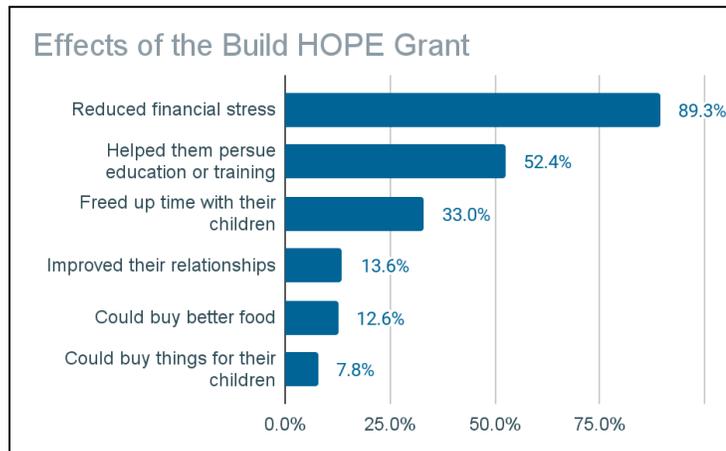
BUILD HOPE FUND: Flexible and Unrestricted

The Build HOPE Fund provided unrestricted financial assistance (up to \$2,000 yearly) to eligible participants in the HOPE, PaS, and ASPIRE programs. Its overwhelming use for paying bills is concrete evidence of the importance of the flexible and unrestricted nature of the Fund. It gave recipients the ability to use the funds for those things that were necessary for them at that moment to provide greater security for their families and to assist them in completing their studies.

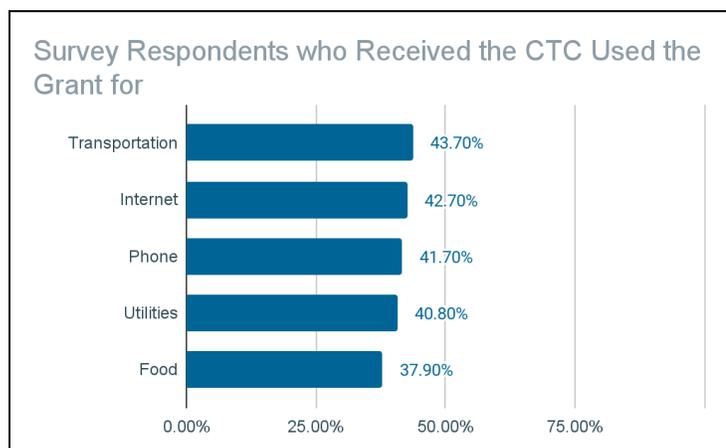
When asked about their experience receiving this kind of flexible and unrestricted support, respondents indicated whether they agreed with the following statements; the percentage that did is noted:

- **89.3%:** *I felt **respected** because I was **trusted** to know what my family needs.*
- **68.0%:** *It was much **easier** to receive the Build HOPE funds than it has been to get help from programs administered by DHHS that have **more requirements and restrictions**.*
- **63.0%:** *Because there were fewer restrictions and I could **use the funds for what I needed most**, I was able to focus more of my time and energy on other things like school and family.*
- **37.9%:** *It was helpful to have this flexibility because my **needs changed** after the time I applied, and I was able to **use the funds for what I needed most**.*
- **20.4%:** *It does not matter to me whether there are guidelines on what the funds can be used to pay for as long as the funds can **help me meet some of my needs**.*
- **2.9%:** *I would rather have more guidelines about what the funds can and cannot be used for because that would help me prioritize and manage my money better.*

Because of the Build HOPE Fund's flexibility and unrestrictive nature, respondents reported the following:



The survey asked about other supports student-parents had received including the Child Tax Credit (CTC). Of the 70.9% of the sample who received the CTC, 94.6% also indicated that its flexibility was very important. And they also used it to meet their current needs including:



These findings are in keeping with recent studies of CTC recipients nationally, albeit CTC payments were, for the period of time they were in place, monthly. But, like the Build HOPE Fund direct payments, they had no predetermined outcomes or behavioral requirements; they were flexible and unrestricted.

A [study](#) from the Center for Law and Social Policy (CLASP) of over 1,000 families with children also supported our findings about spending in that “parents are largely spending their CTC payments on necessities” (p.11). They also found no significant difference in how families in differing income levels spent their monthly payment: spending on necessities was the most common response.

CLASP researchers concluded that the monthly payments had altered these families’ daily life in certain ways, helped low- and moderate-income parents afford necessities, reduced their financial stress, and enabled parents to work additional hours outside the home. They heard directly from parents that the CTC monthly payments had made a huge difference in their budgets and their ability to afford essentials and provide enrichment activities for their children. The monthly payments also benefited children’s health and educational opportunities. Findings from a 2023 [study](#) conducted by the National Bureau of Economic Research, Bureau of Labor Statistics also found that families utilized the CTC payments to “enhance the well-being of both their children and the entire household” (p.1).

But also, in keeping with the findings in our study, were the reasons why some did not receive the CTC. Respondents in the [CLASP](#) study were confused about how or whether to apply and concerned about the possibility of repercussions on their access to other federal programs and, like the respondents in this study, some did not know about the program. Of the 21 respondents in the Build HOPE Project survey who did not receive the CTC, 11 said they did not know about it or were unsure whether they had or had not applied. The remaining 10 said they had not received it because of a tax-filing agreement with their child’s other parent. [CLASP](#) researchers concluded that “the importance of creating and distributing more CTC informational materials that specifically address those common concerns, such as whether parents would be required to pay back the CTC payments that they receive” (p.8) was clearly underestimated. And, they note, it also shows that constantly changing tax policy can be difficult for families to keep track of.

Rice University also recently conducted a [study](#) of food aid programs during the pandemic. They found that cash assistance provided low-income mothers with greater flexibility to feed their families than food distributions which actually presented additional challenges to families already shouldering heavy burdens. Financial assistance allowed them more flexibility in getting what they needed to feed their families; choosing when and where they shopped; and in tailoring their food choices to their specific household. Food distribution sites were often difficult to reach so not only was a car necessary, the travel time resulted in wasted transportation funds and wasted time that could have been used for study or be with family. The researchers noted that mothers expressed enthusiasm for the ‘simple practicality of this system’. None reported accessibility issues.

To quell the critics, researchers at [GiveDirectly](#), a charitable non-profit which sends cash directly to low-income households, found no evidence that any of the payments discouraged work or increased purchases of items such as alcohol. They did find, however, that it did afford someone the opportunity to transform their life in a way that mattered to them as was true for the survey respondents who received Build HOPE Fund grants. They too used the money to meet basic needs for themselves and their children: only with their basic needs met, could they continue with their educational plans and importantly, take steps to achieve economic stability and security for their families.

There is little doubt from our findings and the findings of others that [flexibility](#) gives recipients the opportunity and ability to use the resources for whatever reason without retribution. It is about trust and power: trust that those directly involved know how best to deploy the resources available to them and in real time, when it is needed. In essence, it is an investment based on trust. It also cedes power to the recipient rather than making decisions for them. And it can, at its best, be transformative for both the recipient and their family.

OVERALL OBSERVATIONS

Low-income parents are generally juggling work, children's needs, and college. Among other demands, support for these families is essential for family stability, and helping them while they are doing their studies is a cost-effective strategy for raising the educational attainment of two generations simultaneously, while narrowing educational disparities.

Yet, as is evident, they face formidable challenges in their attempts to access and be successful in post-secondary education programs. For most, day-to-day responsibilities can be extremely overwhelming. And while they are, for the most part, extremely resourceful, they almost always live on the edge. Additionally, they:

- Play multiple roles: parent, breadwinner, student, partner and rely heavily on outside supports: public, private, family;
- Often work outside of school, mostly part-time but sometimes full-time;
- Lack in-family role models as they are often the first in their family to go to college;
- Encounter numerous attempts at completion, often retrying college a few times while juggling multiple roles and responsibilities; and
- Have major concerns about securing reliable and affordable access to quality childcare and reliable transportation.

A. Networks of Support

In their personal lives, they prioritize finding ample time to focus on their studies, particularly when at home. Additionally, they independently manage various daily and weekly responsibilities such as grocery shopping, homework, personal and medical appointments, housekeeping, as well as coordinating children's activities, including school meetings and appointments with teachers. In their interviews, a number of them spoke of having limited support networks - an established network of family and friends outside school; and of lacking a sense of belonging to a community of learners.

While resourceful and resilient, they just can't come out even; thrift only goes so far. Financial worries are a constant. They often have few people who "have their back" and can sometimes step in to give them some relief and self-care time. Despite these challenges, they remain committed to their roles as parents and until they graduate, as students.

When asked whether they had a network of support – friends and family who are there when needed - the responses were mixed.

Katelyn, a single, white female with two children – a three-year-old and a 17-year-old - was living in a semi-urban town in southern Maine when she completed the survey. To secure affordable housing, she had recently moved to Massachusetts after a brief period of homelessness during which time her older son lived with his father. Her income had been less than \$10,000 when she completed the survey, but by the time of the interview, she was employed earning a more secure income but no longer in school. In Massachusetts, the PaS and HOPE programs were not available to her, but said she planned to complete her degree as she had only a few classes left to graduate. Katelyn found balancing parenting, work, and school very challenging but while a part of the PaS program, she had felt supported by her worker. She had only one close friend in Maine, but not much family support. She stated that for now, keeping her family safe was her utmost concern.

Carson, a white, single female with three children aged three, five, and eight had recently left the father of her two younger children, leaving her homeless. She, on the other hand, said she had a rich support system made up of friends and family. They helped with childcare, gave her money, and provided emotional support.

Beth, a Black, single female living semi-urban area in northern Maine with her three children aged 14, 12, and 11 reported more family support than many others we interviewed including a brother who lived nearby and helped with the children; he also had children, and they traded caring for each other's kids. Bella's mother also lived in the area and was able to help with childcare.

Kate, a single, white female with four children living in a semi-rural location in Aroostook County relies on her recovery community because she does not have family support. She said she had to find help somewhere and was luckily able to. Now that she has, she can share care with other moms on weekdays or even on weekends. They trust each other with their children. She also said she had a teacher in school who was incredibly helpful; someone who was understanding, especially about late papers.

B. Stories of Determination, Resilience and Gratitude

The interviews we conducted gave us deep insight into the complexities and challenges of the lives of these student-parents. The intricate narratives of their striving for a post-secondary education provides insight into their colliding demands, regulatory mires and often institutional disregard or denial of parenting responsibilities. They

also tell us a lot about how little support we, as a society, provide to those whose worth continues to be questioned despite their outcomes of success.

But importantly, we heard about astonishing determination, independent thinking, and profound love for their children. They are grateful for this experience and most often, thankful for the support they have been provided. They take none of this support for granted. Let us tell you a few of their stories and how the Build HOPE Fund made a difference in their lives.

Serena identified as Black, single, and an immigrant with a green card living on an income of less than \$10,000 a year. She lived in a semi-urban town in southern Maine with her two children (ages four and sixteen). Her younger child had an autism diagnosis. She had had to quit her job as a CNA at a hospital once she started as a student, so losing that income had been very hard; the hospital had been unwilling to be flexible with her schedule. She was receiving TANF at the time of the interview but said she was in the process of transitioning to the HOPE program. DHHS, she said, was difficult to work with no matter the program, as she saw them as withholding services and support. She described the system as being designed to keep people in poverty. At the time of the interview, she was trying to get childcare assistance for her son but there had been roadblocks. She talked about how bad DHHS makes her feel when she needs help; she said she felt like she was being treated like she is a “crack addict”. MEJ was often a source of help for her when she didn’t get the funding and services she was supposed to.

She was studying sociology at the University of Southern Maine (USM). Coming to the U.S. with a degree in English gave her a lot of credits to transfer in when she began at USM. But she had had to take a semester off when her son was diagnosed with autism so she would have enough time to learn how to navigate the system so he could get appropriate services.

Serena stated that getting the Build HOPE grant had been freeing for her; she was grateful that she hadn’t needed to try to get help from DHHS that month and that she could spend the money on various needs she had, including her mortgage and clothes for her growing son. It had given her some peace of mind.

Tanya, a white, partnered female lived in an urban area in central Maine with her three children aged six, five, and seven months. She was working on her Associates Degree in Human Services at Eastern Maine Community College (EMCC) at the time of the interview. Going to school, she believed, made her a better parent, in part due to some of the things she was learning in her classes. She said she talked to her daughters about going to school and how important it was. She had a part time job and switched between the HOPE and PaS programs, depending on her income; at the time of the interview, she was about to go back on HOPE due to her increased employment. Her job was at a gym where she watched the kids of people who were working out, and her own kids could go with her to the job site.

When she had first started school, the house where she had been living burned down and the family had to live in a hotel, and then the pandemic began. She said the school was good about delivering books and a laptop to the hotel for her to try to keep up. She said the HOPE program was also supportive and believed that if you communicated you could generally work out the difficulties with DHHS. She ended up doing well that semester, but ultimately the crisis had caught up with her and she had struggled with mental health issues and substance use problems. "I've come a long way since that!" she proclaimed. At the time of the interview, she was appealing a denial of financial aid, due to some poor grades during the time she had been having struggles with her mental health. She reported that she really wanted to finish her degree as she had a passion for helping people who have had similar struggles as she has had and hoped to work in a crisis unit or with trauma when she graduated.

Tanya said she felt she had a good support system. Her family was an hour away, so she only saw them if she went there, and she no longer saw some friends since she had stopped drinking, but she felt like she had emotional support from her partner, her sister, and a best friend.

When she applied for the Build HOPE grant, her car had just broken down and she was dependent on it to get her kids to school in another town, from which she had just moved, and to medical appointments that were a distance away, while she was pregnant. She started renting a car, but it had been very expensive. The Build HOPE grant had allowed her to buy a safe car, and she had been impressed that there were no questions asked and that they trusted her. Having a safe vehicle that met her family's needs was extremely helpful to her.

Anna *lived in an urban area in central Maine (Augusta) with her 10-year-old child. She had recently moved there from a semi-rural town in western Maine because there was no affordable housing there. The move put her further away from her family, her only support system, and meant her son needed to start over in school, which had caused some problems. Anna identified as single and white; received disability benefits resulting in an income between \$10,000 and \$20,000 annually. At the time of the interview, she had received the Build HOPE grant two times; she used the grant for car repair both times.*

Her academic major was graphic design, which she was pursuing online through Southern New Hampshire University (SNHU). Covid had disrupted an earlier effort to get a degree at Central Maine Community College, as she had not been vaccinated, a requirement to be on campus. She also lost some credits in the transfer. While her program was online, she noted that she liked to go to the learning centers where there were materials she could work with. She said she started her schooling in jail through adult education, learning to repair computers and phones.

She was in the HOPE program, and she said she was appreciative of the financial help she had received. Still, she had many financial stresses and, at the time of the interview, a big debt to the electric company that followed her from her previous living situation. Dropping out to reduce the stress was a

consideration, but she hadn't quit because she wanted to give her son a better life and she didn't want him to see her as a quitter. The grants have helped her take care of things that had been hanging over her head. Keeping her vehicle running had been her major problem. She needed it for school and to get her son to appointments. The Build HOPE Fund allowed her to pay for repairs twice, freeing up some money for other essentials, such as a bed for her son.

Jackie is a white, single female with three children, all under six years of age. She lived in a semi-rural town in central Maine when she completed the survey, but had moved to an urban area, also in central Maine, by the time of the interview. Her annual income is less than \$10,000. A student at Eastern Maine Community College (EMMC), she is majoring in Career Studies. Living closer to her college made it easier for her, as it saved her time and money that she had been spending driving back and forth to school.

She reported that because she didn't have a great credit score and didn't work full time, she couldn't get a good car. Instead, she would buy used vehicles that she was always having to repair. She used the Build HOPE grant to pay for fixing her car, which was a big relief, though she still needed more money to have it completely repaired. She found getting money from the Build HOPE Fund much easier than asking for support from DHHS.

She had not found EMMC to be very supportive. At the time of the interview, she had been trying to figure out how to get enrolled for the semester, and she kept asking someone to call her, but they would only email her, which she found very frustrating. She had cut back to being a part-time student as she was having a hard time carrying a full-time load while caring for her three young children. Dismissed from her academic program at one point, due to poor grades, she went to Beal University for a couple semesters. At the time of the interview, she had returned to EMMC and was trying to obtain academic amnesty. Those poor grades had come during the time she had been driving a long distance to school from her previous home and had been dealing with restrictive childcare hours (from 8:00 to 2:00); this made it difficult for her to attend to her school responsibilities. COVID-19 had been very difficult for her as she had had no childcare and taking classes online had been challenging for her. She said she was a little discouraged that it was taking her so long to get her Associates Degree, but she felt she needed to keep trying to get ahead so she could support her family.

These narratives confirm that education can be not only life-affirming, but life-changing, not only for parents but for their children as well. But as is evident, more needs to be done. The harder we push families to the edge, the more fragile they become. These narratives, along with the survey data, provide an opportunity to create new policy solutions and extend existing ones to lessen the burdens these student-parents regularly encounter.

CONCLUSIONS

The Build HOPE Fund provided student-parents with access to immediate financial assistance when they were most in need; when they had no place left to turn. For them, it was a life-line. When asked in the interviews how they would have managed without this support, many shook their heads, shrugged, and said they didn't know. As revealed earlier in the discussion about support networks, they were, for many of these student-parents, extremely limited and more importantly, the ones who did have support networks revealed they were often with peers and family members in similar positions to their own. So, for most, financial back-up support from them was rare. Without hesitation, however, they also indicated that they would do as they had been doing to keep afloat: moving the limited incomes they did have into a different "to-be-paid-at-another-time" category each month while knowingly building a continuing trail of debt.

The intent of providing financial assistance when it was most needed was also not just to keep them afloat but to also affirm their determination and strength, and their aspirations for both their own and their children's futures. When asked about their experience in receiving this kind of flexible and unrestricted support, respondents overwhelmingly said they felt *respected, trusted*, as *the* person who knew what their family needed hence giving them the opportunity to focus their time and energy on their schooling and on their family. Additionally, as in most families, needs change over a given period of time; these families were no exception. But with the flexibility afforded them with this Fund, they could adapt their spending to cover those things most in need at the moment.

But even with the opportunity to receive extra cash to assist them in meeting basic family needs, as well as to support them in their education, these student-parents were left with expenses that were continually hard to pay for, putting them at risk of derailing their intended success at reaching their educational goals.

Overall, student-parents who are seeking to advance their education beyond high school and subsequently enrolled in one of the three state affiliated programs – HOPE, PaS, ASPIRE – face continuing financial challenges in nearly every aspect of their lives. Bluntly, they do not have enough money to live on. Yes, they scrape by and they are thrifty, but they are also always behind and are regularly juggling which of the essential expenses they will pay this month and which they will push to the next.

The data in this report provides important evidence of not only the significance of education in greatly expanding the opportunities for and enriching the lives of these student-parents but also of the cost – to them, their families, the communities in which they live, and the state - of not doing so.

These programs – HOPE, PaS, ASPIRE - provide financial and navigational support to parents pursuing higher education making it possible for many to achieve a degree, certificate, or professional credential.

The policy changes that have occurred in Maine through the years (see Appendix I) have provided greater support to families as they seek to achieve the goal of securing their and their children's futures. And, lest we forget, the careers they aspire to enter are ones that not only add to the state's labor force but will supplement some of the employment areas in which there is a shortage of workers.

Moving Forward: Recommendations for Action

Maine has the distinction of being a national leader when it comes to ensuring access to and support for low-income student-parents' ability to achieve a post-secondary education. Many state leaders have taken politically brave steps over the years to actively invest in the potential of student-parents. The programs which have emerged - HOPE, PaS, and ASPIRE - provide some of the critical support needed to ensure these goals are met. There remain, however, gaps and unmet needs that when addressed, can make a significant difference in parents' abilities to both pursue and meet their educational goals. Investing in this as a state not only helps these families in both the short and long terms but will secure their children's futures.

Importantly, this investment extends its impact into local communities and the economy of the state. A major challenge facing the state right now is its "plateauing workforce". This investment will not only enable more people to pursue and fill high-demand jobs but will increase both the size of the workforce and the number of employed traditional "working-age" Mainers. Parents will receive support in meeting their educational goals and their children will be encouraged to dream bigger. Investing in social infrastructure is a promising tool for promoting greater economic mobility.

While these programs are critically important it is also clear that there are ways in which they can be strengthened to help parents participating overcome obstacles. Providing more financial assistance to address critical needs like transportation would clearly help but there are other programmatic changes that HOPE/PaS/ASPIRE participants say would also help them in meeting their goals: more help securing financial aid; allowing more time spent in class and studying to count as "work" to meet program requirements; more assistance in finding and paying for child care; and assistance with job search after graduation. Specific to ASPIRE participants, 44.8% suggest that more casework support would help increase the likelihood of their success.

The HOPE, PaS and ASPIRE programs provide critical support. To ensure that these programs are as effective as they can be, the following key areas demand attention:

- 1. Barriers to Access:** Address the diverse challenges faced by student-parents, as nearly 80% of this study's participants encountered obstacles, such as, lack of support, financial constraints, childcare constraints, health issues, transportation hurdles, institutional debt, and housing instability. Strategic interventions, like support provided by Navigators at Jobs for Maine Graduates, are essential to eliminate these barriers and create a conducive environment for pursuing education.

- 2. Unmet Needs:** Acknowledge the persistent challenges faced by student-parents even with support from PaS/HOPE/ASPIRE, as evident in the Build HOPE project data. Prioritize funding to meet critical needs, including transportation, housing, education supplies, electricity, computer equipment, heating assistance, and other miscellaneous needs, to ensure the holistic well-being of student-parents and the successful completion of their studies.
- 3. Boost Support provided by HOPE and PaS:** Recognize the effectiveness of the Build HOPE grants in addressing crucial needs and education-related expenses. The grants have proven instrumental in covering bills, transportation costs, rent, food, education program expenses, and clothing. To maximize impact, policymakers must allocate increased^[142] resources to these grants to ensure the comprehensive well-being of low-income student-parents pursuing higher education.

To ensure both the personal success of these low-income student-parents and of their success in contributing to the economic well-being of the state, the evidence gathered through this study reveals that forthcoming policy initiatives must focus on the following areas:

- 1. Addressing Financial Hardship: A Call for Increased Support and Resources for Student-Parents in the Context of Maine's High Cost of Living**

Student-parents and their families need more money and more access to reliable and responsive resources to increase the likelihood of their success in their educational pursuits. The additional income support provided through the Build HOPE Fund grants helped 63.0% of respondents pay their bills.

Maine is an expensive state in which to live. According to the Maine Jobs [Council](#) report of 2021, Maine's cost of living was the 12th highest in the nation; 16% above the national average in all categories, including food (17th highest), housing, utilities (6th highest), transportation, and health (4th highest). Maine also has the lowest average weekly wage and the lowest "disposable income" (income after taxes). Hence, "making ends meet" is extremely difficult. A recent [tally](#) by the Bureau of Economic Analysis found that in 2022, expenses exceeded incomes in Maine by [\\$2,778](#) ranking it at #50 in the ability of residents to make ends meet. The higher the cost of living in a state, the harder it can be to get by.

- 2. Fostering Empowerment: The Transformative Impact of the Build HOPE Fund's Flexibility on Family Well-being and Educational Pursuits**

Families need the opportunity to respond to areas of need without retribution or restrictions. The Build HOPE Fund's flexibility and unrestrictive nature reduced financial stress for 89.3% of respondents, helped 52.4% pursue education or training, freed up time for 33% to be with their children, and enabled 12.6% to buy better food. Almost nine in ten (89.3%) felt trusted and respected in being able to choose what their family needed at the time; almost seven in ten (68.0%) responded positively to the ease in receiving support and of the lack of restrictions, while 63.0% commented that the fewer restrictions

allowed them the time and energy needed to attend to their families and studies.

3. Navigating Roadblocks: Addressing Transportation Challenges for Student-Parents in Pursuit of Educational and Career Success

Transportation ranked highest among all survey respondents and interviewees in both the “pressing needs” category and in the “on-going difficult to pay” category. Study participants reported relying almost solely on their car to not only get to their educational program but to also bring their children to school, appointments, therapy, and to shop for food, clothing and other necessities. Without a car, most are stuck, especially the 60.0% of survey respondents who live in rural and semi-rural areas.

PaS and HOPE provide some help with transportation costs but do not go far enough. The additional income support provided through the Build HOPE Fund grant helped 55.3% of respondents with transportation expenses.

It is notable that in 2023, Maine’s average annual transportation costs, excluding repairs, insurance, and registration was [\\$5,042](#). This is more than half of the annual income reported by 52.4% of survey respondents who reported incomes of less than \$10,000, and between a half and a quarter of the annual income reported by 22.3% of respondents with reported incomes of between \$10,001 and \$20,000.

Obstacles to reliable transportation must be addressed to help parents reach their educational and career goals. Increasing current allocation-levels for transportation support is essential as is ensuring access to resources for car repairs and support for the purchase of newer vehicles which are less likely to incur regular breakdowns. A number of survey respondents and interviewees indicated that they had to resort to renting a car, especially when their cars were too old for reasonably priced repairs or when repairs would take time and/or parts not easily located. This is neither a reasonable nor prudent solution to a very big problem.

4. Urgent Housing Concerns: Affordable Rentals, Evictions, and the Critical Need for Financial Support

The cost of housing has exceeded the amount that families can realistically afford, especially renters. Of the survey respondents, 81.6% rented. The median January [rent](#) in Maine was \$1,975 and only 576 2-bedroom rentals were available on January 8, 2024 at an average price of \$1,950. Evictions have also increased substantially. Data from the Maine Judicial Branch [reported](#) more than 2,000 eviction filings in the first few months of 2023, 55% higher than during the same period in the previous year. A recent Harvard Medical School [study](#) concluded that children who experience evictions are at higher risk for neurodevelopmental and other health problems. The authors affirmed that housing stability is an important determinant of child health and overall development.

Both housing shortages and high housing costs, particularly in areas where work is more accessible and prevalent, leave families in jeopardy of living in dwellings unsuitable for their families or conceivably homeless. Among the survey respondents, 26.2% said their housing was not suitable for their family, 17.5% indicated their dwelling did not have sufficient heat, and 15.5% cited safety concerns. Without a home, it becomes near impossible to succeed in educational pursuits or sustain employment or properly care for children, especially those with special needs.

Attention must be directed toward people with low incomes, especially renters, who need some financial help, i.e. rent relief, to cover the basic and essential costs of properly and safely housing their families.

5. Energy Struggles: Urgent Calls for Affordable Utilities in Low-Income Families

The skyrocketing [costs](#) of electricity prompted many respondents to request assistance with electric bills, both current and past-due, as well as with other utilities. [Maine](#) ranks as the 6th highest in the country for monthly household energy bills and the highest for monthly heating oil costs. Keeping the lights on and the heat going is essential to a family's overall well-being. Of the survey respondents, 74.8% used the HOPE Fund grant for utilities and 37.9% for heat. Those in the \$10,001 - \$20,000 income range were more likely to choose electricity over transportation when asked about pressing needs.

Policymakers must direct attention to finding ways to help make utility costs affordable for low-income families with children.

6. Empowering Student-Parents: Strengthening Institutional Support and Coordination

An alignment of state policy, and post-secondary education institutions and programs, coupled with community resources and the unwavering determination of student-parents can cement the systemic commitments and obligations necessary to move forward. Efforts at multiple levels can overcome the impasse that low-income parents often encounter in seeking further education. These can include:

- **Integration with and Among State Departments:** It is often challenging for student-parents to navigate through the different programs and resources that are available. Programs and supports are available through different agencies and institutions and these entities are not always connected and coordinated. This means that student-parents are often unclear about where to go for different types of support and often have to share their story many times with many different entities to get the support they need and qualify for. Increasing coordination and communication between educational institutions and training facilities, and State Departments of Education, Health and Human Services, and Labor for low-income parents seeking access to post-secondary education could help

streamline and improve access to programs and supports. Navigators also become a critical component of these programs, as these individuals can help student-parents navigate these complex systems.

- **Dedicated Web Pages for Student-Parents:** The state can do more to increase awareness of the HOPE and PaS programs, as well as other resources for student-parents. The creation of educational institution and training facility web pages for student-parents can direct them to internal, on-campus resources as well as to external organizations that can offer informal support opportunities such as recovery communities, the TRIO Program, and Head Start Parent Ambassadors.
- **Coordination with Special Needs Services:** Enhanced coordination of PaS, HOPE, and ASPIRE with state services for special needs children including the Office of Special Services and Inclusive Education; Children with Special Health Needs, Division of Disease Prevention; and Disability Rights Maine is needed to ensure these families are provided with necessary support and resources.

APPENDIX I: Maine's Path to Supporting Educational Access to Student-Parents with Low Income

Maine has a strong history of supporting access to post-secondary education for low-income student-parents. In 1997, it bucked the national “work-first” trend prescribed by PRWORA. It instead enacted the Parents as Scholars (PaS) Program opting to continue along the route it had embarked upon 15 years earlier by continuing to help low-income mothers improve their job prospects through higher education enabling them with better workforce opportunities in the future. In its early years, Parents as Scholars was a success both for the state and for people on public assistance. But it was clear that it too had income eligibility, time, and other limitations.

Real reforms that improved TANF/ASPIRE and our economy have garnered strong bipartisan support within the state in recent years to strengthen TANF/ASPIRE as a way to reduce poverty, increase economic opportunity for families, and strengthen our workforce. These bipartisan solutions have offered real reform based on data and the needs of real people. Among them:

In 2017, ***An Act to Reduce Child Poverty by Leveraging Investments in Families Today (LIFT)***

- Gave the first TANF increase in 16 years and provided for annual indexing of benefits;
- Increased access to housing and heating supports for families with low-income;
- Increased access to post-secondary education to high wage, in-demand jobs through the Parents as Scholars Program.
- Improved access to childcare for TANF/ASPIRE participants

In 2017, ***An Act To Amend the Requirements of the Temporary Assistance for Needy Families Program***

- Eliminated the deprivation requirement in TANF, enabling two-parent families in need of support to receive TANF.

In 2018, ***An Act To Reduce Child Poverty by Leveraging Investments in Families for Tomorrow (LIFT 2.0)***

- Created the Higher Opportunity to Pathways to Employment (HOPE) program, which created access to post-secondary education for families by helping with necessary supports for parents going back to school, like childcare and affordable housing.

In 2019, ***An Act to Reduce Child Poverty by Leveraging Investments so Families Can Thrive (LIFT 3.0) / An Act To Secure Transitions to Economic Prosperity for Maine Families and Children (STEP)***

- Further increased access to post-secondary education for families receiving TANF;
- Reduced the benefits cliff;
- Provided support for two-generation/whole family services;
- Required DHHS to measure and track Maine's progress on poverty, food insecurity, and other measures of child well-being.

In 2021, ***An Act to Protect Children from Extreme Poverty by Preserving Children’s Access to Temporary Assistance for Needy Families Benefits***

- Protected access to food and shelter for Maine children living in deep poverty by ending the practice of “full family sanctions” in the TANF program – a punitive policy which took assistance away from entire families, often due to misunderstandings or errors.

In 2021, ***An Act To Make Technical Changes to the Eligibility Provisions of the Higher Opportunity for Pathways to Employment Program***

- Expanded the acceptable fields of study for participation in the HOPE program and
- Expanded the number of available slots in the HOPE program from 500 to 800 participants in the Biennial Budget

In 2022, ***An Act To Improve the Temporary Assistance for Needy Families Program and To Improve the So-called Leveraging Investments so Families Can Thrive Report (LIFT 4.0)***

- Created more higher educational opportunities for TANF participants by making PaS more in line with the HOPE program, such as by providing participants with more supports like funds for tuition, books, and technology;
- Required that TANF/ASPIRE services are trauma-informed and delivered in a culturally and linguistically appropriate manner;
- Gave TANF participants—experts in how TANF could improve—a voice in shaping those services.

In 2021, ***An Act to Support Children’s Healthy Development and School Success*** advanced as a result of a coordinated campaign with partners at *Right From the Start*.

- Expanded access to quality, affordable childcare by investing in childcare providers and working with community stakeholders to open slots in existing childcare programs through the First 4 ME program administered by the Department of Health and Human Services.
- And also improved childcare and early learning opportunities, enabling more parents to participate in the workforce and setting children on a path to success.

In 2023, ***An Act to Build Maine’s Economy by Supporting Child Care for Working Families***

- Doubled monthly stipends for childcare workers from \$200 to \$400 to attract and retain workers.
- Expanded eligibility for childcare assistance through the Child Care Subsidy Program for families earning up to 125% of the area’s median income – up from the current level of 85%.
- Expanded Head Start eligibility to 185% FPL.

APPENDIX II: Build HOPE Fund Pre-Screening Form

[Live form can be accessed as part of Maine Equal Justice's website contact form](#)

Contact Info

First Name - Last Name

Email - Mobile/Cell Phone

Address - City - State - Zip Code

Pronouns

- she/her/hers
- he/him/his
- they/them/theirs
- ze/zim/zir
- other (please specify)

Demographic Info - HOPE

I affirm that I am currently enrolled in one of the following programs:

- HOPE Program
- Parents as Scholars
- TANF and an Approved Program*
- I am not currently enrolled

**You may qualify if you are receiving TANF and attending an approved training or education program at least half-time. If you're not sure if you are attending an approved program please fill out the form and our staff will discuss that with you.*

NOTE: If you are not currently enrolled in one of these programs please go back to the top and select "I Need Help" to request assistance.

[If you're not sure and would like to learn more about the Build HOPE Project before applying, please click here.](#)

Gender

- Agender
- Genderqueer
- Man
- Woman
- Non-binary
- Transgender
- A different gender identity

Race

- White or Caucasian
- Asian or Asian American
- Black or African American
- Hawaiian or other Pacific Islander
- American Indian or Alaska Native

- More than one race
- Prefer not to answer

Ethnicity

- Hispanic
- Non-Hispanic

Immigration Status

- US Citizen
- Green card – more than 5 years
- Green card – less than 5
- Asylum Seeker
- Asylee
- Refugee
- Undocumented
- Other

Date of Birth

Annual Income

- Under \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- Over \$40,000

Relationship Status

- Single, Never Married
- Divorced, Widowed, Separated
- Married, Re-married, Partnered

Total number of children under 18 in the household

How many of these children are under 6?

Number of Adults in Household (other than you)

Are you the Head of Household?

To qualify for head of household (HOH) tax filing status, you must file a separate individual tax return, be considered unmarried, and have a qualifying child or dependent. The qualifying person must generally be either a child or parent of the HOH. The HOH must pay for more than one-half of the qualifying person's support and housing costs.

The Build HOPE Project provides financial assistance to families participating in HOPE or Parents as Scholars to help people meet their needs and achieve their goals.

The Build HOPE Project is also about learning about the difference this financial help can make for families and how policymakers can improve safety net programs.

If you are a HOPE or Parents as Scholars participant, you are eligible to receive financial assistance from the Build HOPE Fund to help meet your family's needs. Please complete the questions below and we will follow up to set up an appointment with a member of our legal services team to assist you.

NOTE: If you are not currently enrolled in HOPE or Parents as Scholars please go back to the top and select "I Need Help" to request assistance. Thank you.

How did you learn about the Build HOPE Project?

Institution or Program you are attending:

Degree or certification program enrolled in:

Expected date of completion:

Programs or Services that you are presently receiving (check all that apply)

- TANF
- SNAP (Food Stamps)
- MaineCare
- General Assistance
- Emergency Rental Assistance Program
- Public Housing
- Section 8 Voucher
- Other Subsidized Housing
- LIHEAP (Heating Assistance)
- Pell Grant or Federal Student Loans
- Work-Study
- Child Tax Credit (CTC)
- Expanded Earned Income Tax Credit (EITC)
- Other (please specify)

Student Debt

What kind of student debt do you have?

- Federal student loans
- Private student loans
- Loan from school/institution
- Other bank loan (personal/mortgage)
- Loan from family or friend
- I paid tuition with a credit card
- No student debt

Total Student Debt:

What are you seeking a grant from Build HOPE to pay for?

(Check all that apply and please feel free to choose "Other" if none of the options listed fit for you. Assistance is not limited to the items on this list.):

- Child care/before or after-school programs
- Computer equipment
- Counseling/therapy/substance use services

- Dental care
- Education supplies or equipment
- Electricity
- Employment assistance
- Eye care
- Food
- Health care
- Heating assistance
- Housing
- Internet
- Phone
- Transportation
- Tuition
- Other: (Please be as specific as you can.)

During the phone interview you will be asked to tell us how much money you are requesting. Please be prepared to provide an estimate of how much you are asking for to meet your financial need.

What circumstances happened that prompted you to need to apply for a Build HOPE grant (Check all that apply)

- Had to go to a food pantry, a food bank, or a food site
- Skipped meals to save food money
- Lost day care
- Day care cost increase
- Before/after-school program cost
- Unable to afford medical help for self, child, or partner/spouse
- Unable to afford dental help for self, child, or partner/spouse
- Unable to afford counseling/therapy/substance use services for self, child, or partner/spouse
- Unable to afford eye care for self, child, or partner/spouse
- Have fallen behind on rent or mortgage
- Have been evicted
- Had to go to a homeless shelter
- Moved in with a family or friends
- Received a notice that utilities would be shut off
- Had utilities cut off
- Had phone shut off
- Had fallen behind on car payments
- Had other transportation problems including car registration, repairs, inspections
- Lost family income (job loss, child support, etc.)
- Borrowed money from a friend or relative
- Education support – equipment, books, clothes
- Internet hook-up costs or installation
- Employment assistance – training, clothes
- Lost/stolen/broken computer
- Other (please explain)

Is the problem that you are seeking assistance for: (select one)

- Recent
- Ongoing

Did you seek other resources or funding prior to applying for this grant?

Are there other programs you were aware of that may have helped your situation? If so, why did they not help?

To move forward with processing your request for assistance from the Build HOPE Fund you will need to have a phone interview with a member of the Maine Equal Justice team. Once this request is received a team member will contact you to schedule a time for that interview. The interview should take approximately 35-45 minutes.

What is the best way to contact you to schedule the interview?

If you would like to be contacted via a phone or email address other than the one listed above please enter that here:

What are the best times for you to meet with a member of the Maine Equal Justice Team? (Check all that apply)

- Monday mornings
- Monday afternoons
- Tuesday mornings
- Tuesday afternoons
- Wednesday mornings
- Wednesday afternoons
- Thursday mornings
- Thursday afternoons
- Friday mornings
- Friday afternoons
- I can't talk on the phone during 9-5 business hours

APPENDIX III: Initial Needs Interview

We are glad you reached out and excited to have you join the Build HOPE Project. The Build HOPE Project provides financial grants to families participating in HOPE or Parents as Scholars to help families meet their needs and to help students achieve their goals.

This Project is also about learning more about the difference that flexible financial assistance can make for families. This learning will inform policymakers on how they can improve safety net programs to meet the needs of families like yours.

As a HOPE or Parents as Scholars participant, you are eligible to receive financial assistance from the Build HOPE Fund to help meet your family's needs. We trust that you know the kind of help you need and how to spend the money you receive. The questions we will ask you will help us make sure the grant we provide does not have any unexpected negative impacts on other help you may receive from other programs. The questions we ask will also help us learn more about families' unmet needs and how we can improve safety net programs.

To start with, I just want to confirm that you are currently enrolled in [HOPE or PaS]?
Program Enrollment

- HOPE
- PaS
- TANF and Approved Program
- None

Next, can you tell us what need or needs you are asking for this assistance to cover? This form shows the items that they checked off on their online intake. Please check off any additional items they mention or check "other" and write a description in the box if there are things that don't fall into a category.

- Child care
- Computer equipment
- Counseling/therapy/substance
- Dental care
- Education supplies or equipment
- Electricity
- Employment assistance
- Eye care
- Food
- Health care
- Heating assistance
- Housing
- Internet
- Phone
- Transportation
- Tuition
- Other

How much do you need?

We are trying to make sure that the funding for Build HOPE helps as many people as possible, so we're working to help people identify other programs that people could get help from before we approve them for Build HOPE. There is another program I'm aware of that can pay for _____. Have you applied for that program?

How quickly do you need the funds to address your need?

One of our goals for this project is to learn as much as we can about the types of things parents need as they manage going to school and caring for their families. We're going to ask a few questions about why you need this money. Your answers will not affect whether or not you get a Build HOPE grant and anything you share will be kept confidential. Please share as much as you feel comfortable sharing.

What kinds of things happened in your life that prompted you to apply for a Build HOPE grant?

- Had to go to a food pantry
- Skipped meals
- Lost day care
- Day care cost increase
- Before/after-school program cost
- Unable to afford medical help
- Unable to afford dental help
- Unable to afford counseling/therapy/substance
- Unable to afford eye care
- Have fallen behind on rent or mortgage
- Have been evicted
- Had to go to a homeless shelter
- Moved in with family or friends
- Notice that utilities would be shut off
- Had utilities cut off
- Had phone shut off
- Had fallen behind on car payments
- Had other transportation problems
- Lost family income
- Borrowed money from a friend or relative
- Education support – equipment, books, clothes
- Internet hook-up costs or installation
- Employment assistance – training, clothes
- Lost/stolen/broken computer
- Other

What could happen if you don't receive the money you need for this?

Thank you so much for sharing with us. We hope the things we learn from this project will help to make changes in programs so they work better for you and others like you in the future.

When you did the online intake you were asked about what other programs you are receiving assistance from. Receiving funds from this project could affect your eligibility

for different public benefits programs. We designed this program to minimize negative effects on your family's benefits.

We have to ask questions about which benefits your family receives so we can give you advice about the effects. These questions will also help us check if you're leaving any benefits on the table.

These programs all have income rules and asset rules, so first we'll ask questions about what income and what assets you have.

What are your sources of income?

- Employment
- Child Support
- TANF
- SSI
- SSDI
- Veterans Benefits
- Other

Can you tell me how much you receive each month from:

Income: Notes

Annual Income

- Under \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- Over \$40,000

How much would you estimate you have in your checking and/or savings accounts right now?

Do you have any other assets, and, if so, what would you estimate their value to be?

- Property besides your primary residence
- Recreational vehicles
- Stocks and bonds
- Other

Total Assets:

Now we're going through a checklist of other programs to see if your family is accessing them, and if so, how a Build HOPE grant could affect your benefits.

- Child Tax Credit
- Expanded EITC
- General Assistance
- LIHEAP
- MaineCare
- Other Subsidized Housing

- Pell Grant or Student Loans
- Public Housing
- Rental Assistance
- Section 8
- SNAP
- SSDI
- SSI
- TANF
- Work-Study
- Other

Is anyone in your family covered by MaineCare?

- Yes
- No

Does anyone in your household have a medical condition that prevents them from working?

- Yes
- No

Do you live in subsidized housing or have any kind of housing voucher?

- Yes
- No

I need some information about the way that you would like to receive the money. We have three options:

1. We could pay your bill directly - or -
2. Send a digital prepaid MasterCard through email - or -
3. A plastic ATM card through the mail, though this would take longer.

What would work best for you?

Since we'll be sending you these funds, I want to check to make sure we have the right contact info for where we'll send it.

APPENDIX IV: Online Survey

<https://acrobat.adobe.com/id/urn:aaid:sc:US:2d574745-d0b7-4417-9b1f-2581135eb1b9>

APPENDIX V: Interview Questions

Interviews

(Name),

My name is (Luisa/Sandy). I am one of two researchers working on the Build HOPE Research Project which more deeply explores the importance of education and training for Maine parents. Luisa/Sandy is the other.

You agreed to this interview after having recently completed the survey that was associated with the financial assistance you received from the Build HOPE Fund. Before we even begin, I want to thank you for your willingness to work with us. This interview will help us learn more about your experience in pursuing education or training as a student-parent and about how the Build HOPE grant has impacted you and your family as well as your ability to meet your career goals.

A few details before we begin. I expect that this interview will take about an hour. You may skip any question I ask or opt out of the interview at any time. By agreeing to this interview, and completing the Consent Form you have agreed to including your responses in our report. Your responses are, however, confidential unless you would like us to use your name. I will be taping this interview unless you prefer that I do not in which case I will take notes.

The written transcription of this interview will be available to only Luisa/Sandy and myself.

Thank you for your willingness to work with us on more deeply exploring the importance of education and training for Maine parents. In appreciation, MEJ will email you a code to redeem a digital \$60 Mastercard within 30 days from receipt of your survey.

Do you have any questions? If not, then let us begin.

I want to first ask you a little more about the student-parent role that you fill.

1. What have been some of the most challenging aspects of being a student-parent?
2. How have you worked around them?
3. How do you think your decision to pursue advanced education has affected how you are as a parent?
4. Have you noticed any impact or influences on your child or children?
5. Do you have an example you could share?

6. How do you take care of yourself?
7. In what ways have you felt supported by the institution or program you are enrolled in?

I expect that there are many challenges you come across in both advancing your education and parenting at the same time. Doing it alone can make it even harder. It is the case for many student-parents like yourself that external support – from family or friends – is either marginally there or does not exist at all.

8. Do you have a network of support - friends, family - who are there when you need them?
9. Who are they?
10. How do they offer help?
11. Have you ever considered dropping out of your program?
12. If yes, what were the circumstances?
13. Whether you have considered dropping out or not, what kept you going to complete your program of study?
14. What has been unexpected about this journey?

I'd like to now turn your attention to the Build HOPE cash assistance grant that you recently received.

As you know, the Build HOPE grant was flexible, meaning that it was solely your decision about what your family needed and how you would spend it. There are no restrictions on how it can be used.

When asked in the survey about your experience in receiving this kind of support you said that (Identify ones that interviewee responded to)

- a. You felt respected because you were trusted to know what your family needs.
- b. That you would rather have more guidelines about what the funds can and cannot be used for because that would help you prioritize and manage your money better.
- c. That it was helpful to have this flexibility because your needs changed after you had applied, and you were able to use the funds for what you then needed most.
- d. That it does not matter to you whether there are guidelines on what the funds can be used to pay for as long as the funds can help you meet some of your needs.
- e. That it was much easier to receive the Build HOPE funds than it has been to get help from programs administered by DHHS that have more requirements and restrictions.

- f. That because there were fewer restrictions and you could use the funds for what you needed most, you were able to focus more of your time and energy on other things like school and family.

Can you talk a bit more about the difference the unrestricted, flexible grant made to you and your family in resolving your immediate situation or difficulty?

15. How did it contribute to your well-being?
16. How did it make you feel?
17. How did it contribute to your family's well-being?
18. How did it make them feel?
19. Having received this grant, did you feel more able to resolve your situation more quickly or effectively than at those times when you had sought out state services or supports?
20. If yes, how so?
21. If not, could you say why not?
22. How would you have managed without the Build HOPE cash assistance grant?
23. How would expenses have gotten covered or basic needs met?
24. What has been the most notable outcome for you of getting the Build HOPE cash assistance grant? [Looking for:
 - Well-being
 - Relief from constant juggling
 - Flexibility in spending/unrestricted use of funds
 - Respect – of self/from others
 - Felt trusted in my decision-making
 - Secured basic needs
 - Able to continue/complete studies
 - Increased ability to plan ahead