
How Social Determinants of Health (SDOH)
Correlate to Self-Sufficiency and the Positive
Impact of Family Scholar House's HEROES
Program for Tomorrow's Leaders



Executive Summary

In 2019, Family Scholar House piloted a new program to address Health, Education, Resilience, Opportunity, and Economic Stability (HEROES). Recognizing that these are big issues that require an investment of time and a commitment to the process in order to make significant change, FSH created a customized database to both track progress and support evaluation of the program's impact. Family Scholar House was already providing robust assistance to single parents pursuing higher education, serving thousands of single parents each year. The HEROES program extended that work by paving an on-ramp to self-sufficiency through a pre-residential program for single parents pursuing higher education. That is, rather than waiting for individuals in need to move into Family Scholar House residential housing, self-sufficiency programming was extended to individuals prior to the availability of housing. In 2022, an independent research study was commissioned to evaluate the program and its results.

The results were impressive. By accelerating these individuals into programming and resources ahead of residency, most participants increased their scores on self-sufficiency before moving in, making them far more likely to succeed and finish their education (Nugent). Participants also reported better physical and mental health outcomes and improved access to primary care providers (Nugent).

This is a special population. Nearly half of program participants reported experiences of domestic violence (Nugent). All have experienced unstable housing and more than one in ten have experienced homelessness (Nugent). Mental health needs are prevalent and poor physical health is common

(Nugent). Because the program served mainly minority students, the systemic barriers and cycles of trauma that are more prevalent in these populations exacerbated their needs.

The data is clear that investment in these individuals yields dividends for the economy. Not only are single parents with college degrees far more likely to hold jobs, pay more in taxes, have better health outcomes, and report less use of public benefits, but their children are more likely to do the same (Single Mothers in College).

Data from the HEROES program, and similar programs in other states, as well as data regarding single parents in general, support the dire need for expanded access to this program. While more than 1,000 single parents participated in the three-year pilot program, estimates show that there are approximately 50,000 single parents pursuing higher education in Kentucky (Nugent; IWPR). (Of those 50,000 single parents, only 8% on average, earn a degree within six years, while nearly half of women without children do so (IWPR)). But, as cited in a 2020 op-ed by Family Scholar House CEO and Chief Possibility Officer, Cathe Dykstra, "With the addition of affordable housing, childcare and comprehensive wrap-around services for the family, 98% of Family Scholar House participants pursuing a bachelor's degree complete it in less than six years." Therefore, the percent of single parents (92%) not earning a degree within six years could be drastically reduced by participation in the Family Scholar House program (IWPR).

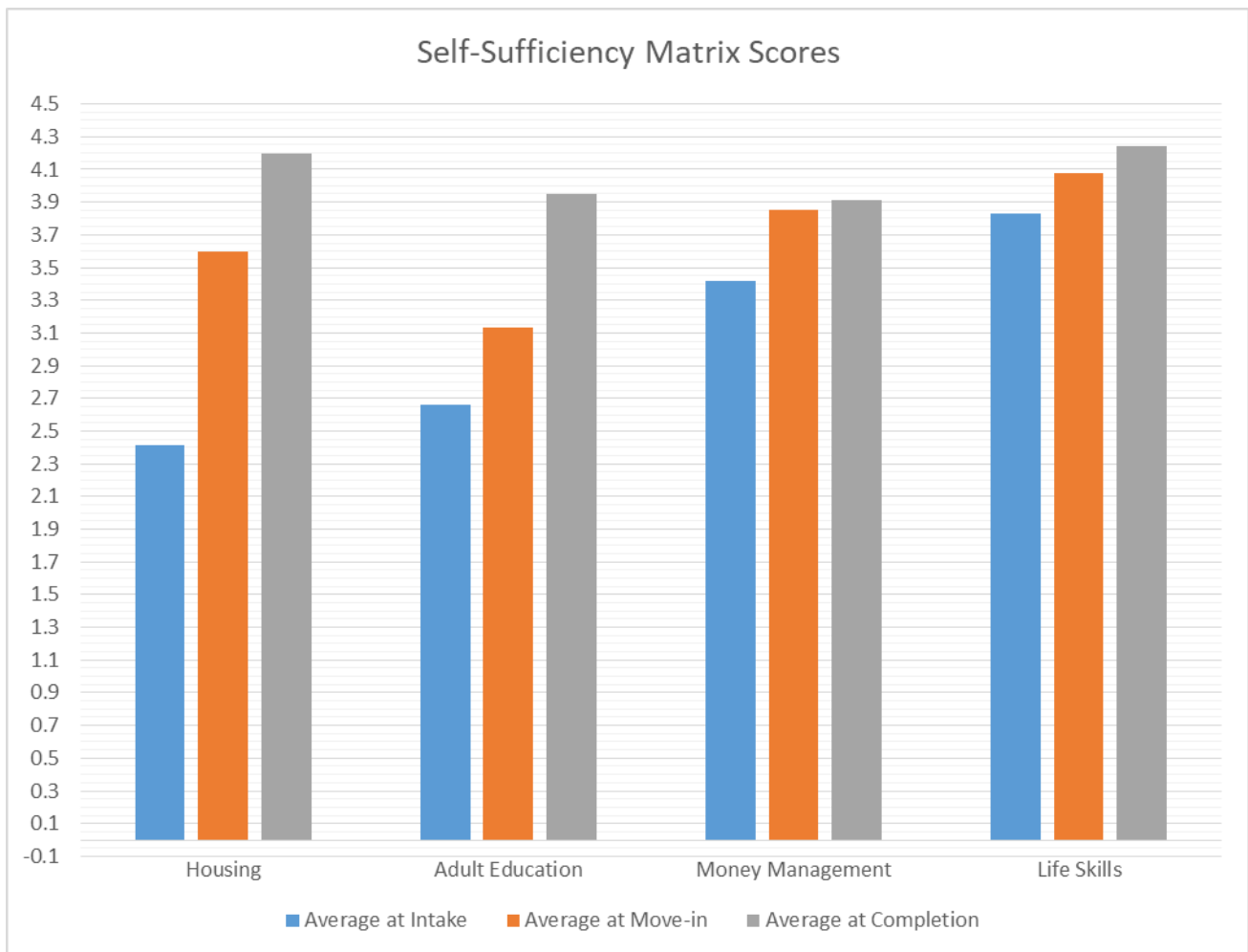
As this white paper shows, it makes financial sense for policymakers to increase their efforts to fund these types of programs that produce tangible, short- and long-term returns on investment for communities and their economies.

Key Takeaways: the HEROES Program

Approximately nine in ten pre-residency program participants completed the Family Scholar House’s polyvictimization assessment aligned with Victims of Crime Act (VOCA), the Adverse Childhood Experiences (ACEs) assessment, and the CDC Healthy Days survey. Most participants showed increased self-sufficiency scores in nearly every category (Nugent).

Scores on the Arizona Self-Sufficiency Matrix (ASSM) also increased from pre-residential to post-residential (Nugent). The ASSM assesses self-

sufficiency competency in the areas of Housing, Income, Employment, Health Care Access, Adult Education, Workplace Skills, Money Management, and Life Skills. Participant scores increased most in Housing, where the median score doubled, and the mean score increased nearly 70% (Nugent). Additionally, scores significantly increased in the areas of Income, Health Care Access, Adult Education, Money Management, and Life Skills (Nugent). In the CDC Healthy Days survey results, the percentage of participants reporting “Poor” or “Fair” general health reduced between program intake and the initial 52 days of move-in (Nugent).



NOTE: This program was implemented in two parts; half of the pilot and reporting was done before the COVID-19 pandemic. The remaining two years took place during the pandemic.

The greatest change was indicated by a marked increase in the percentage of respondents reporting “Good” general health, from just under 40% pre-move-in to 66% post-move-in (Nugent).

Although reports of poor mental health were higher than for general health in the pre- and post-residency scores on the CDC Healthy Days survey, the number of days participants reported “Not Good” mental health decreased by more than half (Nugent). The number of days that poor health generally interfered with participants’ usual activities also reduced drastically from an average of 4.81 days per month to 2.24 days per month. Further, 151 participants without a primary care physician were connected with one over the three-year period, and 677 participants were connected with a health and wellness coach (Nugent).

Of participants who completed their education with Family Scholar House support, 80% reported stable employment and/or the pursuit of

continued education as a result. Moreover, 75% of all participants met three or more of the program objectives.

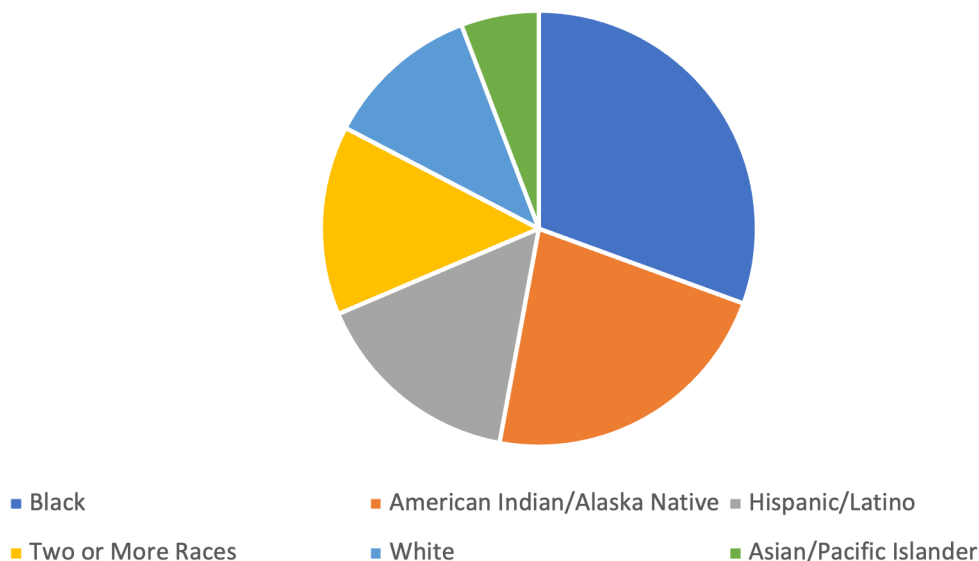
Participant surveys revealed some key perspectives. For example, the most frequently cited reason for participants’ success was the removal of daily stressors over securing housing, food, and child care. Also, participants responded that the life skills training, as well as being held accountable for pursuing their education, kept them going.

Demographics

Most participants in the program were female (between 86-93.5% each year), and between 6-15% in various years were male. Although few, non-binary participants were present in each of the three years studied.

Over the three-year period, Black participants were most represented (55-64% each year), followed by White participants (24-31% each year), and Hispanic

Percentage of Women Raising a Child Without the Support of a Spouse or Partner While in College



participants (3-4% each year). Representation among Asian/Pacific Islander, Native American, people who identified as two or more races, and Unknown represented the remaining percentages.

Nearly half of participants (49.4%) reported experiencing domestic violence at some point in their lives. While more than 10% of participants reported experiencing homelessness, participants' experiences of homelessness rose to nearly 20%, in the final year reported.

Making the Case for Pre-residential Self-sufficiency Programming

Unique Challenges for Single Parents Pursuing Higher Education

The number of single mothers in college has been growing steadily since the turn of the century. Between 1999 and 2012 alone that number more than doubled, and, like the HEROES Program participants, most are women (Nugent; Single Mothers in College). In 2017, 11% of all American undergraduates were single parents, and women of color were by far the most likely to be single parents (Single Mothers in College).

In 2015, more than 50% of married mothers held a college degree, but only 31% of single mothers 25 years of age and older held one (Single Mothers in College). U.S. Census Bureau researchers Carmen DeNavas-Walt and Bernadette Proctor claim the increase in single mothers attending college correlates with the growing number of single mothers in the United States overall, indicating that the barriers for single parents are not likely to resolve themselves. In 2017, nearly 25% of all families with children under 18 years of age were headed by single women—a 167% increase since 1965, when just 9% of families were headed by single women (Single Mothers in College).

Single fathers are often neglected in the conversation about single parents, in part because they are not the majority. Still, they are a growing population with specific and unique needs. In 2020, there were 2.3 million single fathers in the United States, with 36% living below the Federal Poverty Level (Gitnux). Unlike their single mother counterparts, single fathers in the U.S. are far more likely to be White (71%) and more likely to be poorly educated (Gitnux). Moreover, 25% of single fathers do not have a high school diploma, and only 15% have college degrees compared to 23% of single mothers (Gitnux).

“Housing was the biggest contributor [to my success.] It relieved so much stress and allowed me to focus mostly on school knowing that my family wasn’t homeless. The food pantry was also amazing and relieved even more stress knowing we could find food to eat.”

– FSH participant (qtd. In Nugent)

Debt and Financial Insecurity

Single parents also have higher debt than their nonparent peers and married peers. Data from a 2016 study by the U.S. Department of Education and the National Center for Education Statistics, show that single mothers with a bachelor's degree have nearly \$30,000 in debt compared to \$4,800 for nonparent women and \$4,300 for women overall (Single Mothers in College). This factor is compounded and likely caused by the fact that single mothers are more likely to experience financial insecurity. In 2017, 90% of single mothers attending college were considered low-income, 63% of these single mothers lived at or below the Federal Poverty Level, and 80% of single mothers had an Expected Family Contribution (EFC) of \$0 on the FAFSA compared to half of that for married women (Single Mothers in College).

Unmet need for single mothers affects women of color disproportionately. Within the single mother population, women of color have shown an average of \$600 more in unmet need than their White counterparts (Single Mothers in College). Plus, unlike two-parent households, single parents do not have a second income to fall back on if they lose employment, miss hours due to illness of themselves or their child(ren), etc.

Child Care Costs and "Time Poverty"

The cost of child care is especially burdensome for single mothers. Data from the Child Care Aware of America's 2022 report lists the national annual average price of child care at \$10,853 ("Annual Price of Care"). This report also notes the average costs

of center-based child care in Kentucky between \$8,525 and \$9,585 (depending on the child's age), and does not include the average \$5,460 in before/after school care and the \$1,820 average spent on summertime care for a full-time worker. In total, this costs a single mother working and going to school who needs full-time child care \$15,805 - \$16,865 annually ("Annual Price of Care"). Married couples earning the median household income spend 10% of their income on child care compared to 33% of the median household income for single parents ("Annual Price of Care"). This is in direct contrast to the recommendation by the U.S. Department of Health and Human Services that families spend no more than 7% of their annual income on child care ("Annual Price of Care").

In addition to the cost of child care, post-pandemic single mothers attending college spend an average of 7-8 hours per day in primary or secondary care for their children, time that their nonparent peers have available for earning money or studying. Research shows that the pandemic exacerbated this dynamic for single parents, with mothers increasing their time on secondary care from an average of 5.8 hours per day to 8.2 hours per day and fathers increasing their time on secondary care from an average of 4.5 hours per day to 5.3 hours per day (Aragao).

Further, many single parents also work while pursuing their education and rearing children. More than half of single mothers pursuing higher education work 20 or more hours per week; another four in ten work 30 hours or more per week (Single Mothers in College). While the data around working single fathers is limited, data from 2022 show that

61% of them drop out of college without earning a degree (Burke).

Data show a negative impact on educational outcomes when students must work; multiple studies have shown a negative impact on grade point average, persistence, time to degree, and degree attainment. Unfortunately, single fathers are often overlooked (Single Mothers in College). Recent research shows that 61% of student fathers drop out of college without earning a degree compared to 48% of mothers (Burke). Additionally, the dropout rate for Black and Hispanic single fathers is a troubling 70% (Burke).

The draw on time for child rearing, working to support one's family, and pursuing higher education causes "time poverty" for single parents, according to Dr. Ross O'Hara. Time poverty, he contends, makes it harder for single parents to devote adequate time to schooling when coupled with the issue of missing class or not completing coursework due to shifting work schedules, sick children, transportation issues, etc. (O'Hara). Single-parent students need more time just as they need support for housing, food, child care, and health care.

Further, the benefits cliff experienced by millions of Americans due to the end of "continuous coverage" for Medicaid post-pandemic has thrust many single parents into precarious health situations that are exacerbating time poverty (Blad). The "continuous coverage" policy was enacted during the COVID-19 pandemic to ensure families in need of Medicaid did not fall through the cracks due to a lack of keeping up with the normally required paperwork

and restrictions. The end of this coverage for many means more administrative paperwork to keep the same benefits, and, for working student parents, time is money (Blad). Now, single parents will have to contact their state Medicaid offices to ensure their contact information is current, and then wait patiently to receive information on their status. Renewal forms must now be submitted to maintain coverage and families will have to again prove their need (Blad). Estimates show that nearly 4 million children ages 17 and younger will or have lost Medicaid coverage due to the end of continuous coverage on March 31, 2023 (Blad).

College is Already Hard

Research from the Federal Office of Policy Development & Research through the Housing and Urban Development program has shown that even for post-secondary students without children the odds are stacked against them. This research notes that more than 56,000 college students in 2013 alone were homeless ("Housing Barriers"). Further, for most post-secondary students, the costs of living exceed the costs of tuition and fees. According to this report, colleges regularly underestimate the total cost of off-campus living, which lowers the amount of federal financial aid students can receive to cover these costs ("Housing Barriers").

The Federal Office of Policy Development & Research also reports that when students are forced to make financial sacrifices to live, they often cut things that would make them more successful in their educational pursuit, such as textbooks ("Housing Barriers"). These students are also more

likely to enroll part-time, extending the time they are working and pursuing education in this precarious financial state (“Housing Barriers”).

In 2019, food insecurity plagued single parents and showed prevalence among college students. The

year college full-time in 1980, including tuition, fees, and room and board, was \$10,231 per year. That amount was \$28,775 per year in fiscal year 2020 (McGurran).

The Brookings Institute has followed postsecondary

Given that postsecondary achievement is associated with better health, reduced poverty, and improved educational outcomes for children, the development of institutional, state, and federal-level interventions that promote college completion among single mothers is crucial for improving the well-being of U.S. families and communities.³

- Institute for Women's Policy Research

U.S. Government Accountability Office reports that in 2019, 82% of SNAP-eligible Americans received SNAP benefits, compared to only 31% of eligible college students receiving SNAP benefits (Ross; “Policy Basics”). Key factors driving low participation rates included the fact that most college students did not know they were eligible, and if they did, the administrative burden of applying caused them to shy away. Further, college students claimed they thought others were worse off than they were, and some cited fears over immigration status (Ross).

The Skyrocketing Cost of College

The average cost of obtaining an undergraduate degree has increased 169% from 1980 to 2020 (McGurran). When adjusted for inflation, the increase is 180%. The total cost of attending a four-

funding trends within state budgets for several decades. Their research highlights that when recessions hit, state budget cuts reliably result in cuts to public postsecondary institutions that often never recover fully (Orszag and Kane). Further, they have drawn significant correlations between the increasing costs of Medicaid within recession cycles and its direct relationship to decreased postsecondary funding (Orszag and Kane). That is, as state obligations for funding Medicaid have grown exponentially, there is less money to go around. As a result, tuition rates have skyrocketed (Orszag and Kane).

Proportionately, state appropriations for public postsecondary institutions have decreased from approximately \$8 per \$1,000 in personal income in 1977 to \$7 per \$1,000 in personal income in 2003

(Orszag and Kane). These trends continue today, where econometric analysis shows that for every dollar added to state Medicaid budgets, higher education appropriations drop by 6-7 cents; such data trends indicate tuition increases will become increasingly normal (Orszag and Kane).

Mental Health Among Single Parents

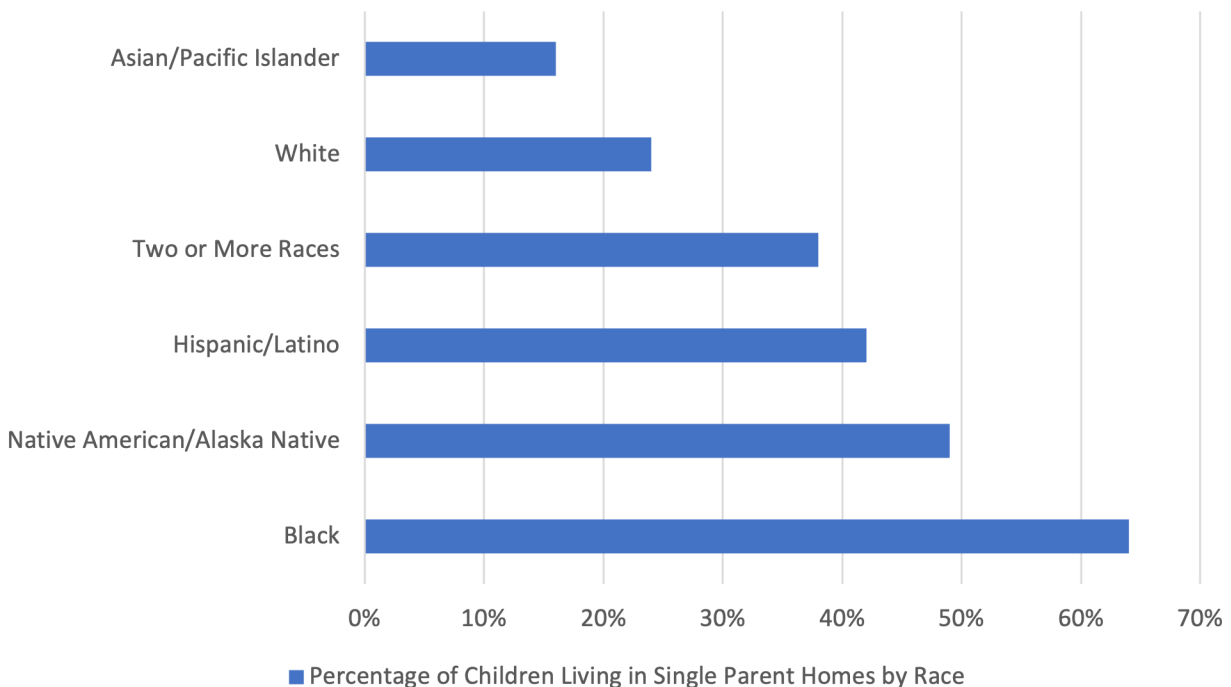
A quarter of American parents in 2023 are single parents, a shocking departure from the worldwide standard of 7% (“Mental Health”). Mental Health America (MHA) notes that the pressure and unmitigated responsibility of a single parent to manage all the child care, finances, chores and errands, etc. creates a “severe mental burden,” particularly damaging because single parents have little to no personal time. As MHA explains:

Feelings of loneliness and isolation are common as a single parent. Often it is less about being

physically alone and more about making decisions solo – having to make judgement calls alone can be mentally taxing. (“Mental Health”)

The organization recommends financial literacy, mental health screenings, and care to support single parents, key components of the HEROES program (Nugent; “Mental Health”).

Single parents are far more likely to experience mental illness, depression, or suicidal thoughts. In one study, approximately 33% of single mothers reported symptoms of depression or anxiety compared to just 14% of their partnered peers (Pond). Single mothers also reported nearly twice the level of general stress and parenting stress, respectively. Another study reported higher rates of mood disorders and substance use disorder among single parents compared to married parents (Wade, et. al.). This research illustrated that social supports for fathers proved to be more effective than for mothers, although both parents did report



improvement after receiving social supports. Finally, researchers Crosier, Butterworth, and Rodgers showed that single mothers were nearly twice as likely to show moderate to severe mental illnesses compared to partnered mothers; specifically, the highest predictors of severe mental illness in single mothers were financial hardship and lack of social supports. These findings are consistent with other studies showing single mothers are twice as likely to experience poorer mental health compared to partnered mothers, single fathers, and women in any other group (see Beeber, et al.; Broussard, 2010; Broussard et al., 2012; Kramer et al., 2016; Young et al., 2005; Zilanawala, 2016).

Women are nearly twice as likely as men to report depression, and multiple studies have shown that single mothers are more likely to have severe episodic depression than married mothers (Atkins). In a recent survey of single parents, single mothers were far more likely to report depression than single fathers as well, and rates of depression in single mothers receiving public assistance were even higher (Atkins). Single mothers also show higher rates of postpartum depression than their married counterparts (Atkins).

Impact of Single Parenthood on Children

The Annie E. Casey Foundation estimates nearly 24 million children in America live in single-parent families, a number that has been rising steadily for the last fifty years and now covers one in three American children. Of those, the vast majority live with single mothers (“Child Well-Being”). Data

from 2021 show Black and American Indian/Alaska Native children are most likely to live in single parent homes, at 64% and 49%, respectively (“Child Well-Being”). 42% of Latino children and 38% of multiracial children are raised in a single parent home compared to 24% of White children and 16% of Asian/Pacific Islander children (“Child Well-Being”).

Children that live in a home with an adult experiencing mental illness suffer an additional adverse childhood experience, as a result (“Trauma”). Further, children living in poverty experience trauma just from being poor, and are more likely to have mental and physical health problems as a result (“Trauma”). The Annie E. Casey Foundation reports that poor children are more likely to have disrupted brain development, shortened educational trajectories, increased contact with the child welfare or justice system, and increased trouble with employment later in life (“Child Well-Being”). Further, parental stress from single parents can add to the stress and trauma of the child(ren) living in the home (“Trauma”). Unfortunately, the trauma experienced by generational poverty and systemic inequities compounds for Black, American Indian or Alaska Native, and Latino children, as these racial groups are most likely to experience poverty.

Children who suffer one or more adverse childhood experiences (ACEs) carry the ramifications with them for life. A significant number of HEROES participants have experienced ACEs, putting them at risk of prolonged exposure to high levels of cortisol, which can delay brain development. Single parents similar to those participating in the HEROES

program who have also experienced ACEs are at risk of continuing traumatic cycles (Family Scholar House). Children who experience four or more ACEs are 10-12 times more likely to attempt suicide, 2-3 times more likely to develop heart disease and cancer, and 32 times more likely to have behavioral and learning problems ("Trauma"). A previous Family Scholar House white paper clearly outlines the economic impact to American society of collective trauma, costing the country hundreds of billions of dollars per year (Family Scholar House). Confronting this alarming societal cost is exactly what programs such as the HEROES program do.

Takeaways for Business Leaders, Donors, and Policymakers

Not only does the HEROES program represent a robust return on investment, but it also breaks costly cycles of poverty for a growing number of Americans. The likelihood of a child attending college increases when their mother does so. Further, children of mothers who have earned a college degree have higher educational outcomes in vocabulary, reading, and math scores (Single Mothers in College). Single mothers are 32% less likely to live in poverty for every educational degree they attain (Burke). In fact, one report shows that these positive effects on children are large enough to mitigate the negative effects of living in a low-income household (Single Mothers in College).

Increasing the educational outcomes of single parents makes sense for anyone interested in growing and maintaining a strong economy. Single parents with postsecondary credentials earn far more in their lifetimes than those without them, and steady employment means single parents (and their growing children) are

far more likely to have access to employer benefits including retirement and health insurance plans (Single Mothers in College). Recent estimates on earnings show a range of between more than a half million dollars to more than three-fourths of a million dollars cumulatively (Single Mothers in College).

A multitude of research shows a positive correlation between higher educational attainment and better health outcomes (Single Mothers in College). Further, college-educated adults are also more engaged in their communities and more likely to earn more and pay more in taxes than their peers with a high school diploma. Data also show they are far less likely to need public benefits such as SNAP, WIC, TANF, or Section 8 Housing (Single Mothers in College).

Taking care of single parents lacking upward mobility is expensive. It costs American taxpayers far more in benefits assistance than it would to invest in residency and pre-residency programming to help single parents gain self-sufficiency. By addressing their unique stressors and needs, single parents are better able to pursue and finish higher education, contribute more in taxes, afford better healthcare options for them and their children, and remove their families from toxic environments that cause costly cycles of familial trauma.

HEROES Program completion times varied greatly, but the more engaged participants had pre-residential touchpoints, and they were more likely they were to attain housing, report improved mental and physical health, score higher on self-sufficiency assessments, and complete their education and/or report stable employment. Participants repeatedly said that removing the stressors of securing housing, food, and child care allowed them to focus on school while completing

programming that helped them grow their skills such as financial literacy and life skills. All these measures are strong predictors of sustainable self-sufficiency.

In future programming, increasing mental health resources could enhance return on investment. HEROES participants gave the program rave reviews, but several survey respondents said they needed better access to mental health service providers, potentially on-campus access. The data around mental health illness in the CDC Healthy Days survey back up this claim. Knowing that the impact of time poverty is also an issue, ensuring child care access for participants during mental health appointments is vital.

The return on investment for these programs clearly shows the need for further investment by policymakers. Programs that help stabilize single parents pursuing higher education remove critical barriers, allowing single parents to succeed and to begin moving up the income ladder.

Increasing support for campus child care through programs such as the federal Child Care Access Means Parents in Schools program (CCAMPIS) could help relieve some of the financial and logistical burden for single parents while attending class, studying, or completing coursework. Increasing the maximum Pell Grant Award would also help cover the true costs of higher education (Single Mothers in College).

Specific messaging challenges exist as well. The stigma of accessing public benefits needs to be transformed into messaging around “leaving money on the table” that student parents already

qualify for rather than the message that they are a burden on society because they are unable to secure basic needs for their families. Helping single-parent students understand that if they qualify for financial aid, they also likely qualify for food assistance and other public benefits is key (Single Mothers in College).

The Annie E. Casey Foundation, which has supported valuable research on single parent students, urges society to shift focus on the rhetoric of need, asking:

For many years, the conversation among researchers, advocates, policymakers and others regarding single-parent families has focused on how this family type might negatively affect children. What if, instead, we focus on what children need to thrive? (“Child Well-Being”)

Policies aimed at producing caring, committed environments for student parents with access to safe, stable housing, adequate community resources, and social services could save taxpayers billions on the back end and galvanize an important population in the American workforce. Further, investments in student parents create foundational support for their children.

Programs such as HEROES make clear and compelling case for further investment in interventions of this nature. As data from similar programs in other states verify, when the everyday stressors of attaining safe, affordable housing, gaining food security, and improving self-sufficiency are removed, postsecondary parent students are far more likely to finish their education and become contributing taxpayers, advancing talent pipelines for an economy in need of their unique skills.

Family Scholar House received funding to engage an independent third-party researcher for the study and analysis of the Family Scholar House program model and to identify the outcomes shared in this white paper. This white paper is based entirely on the independent researcher's findings.

Family Scholar House

Family Scholar House is a nonprofit organization dedicated to ending the cycle of poverty and transforming their communities by empowering youth and families to succeed in education and achieve life-long self-sufficiency. As single parents, many pre-residents and current participants alike rely on the support of government assistance programs as they commonly face socioeconomic barriers that make financial self-sufficiency more difficult. However, Family Scholar House works diligently to fill in the gaps of support, whatever they may be. This includes affordable housing, academic coaching, peer support, case management, providing connections to community resources, and more. Therefore, even if a participant hits the benefits cliff, Family Scholar House can step in and provide proper support and accommodations for the individual while they obtain a post-secondary degree or credential.

As of 2022, the completion rate for college credit hours attempted by Family Scholar House participants was 91%, resulting in these residents earning 709 college degrees.²¹ By obtaining their post-secondary education, the participant families are more likely to hold higher-paying occupations, become active members in their communities' economy, and be less likely to rely on the use of

government assistance programs. Additionally, their children are significantly more likely to obtain a post-secondary education, as the biggest predictor for college enrollment is whether or not a student's parents attended college. Following this pattern, families are given the tools to break the cycle of poverty and obtain life-long self-sufficiency.

Family Scholar House's focus on self-sufficiency is not only important for the health and well-being of parents and their children; it is an intentional investment in the workforce and the economy of our Commonwealth. At FSH, post-secondary education includes credentialing, apprenticeships, associate degrees, and bachelor's degrees. Success coaches specializing in academics, technical fields, and apprenticeships encourage and support preparation for high-demand careers. To this end, FSH partners with public and private colleges, universities, and employers to promote recruitment, retention, credential and degree completion, and workforce entry and advancement.

For example, FSH is partnering with Elizabethtown Community & Technical College to provide area students with additional support in entering healthcare and advanced manufacturing careers. Further, FSH is leading a Public Health AmeriCorps program to place 200 AmeriCorps members in healthcare positions across the commonwealth, with a goal of strengthening the education-to-workforce pipeline.

Connection to Family Scholar House's education and workforce services is as simple as a phone call to 1.877.677.9177. To learn more, visit www.family scholarhouse.org.



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