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Cover Page Footnote

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Families, Relationships, and Paying for College

By Arielle Kuperberg, University of North Carolina - Greensboro

Students' access to family help with paying for college tuition and living expenses varies by family resources, structures, and relationships, and can affect later outcomes and the extent to which students rely on various forms of financial aid. This study analyzes an originally collected dataset at two regional public four-year universities in the United States (N=2,979) to examine how families and relationships are related to how students pay for college expenses. Differences in payment methods are examined by students' family structure, including their cohabitation, marital, and parenthood status; family background including parents' education, marital status and loan status; and relationships with families, including whether students lived with their families of origin, sentiments about asking parents for money, and closeness with parents. Differences by race, gender, age and region are also examined. Families helped 51% of students in the sample pay for college tuition, and almost 70% of students had family help with paying for living expenses. Payment methods for college differed by all variables examined. Potential explanations for findings related to inequalities in access to family financial resources, social norms about providing family help to certain types of students, and role expectations associated with family structure and age are discussed.

Keywords: Families, relationships, college expenses, student loans

Access to and reliance upon family help, or dependence on other methods of payment for college tuition and living expenses while in college, can explain why some types of students attend and complete higher education at a higher rate, or more quickly (Roksa et al., 2019). Those without family help may not attend college, or may rely more on payment methods such as student loans, which can reduce the gains from a college education and restrict social mobility (Cabrera & La Nasa, 2000; Kuperberg & Mazelis, 2022; 2023). Access to and use of funding for college from parents, romantic partners, student loans, and other sources are related to students' families through several mechanisms. Students' families' *social location* (parents' education and marital status, race, gender, age, region) can shape economic resources and knowledge about college costs and saving for college (Cabrera & La Nasa, 2000). Social location is also related to *social norms* or informal social rules about how people should behave (Gibbs, 1965). Social norms shape expectations about attending college, saving and paying for children's college expenses, and role expectations related to students' *family structure* (students' cohabitation, marital and parenthood status) and to parent-child relationships as children age. The quality of *relationships* that students have with their parents can also influence the help they receive from their parents. These factors also influence choices that students make regarding which college to attend and where to live while they are attending, which additionally affects college costs and payment methods that students draw upon.

Extensive past research has focused on student loans, their effect on students, and their long-term impacts after college (Addo, 2014; Kuperberg et al., 2023; Kuperberg & Mazelis, 2022; 2023; Nau et al., 2015), how low-income students pay for college (Goldrick-Rab, 2016), and the relationship of family wealth to student loan debt (Millett, 2003). Less research has focused on the different types of family help that students rely on when paying for college expenses, and how family background, structure, and relationships with parents can influence the range of methods that students rely on. Financial aid officers have access to information about how much money students spend on tuition, but cannot usually identify specific funding sources relied on by students. Government programs such as the federal Pell grant program to provide college funding to low-income students operate under the assumption that adult children will have an "expected family contribution" (EFC) to help pay for tuition. While the EFC was recently renamed the "Student Aid Index" (SAI) and some particulars of its calculations were changed, it remains essentially the same system (NASFAA Policy & Federal Relations Staff, 2020). The SAI in many cases is calculated based on parents' assets, and assumes most unmarried childless students under the age of 24 will have help from their parents if their parents have assets. But in reality, not all students have access to help from family, or the amount expected by these formulas. Exploring the sources of funds that students rely on and factors that influence use of different types of funds can help inform campus and government decisions about

financial aid policy. Research on how students pay for college also contributes to the understanding of higher education and its costs; factors related to taking on student loan debt; and how family monetary exchanges are related to relationships, social statuses, and norms. Findings can also inform understanding of the role of higher education in furthering or reducing inequality and social mobility.

Analyzing an originally collected dataset of undergraduate college students at two public regional universities (*N*=2,979), I examine methods that students use to pay for college tuition and (separately) living expenses in college, and the extent to which students rely on various types of family help with these expenses. The specific payment methods examined include help from family; including parents, other extended family, inheritances, and romantic partners; and other sources of funding, specifically student loans, Pell grants, scholarships, the GI bill, and money from jobs. I also explore differences in use of each payment method by *family structure*, namely students' cohabitation, marital, and parenthood status; *family background*, which is measured via parents' education, marital status, and loan history; and *family relationships*, including living with family, closeness with parents, and willingness to ask them for money. Models also account for demographic differences by race, gender, age and region. Findings suggest families play an important role in funding college costs, and family structure, background and relationships are all related to the extent to which students rely on different payment methods for college.

Paying for College

While population, demand for higher education, and cost-of-living have risen over the past several decades, state education budgets have not kept pace with demand (Archibald & Feldman, 2012; Houle, 2014). Subsequently, tuition at public universities has risen, and costs are increasingly paid by individuals and their families rather than public funding (Archibald & Feldman, 2012). Federal programs to provide funding to students – including the commonly used Pell grant program, which provides grants to students from low income families – only rarely cover the difference between "expected family contributions" (later renamed the "student aid index") and the cost of tuition (Goldrick-Rab, 2016). It is difficult to earn enough money from jobs to cover remaining costs; students often rely on multiple forms of funding including family help, grants, merit or need-based scholarships, loans, and money from jobs (Goldrick-Rab, 2016).

Access to different sources of funding for college can affect other funding sources that students rely on, college experiences, completion rates, and post-college outcomes. Students' perception of their ability to pay for college heavily affects college selection, application, and attendance, especially among students from low-income families (Cabrera & La Nasa, 2000; Savoca 1990). This ability to pay for college is influenced by both the price of college and students' resources.

Family help in paying for college is associated with increased college persistence rates and a decrease in taking out loans (Rauscher, 2016; Roksa et al., 2019; Zissimopoulos et al., 2020). But not everyone has access to this help; students from low-income families often face considerable struggles in raising money to pay for college, with many working long hours, taking time off to save money, going without adequate food or housing, or dropping out of school because they cannot afford to continue (Goldrick-Rab, 2016; Houle & Warner, 2017). Pell grants can also increase enrollment, persistence, and college graduation rates, while student loans are associated with living with parents for longer periods of time after college, and lower rates of attending graduate school, marriage, and childbearing; those leaving college with debt but with no degree face particularly high obstacles (Addo, 2014; Alon, 2006, 2011; Bettinger, 2004; Castleman & Long, 2016; Dowd, 2004; Hossler et al., 2009; Houle & Warner, 2017; Kuperberg & Mazelis, 2023; Millett, 2003; Nau et al., 2015). Those who rely upon or avoid certain sources of funding may persist in college at different rates as a result of which students are more likely to use certain sources of funding (or "selection"); for instance, merit-based scholarships do not increase graduation rates, in part because the high achieving students they are often granted to likely would have graduated anyway (Alon, 2006).

Past research examining how students pay for college has often relied upon secondary analysis of datasets with limited variables. This research has often examined one particular method of paying for college

rather than comparing selection into different methods of payment, or focused on select groups such as those who receive Pell grants, those who take out loans, student veterans, or student-parents (Atkinson, 2010; Brown, et al., 2011; Cate & Davis, 2016; Kantrowitz, 2011; Goldrick-Rab, 2016; U.S. Department of Education, 2019). National reports on funding used in four-year public universities (the type examined in this study) found 38.2% of 2015-2016 students received Pell grants and 66% took out loans, with loans now the most common form of financial aid (Goldrick-Rab, 2016; National Center for Education Statistics, 2021; U.S. Department of Education, 2019). Research on more general financial help that young adults receive from parents (not limited to help with college expenses) found young adults who were students, White, or had more highly educated parents were more likely to receive this help, while those with unmarried parents, children, or who were older or male were less likely to receive gifts from parents; marriage did not influence these transfers (Cooney & Uhlenberg, 1992). This study adds to this literature by focusing specifically on different sources of family help for paying tuition and living expenses in college, and how family structures, background, and relationships affect common methods of payment.

Family Structure and College Tuition Payment Methods

Family structure – whether students are married, living with a romantic partner (cohabiting), or have children – can affect the type of parental, romantic partner, or other family help that students have access to when paying tuition. These differences can persist even after accounting for differences in family background, age, and other demographic characteristics that affect selection into marriage, cohabitation and parenthood. While marital status has not been found to be related to college completion among enrolled students, and the effect of cohabitation on college completion has not been explored, past research found that students who were parents were less likely to complete a college degree (Conway et al., 2021, Jacobs & King, 2002). Differences in help from family in paying for college tuition may in part explain why.

Family structure is potentially related to college payment methods because of social norms related to role expectations – or expectations about how people with certain social statuses *should* behave – which influence the extent to which parents and partners are willing or expect to help students pay for college (Cherlin 2000, 2004; Waite, 2000). Students who are married or have children are more likely to be considered an "adult" by others (Furstenberg et al., 2004) and those cohabiting with a romantic partner may be viewed as more "adult" as well, even after accounting for age differences. If they are considered "adults" by themselves and others, including their parents, tuition costs are potentially more likely to be considered their own independent responsibility compared to other students. Yet some research has found married couples are more likely to receive financial transfers from parents compared to couples that live together outside of marriage (Waite, 2000); cohabiting and married students may differ in family support for college as well.

Students who are married or parents may have greater access to resources from romantic partners, also influenced by role expectations. While those who are cohabiting likely have greater access to a partner's resources compared to those not living with a partner, they may have less access to these resources compared to married students, as partners may be less willing to help pay for education or living expenses without the strong role expectations of shared finances that are tied to marriage (Kuperberg, 2012; Waite, 1995). "Enforceable trust" within marriage – the trust that stems from legal ties and protections and the social standing of marriage – can also increase the likelihood of shared finances among married couples as compared to cohabiting couples (Cherlin, 2000, 2004; Kuperberg, 2012; Waite & Gallagher, 2000).

Marriage and parenthood can also directly affect eligibility for and access to certain types of funding, reducing reliance on other sources. Pell grant eligibility is directly affected by having children, with only students' (and not their parents') assets considered in terms of eligibility once students have a child, and number of dependents factored into expected family contributions. Students with children may therefore be more likely to receive a Pell grant even if they have similar personal and parental assets as a childless student. Married students are also considered independent of parents' assets for the purposes of receiving Pell grants,

but cohabiting students who are not legally married are not considered independent of parents until they are at least 24 years old (U.S. Department of Education: Federal Student Aid, 2020). In exceptional circumstances, students can apply to be considered independent of their parents at younger ages and without being married or having children, but these exceptions are granted at the discretion of the "professional judgement" of financial aid officers (NASFAA Policy & Federal Relations Staff, 2020). Students who are considered dependents who do not apply for or receive an exception do not receive additional funding if their family does not contribute the amount expected in aid calculations, but families are not legally required to pay any amount of their children's' college expenses.

Selection into different types of relationships by certain types of students may also explain linkages to tuition payment methods. Cohabitation is often undertaken by those who are unwilling to marry directly because they have not achieved a strong financial position that signals they are "adult"; expectations about paying down debt before marrying may also specifically delay marriage for some (Cherlin, 2004; 2009; Kuperberg & Mazelis, 2022; Smock et al., 2005). Therefore student loan debt and use of Pell grants may be related to cohabitation because of debt and financial precarity reducing marriage rates, and because those in a better financial position – and therefore more able to directly pay for college expenses – are more likely to marry.

Family Background and Relationship with Parents

Students' family background characteristics including parents' education, parents' marital status, and whether parents took out loans, potentially influence students' access to family help with paying for college, and the degree to which they rely on financial aid. Parents' economic resources are an important source of funding for college, although many students do not have extensive knowledge of those resources, making them difficult to measure directly in surveys. The U.S. government encourages families to save for their children's college costs with tax policies and college savings plans, but only some families take advantage of these plans (Hillman, Gast & George-Jackson, 2015). College savings plans are complex, requiring forethought, discretionary economic resources, and knowledge about the programs (Hillman et al., 2015). Parents with higher income are more likely to save for and help their children pay for college (Hillman et al., 2015). Student loans and Pell grants are both more likely to be used to pay for college by students whose parents have less education or wealth (Brown et al., 2011; Goldrick-Rab, 2016; Millett, 2003; U.S. Department of Education, 2019). This is likely because parents with less education have lower incomes on average, so are less able to save and pay for their children's tuition, and are also less likely to know about college savings programs, especially when they did not attend college themselves (Hillman et al. 2015). Students whose parents have fewer assets and lower income also have greater eligibility for Pell grants, because of their lower EFC/SAI. However, Pell grants do not tend to fully cover tuition needs (Goldrick-Rab, 2016). Students from the lowest income levels are also more reluctant to take out loans to fund education, and therefore may drop out of college at a higher rate because of this need gap (Goldrick-Rab, 2016). Students whose parents have fewer assets may also be more likely to give money *to* their families, and may take out loans as a result or in anticipation of these expenditures. Past research with these data found nearly half of students who took out loans reported giving money to help their parents or another family member during college, compared to one-third of students without loans (Mazelis & Kuperberg, 2022).

Parents who are married may be better able to accumulate wealth, while those who struggle financially may be more likely to divorce, separate, or never marry to begin with (Cooper & Pugh, 2020). Parents who took out student loans themselves may be more comfortable advising their children to take out loans, with these social norms about taking on debt passed from parents to children. Parental loans also restrict the ability of parents to save for their children's college tuition; one study found that 42% of college students with loans said they would save for their childrens' college expenses if their loans were forgiven after graduation (Kuperberg & Mazelis, 2022). Parents' loans may conversely serve as a cautionary tale, reducing the willingness of their children to take out loans themselves.

Students' particular relationship with their parents, including how close they are with their parents and their willingness to ask them for money, can also influence the degree to which they receive family help or rely on other payment methods for college expenses. Whether or not they have a co-residential relationship with their parents; that is, whether or not they continue to live with their parents when they are in college, can also influence the degree to which they have access to various sources of funding for college, and/or must also cover living expenses. Living with parents can depend on students' closeness with their parents, students' family structure, how close parents live to students' college (shaped by choices about where to attend, and proximity to college options), the degree to which parents have a comfortable living area available for students' use (related to social class), parents' and students' expectations about living with each other in college (shaped by social location and related social norms), and students' access to other sources of funding. Living with parents can reduce students' living expenses, and therefore the degree to which students rely on other sources of funding for college expenses, although some students may also pay rent when living at home. Past research found students with loans were less likely to live with their parents in college, but more likely to give financial help to their parents, especially when they lived with them - but even when they did not (Mazelis & Kuperberg, 2022). Living with family may also be more common when students do not have money from parents, other family, grants, scholarships, or the GI bill to help with college costs, and can be a way to minimize costs for those without direct family help to pay for college tuition. Married, cohabiting or parent students may less commonly live with family because of role expectations about independence. For those not living with family, living on campus versus off campus may also differ by sources of funding for tuition and living expenses. Parents who can afford to help with tuition may be more willing to finance dormitories than an off-campus apartment due to social norms and expectations about their children getting the "college experience" by living on campus, and costs.

Students' willingness to ask parents for money and their closeness with their parents may also impact the degree to which students pay for college with money from their parents or other family members, regardless of parents' financial assets. Pride, and a desire for self-sufficiency, especially in the United States context which values individualistic personal responsibility, can lead some to avoid asking for help even when facing need, as a result of these strong social norms (Mazelis & Mykyta, 2020). Students whose parents have fewer assets may also be more reluctant to ask them for money, since they know those resources are more limited (Mazelis & Kuperberg, 2022). Those with a close relationship with their parents may be more likely to receive help from them even if they are reluctant to ask for it, and less likely to rely on other funds.

Demographic Selection into Different Methods of Payment for College

Demographic characteristics such as race, gender, and age, are part of students' "social location" shaping their life experiences, and are likely related to how students pay for college. As with family structure and background, demographic characteristics are related to methods of tuition payment because of patterns of access to resources, and differences in social norms, making it important to control for these factors in comparisons. Region can also be related to methods of funding used for tuition, as students attending the southern school lived in a lower cost-of-living area.

Historic and ongoing discrimination has led to racial inequalities in wealth accumulation which can reduce family support that students can rely upon when paying for college, with Black and Latinx families having considerably less accumulated wealth than White families (Bhutta et al., 2020; Goldrick-Rab, 2016). These inequalities in family wealth contribute to racial differences in reliance on Pell grants, loans, and other funding, and to the racial gap in educational attainment (Nam, 2020). Subsequently, students who are people of color are proportionately more likely to make use of student loans and Pell grants compared to their White counterparts (Atkinson, 2010; Brown, et al., 2011; Goldrick-Rab, 2016; U.S. Department of Education, 2019). One study found Hispanic and Asian students were significantly less likely to have parental help with college costs compared to White students, but Black students were as likely to receive this

help, although Black parents began saving for college when their children were older, compared to White families (Hillman et al., 2015). White students are most likely to receive private or merit-based scholarships, but working while in college does not differ by race (Goldrick-Rab, 2016; Kantrowitz, 2011).

Gender may also be related to patterns of payment for college. Recent research found women at four-year public colleges had a higher rate of relying on Pell grants and men were more likely to take out loans (Brown, et al., 2011; U.S. Department of Education, 2019). Men likely use the GI Bill to pay for college more commonly than women, since only a little over a quarter of student veterans are women, in part because of social norms related to gender and military enlistment (Cate & Davis, 2016). Social norms positioning men as the "breadwinner" in romantic partnerships (Lundberg et al., 2016) may also lead women to be more likely than men to pay for college expenses with a romantic partner's money.

Age can also affect how students pay for college, and the likelihood of having savings from a job, living with parents, and being married or a parent. Social norms that adults should survive independent of outside help from parents or other family members (Mazelis & Mykyta, 2020) may reduce the aid that older students receive from family. Perhaps as a result, past research found older students rely more on student loans (Brown, et al., 2011) and gifts from parents to young adults are reduced as children age (Cooney & Uhlenberg, 1992). Older students may also rely more on money from jobs because they are more likely to have job experience. The GI Bill may be more common among older students, who often complete military service before using these funds; past research found over 80% of student veterans were over the age of 25 (Cate & Davis, 2016), although students may also have GI bill funding from a parent.

The Present Study

While prior research has examined patterns of funding such as receiving Pell grants or loans (Goldrick-Rab, 2016; Millett, 2003) less is understood about which students are likely to receive family aid, and which types of family aid they are likely to receive. As public debates about funding for public higher education continue, understanding which students are more or less likely to have access to family help in paying for college can illuminate mechanisms through which higher education funding can perpetuate inequalities across generations (Kuperberg & Mazelis, 2023). Aid from family can help certain groups succeed at higher rates, while those without family help may rely more upon student loans which must later be repaid. Correlations between those relying on Pell grants and other forms of funding such as loans can also reveal shortcomings of current funding policies, and areas that future policy can address.

In this study, I ask: To what extent do families help students pay for college, and how do students pay for college more generally? To what degree is family help with college tuition related to other methods that students use to pay for college? Finally, to what degree do methods of payment for college vary by students' family structure (cohabiting, marital and parenthood status), family background (parents' education, marital status and loan history), relationship with families (living with families, sentiments about asking for help, closeness), and demographic characteristics? I examine methods used to pay for college tuition separately from methods used to pay for living expenses while in college, because students may receive help with these different types of expenses at different rates. As this study is exploratory and inclusive of a large number of predictor variables, I do not develop specific hypotheses.

Data and Method

In March 2017, I sent a survey to all 19,268 undergraduate students enrolled at two regional public research-focused universities. One school was located in the northeast in a high cost-of-living area, and one in the southeast in a lower cost-of-living area. Both schools are highly ranked in the "best bang for your buck" list compiled by *The Washington Monthly,* and draw similar profiles of diverse and local upwardly mobile students, including many first-generation college students. The southeast university is also designated a Minority Serving Institution (MSI) because over 40% of undergraduates are people of color, with Black students

being the largest minority group. These schools do not represent the experiences of those who attend elite schools in which the children of wealthy parents are overrepresented compared to other college students; rather, they are less costly alternatives that include a mix of more typical college students from more and less wealthy backgrounds. These mid-tier universities may provide the best opportunities for social mobility (Chetty et al., 2017).

Students at these two universities are not required to live on campus, although both campuses have dormitories available for students. Students at the northeast school were less likely to live on campus and considerably more likely to live with their families, while southern students were more likely to live on campus or off campus without family; in the sample approximately 34% of southern students lived on campus and 17% lived with family versus 13% and 53% of northeast students (49% of southern students and 34% of northern students lived off campus without family). At the time of the survey the northeast school charged approximately $7,000 per semester and the southeast school charged approximately $3,500 per semester in tuition and fees to full time undergraduate students (excluding dormitory fees). The sample was not limited to full time students, but was sent to all students enrolled in any undergraduate class at each of the two universities in the sample during the semester it was distributed.

Prior to the surveys being distributed, similar questions were asked in a series of interviews conducted in 2016 with a cohort of 24 students with student loans at the same two universities where the survey was later distributed. Interviews were conducted by the author of this paper and a collaborator (see Kuperberg & Mazelis, 2022; 2023; Mazelis & Kuperberg, 2022 for more details). Responses from students about their loans, other strategies used to pay for college, relationships with family, living with family, and sentiments about asking family for help were used to develop a longer survey that was distributed to the larger sample, including those without loans. Interview results are not reported in this study. Surveys were incentivized with raffled gift cards to increase response rate, and 3,728 students partially or fully filled out the survey, for a total 19.3% response rate, in line with the typical response rate of online surveys (Groves, 2006; Laguilles et al., 2011). Survey response rates were higher at the southeast university (20.9%) compared to the northeast university (14.8%), and the southeast university also had a much larger student body, leaving almost 82% of the total sample from that university; I control for university attended to account for these disparities, and to examine how school context may influence responses. A total of 3,281 students had complete information on how they paid for college tuition, but 302 additional students were missing responses on one more or more variables included in this study and were removed from the sample, for a final sample size of 2,979 undergraduate students.

To examine the representativeness of survey respondents, I obtained demographic parameters of each university from the Institutional Research Offices and compared them to sample statistics of the survey, using one-sample t-tests. Women were overrepresented in the survey, comprising 75% of respondents and 59% of students at the northeast university and 78% of respondents and 66% of students at the southeast university. Latino/a students were overrepresented at one university, but no significant differences were found between the survey and institutional data in percent White, Black or Asian. College seniors were overrepresented at both schools. Statistical models controlled for gender, race and age to account for these discrepancies.

Variables

Paying for College

Students were asked "How do you pay for your tuition and other educational expenses? (like textbooks)" and "How do you pay for your other living expenses while in college (housing, food, car, entertainment, etc.)?" For each, they were able to "select all that apply" from among the responses "Pell grants," "Public subsidized student loans," "Public unsubsidized student loans," "Private student loans," "Student loans, but I'm unsure whether they are public or private," "The GI Bill," "A scholarship or fellowship that I don't

have to pay back," "My parent(s)," "Another family member (grandparents, siblings, etc.)," "Money that I've earned through a job," "Money that my spouse or romantic partner has earned," "Money that I've inherited or social security payments because of the death of a relative," or "Other," with an option to give a text response. Questions in the survey asking about payment did not refer to a particular time period, and some students may have interpreted this question to describe the current semester, while others may have interpreted it to mean how they have typically paid for college or how they have ever paid for college; this wording is a limitation of this survey.

Responses were combined into dichotomous measures of whether respondents relied upon each source for college tuition, or (separately) for living expenses while in college. Some students who lived with family members reported not receiving help from parents or other family with living expenses; perhaps these students did not conceptualize co-residence as help with "paying for living expenses" because they did not receive help to live independently. All students who reported living with their mother, father, or a stepparent were recoded as getting help with living expenses from parents, while those who lived with "Extended family (Grandparents, cousins, nieces and nephews, etc.)" were recoded as getting help with living expenses from other family. Those living with romantic partners were not coded as getting help with living expenses from partners unless they explicitly listed them. The four categories for student loans were combined into a single "student loans" category.

A number of "other" responses were also recoded to other categories and removed from the "other funds" category upon examination of the text responses. Responses that were military related, including "Active duty military tuition assistance," "VA disability compensation," and "Pension from service connected injury" were recoded to the GI Bill category. Responses such as "tuition reimbursement through work," and "employer paid," were recoded to the money from job category. The remainder who indicated an "other" source of funds, some of whom provided text responses that could not otherwise be categorized, were retained in the "other funds" category; however, given the diverse nature of this group, I do not include it in further statistical models.

Family Structure

Romantic relationship was measured via the question "What is your current relationship status?" and recoded into three categories. One combined those "single, not in a romantic relationship," "Dating one or more people but not anyone seriously" and those "In a romantic relationship, not living together." A second category "cohabiting" was those "living together with a romantic partner who I am not married to," and a third category was "married." Parenthood status was measured with the question "Do you want to eventually be a parent?" with those responding "I already am" counted as parents.

Family Background

Family background was measured via parents' education, marital status and whether parents had taken out student loans. Parents' highest level of education was measured by questions asking "Thinking about the following people, what is the highest level of education that they have?" with variables based on the highest level of education among "your mother" and "your father." Responses were combined to measure the highest level of education for either parent. I also include a category for "parent's education unknown" to retain students who indicated they did not know either parents' highest level of education. Parental marital status was measured by responses to "What is the current relationship of your biological or adoptive parents?" with married parents as the reference, those whose parents were divorced, separated, or never married coded as "unmarried," and those with one or both parents deceased coded into a third category. Students were also asked "Did your parents take out student loans to pay for their education?" Responses were simplified into a dichotomized variable including those who responded yes in one category, and those who responded no or they were not sure in the other category.

Family Relationships

Living with family-of-origin, living off campus without family, or living on campus was assessed using two questions; "Where do you currently live?" and "Who do you currently live with?". Those living "on campus in a dormitory," or "on campus in a fraternity or sorority house," were separated from those living "in an off-campus apartment or house that is walking distance from campus," "in an off-campus apartment or house that is not walking distance from campus," and "I don't have a regular place to live right now." The second category was divided into those who lived with their mother, father, "stepparent or parent's romantic partner" or "extended family (Grandparents, cousins, nieces and nephews, etc.)," and those who did not indicate living with these relatives. Those who responded "my romantic partner or spouse," "my romantic partner or spouse's parents," "my child(ren)," or "my sister or brother or half/step siblings," but not parents or other family, were coded as not living with family. Family in this measure included only family-of-origin.

To measure relationships with their parents, students were prompted "Now I have a series of questions about what you are like, what you do, and how you view yourself. Thinking about the following, how accurately do they describe you?" with questions including "I don't like asking my parents for money," and "I have a close relationship with my parents." Responses were dichotomized into "very or moderately accurate" (1)" or "very or moderately inaccurate or neither accurate nor inaccurate" (0).

Demographic Characteristics

Respondents were asked "What is your race or ethnicity?" with responses categorized into "White or White/Middle Eastern only," "Black / African American only," "Latino/a/x," "Asian American / Asian only" and those selecting multiple categories coded as "Other Race." The Other Race category also included those who selected "Middle Eastern" but not "White," "Native American or Pacific Islander," and "Other race." Gender was measured in response to "What is your sex/gender identity?" with responses divided into female only, male only, and gender minorities ("other gender"), including those who selected "male-to-female transgender," "female-to-male transgender," "genderqueer," "intersex," and "other." Age was measured continuously, and a dichotomous variable indicated whether the respondent attended the southeast (1) or northeast university (0).

Analysis

Descriptive statistics are presented in Tables 1 and 2. Next, I present a correlation matrix for all methods of payments for tuition, and (separately) living expenses, in which the correlation coefficients (r) and significance levels are shown. Finally, I calculated a series of logistic regressions predicting selection into each type of payment method for college and living expenses, apart from the diverse "other funds" category, using the variables described above as predictor variables. All analyses were conducted using Stata version 17.

Table 1

Descriptive Statistics: Percentages

Variable	%
Family structure	
Not living with romating partner	80.5
Cohabitating with romantic partner	9.9
Married	9.6
Has children	12.6
Family background	
Parents less than high school	5.0
High school	16.4
Some college/tech/associate's degree	28.9
BA	27.8
Graduate degree	20.6
Education unknown	1.3
Parents married	50.1
Parents unmarried	40.5
One or more parent deceased	9.4
Parents had student loans	32.7
Family relationship	
Lives in dorm/fraternity/sorority	30.3
Lives off campus, not with family	46.0
Lives off campus, with family	23.7
Doesn't like asking parents for money	79.4
Has close relationship with parents	75.6
Demographic characteristics	
White	52.4
Black or African American	25.2
Hispanic, Latino, Latina, Latinx	9.5
Asian American or Asian	6.4
Other race	6.6
Female	77.6
Male	21.1
Other gender	1.3
Southern student	81.9

Note. N = 2,979. Participants were on average 23.6 years old.

Results

Reflecting the student bodies at the two universities in this study, the sample was highly diverse and included a mix of more traditional college students who were young, not living with a romantic partner, childless, and had highly educated parents; and those who were older and/or had more diverse relationships, responsibilities, and backgrounds (see Table 1). Just under half had a parent with a college degree, half had married parents at the time of the survey, and a little over half were White. Around 10% of students were married, another 10% were living with an unmarried romantic partner, and over 12% were parents. Twenty two percent of the sample were ages 25 or older, 9% were 35 or older, and 4% were 45 or older.

Descriptive statistics for payment methods are shown in Table 2. In total, just over half of students (51%) relied on families when paying college tuition and 69% received family help with living expenses, with over three-quarters of students (76%) receiving help with either tuition or living expenses from "any family," including help from parents, romantic partners, other family, or inheritances. The most common form of funding for tuition in this sample was student loans (66%) followed by the Pell grant (54%).

Parents' money was the third most common source of tuition funding at 44%, just a little more common than the two-fifths (39%) who relied on jobs.

Table 2

Descriptive Statistics for Payment Methods: Percentages

	Tuition	Living Expenses	Either Tuition or Living Expenses	Both Tuition and Living Expenses
Any Family Help	51.0	69.3	76.0	41.4
Parents' money	43.8	57.7	64.2	37.3
Money from other family	9.9	12.3	17.3	5.0
Inheritance	2.0	1.2	2.4	0.7
Romantic partner	4.9	12.2	13.0	4.1
Student loans	65.7	26.7	66.6	25.8
Pell grant	54.2	21.2	54.9	20.5
Scholarship	24.2	5.5	24.6	5.1
GI bill	3.4	2.5	3.7	2.2
Money from job	38.9	61.9	66.9	34.0
Other funds	1.3	1.0	2.6	0.2

Patterns of payment for living expenses in college differed from those related to tuition. The most common source of payment for living expenses was a job (62%) followed by parents (58%); this measure also included students who lived with their parents. Only 27% paid for living expenses with student loans, and 21% with Pell grants.

Help from family members other than parents was less common: 17% had any help with tuition or living expenses from other family, 13% had help from a romantic partner, and fewer than 3% relied on an inheritance. Students were more likely to receive help from parents, other family, or romantic partners for living expenses than tuition, although around 10% of students had family help with tuition but not living expenses. Only 41% had family help with paying for both tuition and living expenses.

Other financial sources of funding for college expenses included scholarships, which were more commonly used for tuition (24%) than living expenses (5.5%) and the GI bill, which was used by less than 4% of students. Finally, just under 3% of students relied on other sources of funding for tuition or living expenses. This latter group included a wide range of text responses that could not otherwise be categorized, often because the specific source or type of that funding was not specified. These included "credit cards," "college fund," "saving bonds," "FAFSA," "financial aid," "tuition waivers," "refund check," "personal loan," "SSI Disability," "department of vocational rehabilitation," "alimony child support," "a friend helps me out," "loans from a family friend," "money I am given," "gifts," "letting tuition bills pile up," "sell belongings," and "sugar daddy." Due to the diverse nature of this category, it is not further analyzed.

Correlations Between Payment Methods

Table 3 presents a correlation matrix of all methods of payment for tuition and Table 4 presents a correlation matrix of all methods of payment for living expenses. A "positive" correlation indicates that students relying on one method were more likely to use a second method, while a "negative" correlation indicates that those who used one method were less likely to use a second method. Students who received any family help with college expenses were significantly less likely to take out loans, or to rely on Pell grants or the GI bill for either tuition or living expenses; they were also significantly less likely to use a scholarship or money from a job for living expenses. Examining specific forms of family help, parental help with tuition or living expenses was associated with an increased likelihood of other family help, and decreased

likelihoods of having romantic partner help, loans, Pell grants, the GI bill, or using money from a job. Other family help with tuition was additionally associated with an increased likelihood of inheritances, while other family help with living expenses (also inclusive of students living with extended family) was more common when students had Pell grants. Inheritances were associated with a lower likelihood of taking out student loans to pay for tuition, and romantic partner help was associated with an increase in relying on money from a job for tuition and living expenses, in addition to its negative correlation with parental help.

Table 3

Correlation Matrix for Methods of Tuition Payment (Correlation Coefficients)

	Any Family	Parents	Other Family	Inherited	Romantic Partner	Student Loans	Pell Grant	Scholar-ship	GI Bill	Job
Parents	0.87***	1.00								
Other family	0.33***	0.20***	1.00							
Inherited	0.14***	0.02	0.07***	1.00						
Romantic partner	0.22**	-0.11***	-0.01	0.00	1.00					
Student Loans	-0.22***	-0.21***	-0.01	-0.04*	0.00	1.00				
Pell Grant	-0.25***	-0.26***	-0.02	-0.02	0.02	0.25***	1.00			
Scholarship	-0.03†	-0.03	0.04*	0.03	-0.02	-0.05**	0.13***	1.00		
GI Bill	-0.06**	-0.05**	-0.04*	-0.01	0.00	-0.10***	-0.02	-0.04*	1.00	
Job	0.02	-0.03†	0.07***	0.01	0.16***	0.04*	0.04*	0.00	-0.04*	1.00

Note. †$p < .10$, *$p < .05$, **$p < .01$, ***$p < .001$

Table 4

Correlation Matrix for Methods of Living Expenses Payment (Correlation Coefficients)

	Any Family	Parents	Other Family	Inherited	Romantic Partner	Student Loans	Pell Grant	Scholar-ship	GI Bill	Job
Parents	0.78***	1.00								
Other family	0.25***	0.16***	1.00							
Inherited	0.07***	-0.02	0.03†	1.00						
Romantic partner	0.25**	-0.23***	-0.01	0.01	1.00					
Student Loans	-0.12***	-0.13***	0.02	-0.01	-0.00	1.00				
Pell Grant	-0.12***	-0.11***	0.05*	0.00	-0.01	0.56***	1.00			
Scholarship	-0.05**	-0.04	0.01	0.01	-0.02	0.15***	0.27***	1.00		
GI Bill	-0.11***	-0.03**	-0.03	-0.02	0.01	0.00	0.04*	0.01	1.00	
Job	-0.12***	-0.10***	-0.01	-0.01	0.09***	-0.18***	-0.16***	-0.07***	-0.06**	1.00

Note. †$p < .10$, *$p < .05$, **$p < .01$, ***$p < .001$

Other methods of payment for college expenses beyond family help were also correlated with each other, although patterns of payment for tuition and living expenses were not always the same. Loans were positively correlated with using Pell grants for both living expenses and tuition, and with using money from a job to pay for tuition. Loans were also negatively correlated with having a scholarship or the GI bill to pay for tuition, but taking out loans to pay for living expenses was positively correlated with using a scholarship to pay for living expenses. Pell grants were related to an increased likelihood of using a job to pay for tuition. However those able to use Pell grants to pay for living expenses were less likely to use money from a job to pay for those expenses.

Selection Into Different Methods Of Payment

Tables 5 and 6 presents results from a series of logistic regression models measuring selection into all methods of payment for college examined in this study. Odds ratios over 1 indicate the variable was associated with an increased chance of using that payment method, and numbers from 0 to 1 indicate a variable decreased the chance of students using that payment method; asterisks indicated results were statistically significant.

Family Structure

Students' romantic relationship and parental status were related to how they paid for college. Cohabiting students were significantly less likely than students not living with romantic partners to get any family help with tuition, although they were significantly more likely than those students to get family help with living expenses. But married students were the most likely to receive family help with either tuition or living expenses. Examining specific types of family help, parental help with tuition or living expenses was less common when students were cohabiting with a romantic partner, and especially less common when students were married, even after controlling for age. But cohabiting and especially married students were more likely to get help with tuition and living expenses from romantic partners. For both, this romantic partner help resulted in a higher overall likelihood of having family help with living expenses (since these students were living with their romantic partners, and romantic partners were included in the measure of "any family" help) but only married students had enough help from romantic partners with tuition costs to counteract a drop in the rate of parental help.

Cohabiting students' lower likelihood of overall family help with tuition may be related to other distinctive patterns, with cohabiting students being most likely to take out loans and rely on the Pell grant or money from jobs, and married students equally likely as students not living with a romantic partner to take out loans, and marginally less likely to use the Pell grant for tuition. Married students also had the lowest likelihood of taking out loans or using a Pell grant for living expenses.

Parental status was also related to family help, especially with tuition. Student-parents were significantly less likely to have parental help with tuition, and marginally less likely to get help from other family, but parenthood did not increase their likelihood of help from a romantic partner, once romantic relationship status was accounted for. Parents were more likely to rely on Pell grants for tuition (but not living expenses), and less likely to rely on money from a job for tuition or living expenses compared to non-parents.

Family Background

Parents' education was positively related to receiving help from family, with this pattern primarily driven by parental help. Students with a college educated parent were more likely to receive parental help with tuition and living expenses compared to students whose parents had less education. Other family help was also marginally more common and using money from a job to pay for tuition was marginally less common when at least one parent had a graduate degree. Student loans and Pell grants were less commonly used for tuition or living expenses when students' parents had more education.

Table 5

Logistic Regression Models Estimated Selection into Method of Payment for College Tuition (Odds Ratios)

	Any Family	Parents	Other Family	Inheritance	Romantic partner	Student Loans	Pell Grant	Scholar-ship	GI Bill	Job
Cohabiting	0.74*	0.53***	0.78	0.76	9.29***	1.81***	1.51**	0.62**	0.87	1.28†
Married	1.48*	0.29***	0.78	0.63	25.81***	0.82	0.70†	1.19	1.34	1.09
Has Children	0.71†	0.42**	0.44†	0.30	1.47	0.91	3.22***	1.09	1.42	0.68*
Parents H.S.	0.87	0.92	0.73	0.58	0.85	1.17	0.48**	1.10	3.97†	0.82
Some College	1.05	1.14	1.16	0.51	0.77	1.15	0.34***	0.89	2.51	0.87
BA	2.20***	2.32***	1.56	1.55	0.87	0.59*	0.14***	0.67†	2.97	0.77
Grad Degree	2.99***	3.27***	2.20†	2.14	1.02	0.33***	0.10***	0.74	3.74	0.71†
Education unknown	1.32	1.31	0.00	1.15	1.29	0.44*	0.23**	0.48	4.37	0.38*
Parents Unmarried	0.61***	0.55***	1.18	3.82***	1.05	1.45***	2.95***	0.99	1.29	0.96
Parent Deceased	0.78	0.39***	1.67*	25.62***	0.88	0.86	1.75***	1.48*	0.90	1.07
Parent Had Loans	0.84†	0.91	0.93	0.94	0.92	2.71***	1.28*	0.98	1.09	1.11
Lives Off campus w/o family	0.55***	0.66***	0.62**	0.65	0.99	0.81†	1.18	0.74*	1.28	0.96
Lives w/ family	0.55***	0.66**	0.68*	0.35*	1.01	0.71**	1.05	0.49***	0.43*	1.03
Don't like asking parents for money	0.61***	0.66***	0.88	0.58†	0.83	1.41**	1.64***	1.06	1.15	1.76***
Close with parents	1.55***	1.72***	1.12	1.30	1.04	0.92	0.95	1.06	0.77	0.83*
Black	0.60***	0.67***	0.73†	0.35**	0.70	2.13***	2.29***	0.89	1.23	0.70**
Latino/a/x	0.84	0.86	0.72	0.29	1.86*	0.88	1.80***	0.94	1.57	1.11
Asian	0.95	1.14	0.26**	0.91	0.92	0.81	2.16***	0.94	0.66	0.85
Other race	0.73†	0.80	0.87	0.00	0.64	1.34†	2.40***	1.15	2.27*	0.99
Male	0.86	0.95	0.94	1.41	0.67	1.12	1.10	0.82†	2.61***	0.83†
Other Gender	0.54	0.78	1.11	3.82†	0.00	1.09	1.44	1.69	0.98	0.57
Age	0.74*	0.89***	0.96†	0.99	1.01	1.02†	0.96***	0.94***	1.01	1.02*
Southern School	1.24†	1.26†	1.06	1.64	0.94	0.79*	1.36**	0.90	1.06	0.84
Psendo R Squared	*.1287*	*.2102*	*.0643*	*.2054*	*.2807*	*.0980*	*.1624*	*.0385*	*.0657*	*.0226*
N	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*

Note: †$p < .10$, *$p <. 05$, **$p <.01$, ***$p <.001$ in logistic regression models. Reference categories: Not cohabiting or married, Parents less than high school, Lives in dormitory, White, Female, Northeastern school.

Table 6

Logistic Regression Models Estimating Selection Into Method Of Payment For Living Expenses (Odds Ratios)

	Any Family	Parents	Other Family	Inherit-ance	Romantic partner	Student Loans	Pell Grant	Scholar -ship	GI Bill	Job
Cohabiting	1.36*	0.45***	0.92	0.87	13.83***	1.38*	1.31†	0.53†	1.42	1.66**
Married	6.03***	0.20***	0.26**	0.27	60.75***	0.56**	0.60*	0.75	1.55	1.18
Has Children	0.89	0.77	0.86	0.86	1.58	1.15	1.40	0.80	0.99	0.61*
Parents H.S.	0.79	0.90	1.03	0.05†	0.97	0.89	0.75	0.91	5.38	1.15
Some College	0.89	1.15	1.06	0.38	1.15	0.86	0.61*	0.81	4.49	1.61*
BA	1.32	1.94*	1.15	0.45	0.71	0.52**	0.29***	0.66	4.86	1.30
Grad Degree	2.25**	3.12***	0.97	1.17	1.03	0.43***	0.27***	0.48†	5.65	1.21
Education unknown	1.28	1.71	0.73	0.00	0.88	0.64	0.31**	0.71	7.47	0.79
Parents Unmarried	0.84†	0.69**	1.60***	1.98	1.39*	1.37**	1.84***	1.09	1.49	0.91
Parent Deceased	0.87	0.56**	1.76*	15.11***	0.97	1.07	1.47*	1.14	1.47	1.16
Parent Had Loans	0.92	0.94	0.84	0.53	1.02	1.27*	1.06	0.82	1.01	0.98
Lives Off campus w/o family	0.50***	0.56***	0.66**	0.70	1.26	0.92	1.15	0.68†	1.15*	1.61***
Lives w/ family	147000000	45.67***	1.46*	0.34†	1.09	0.53***	0.66**	0.19***	0.43	1.57***
Don't like asking parents for money	0.51***	0.55***	1.00	0.97	0.99	1.52***	1.37*	0.85	1.52	1.84***
Close with parents	1.63***	1.98***	0.99	1.13	1.06	0.94	0.84	0.83	0.86	0.87
Black	1.06	1.21	1.80***	0.43†	0.73	1.51***	1.43**	0.62	1.50	0.84†
Latino/a/x	0.81	0.92	1.13	0.19	0.97	0.90	1.36†	1.11	1.64	0.88
Asian	1.42	1.79*	1.01	0.30	0.95	1.32	1.50†	0.71	1.04	0.50***
Other race	0.59**	0.73	1.48†	0.00	0.78	1.48*	1.51*	1.29	1.98	0.98
Male	0.74*	0.97	0.84	1.40	0.40***	1.35**	1.52***	0.77	3.99*	0.72**
Other Gender	0.87	1.54	1.72	0.00	0.13†	1.07	1.10	1.05	** 0.00	0.62
Age	0.94***	0.90***	0.96*	1.01	0.98†	1.01	0.97*	0.97	1.02	1.01*
Southern School	1.22	1.63**	1.22	0.69	0.78	1.83***	2.24***	1.56	0.84	0.85
Pseudo R Squared	*.2614*	*.3775*	*.0626*	*.1992*	*.3584*	*.0614*	*.0860*	*.0614*	*.1156*	*.0458*
N	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*	*2979*

Note: †$p < .10$, *$p <. 05$, **$p <.01$, ***$p <.001$ in logistic regression models. Reference categories: Not cohabiting or married, Parents less than high school, Lives in dormitory, White, Female, Northeastern school.

Having unmarried parents was associated with a lower likelihood of having any family help with tuition, with these results driven by a lower likelihood of help from parents to pay for college. Students who had a deceased parent were also less likely to have parental help with paying for tuition, but were more likely to receive other family help with tuition or living expenses and help from an inheritance or romantic partner; overall these forms of help counteracted their lower rate of support from parents, with students

who had a deceased parent equally likely as those with two married living parents to have any family help in paying for tuition or living expenses. Students with unmarried parents also received more help from other family with living expenses, and were more likely to rely on an inheritance when paying for tuition compared to students with married parents. Student loans and Pell grants were more common when students' parents were unmarried, while students with a deceased parent were more likely to use Pell grants for tuition or living expenses, and scholarships for tuition.

Finally, having a parent with student loans was related to a marginally lower likelihood of receiving any family help with tuition, but not to the separate measures of family help. Parent loans were also associated with higher odds of taking out loans for tuition and living expenses, and a significantly higher likelihood of having a Pell grant for tuition.

Family Relationships

Compared to students living on campus, students living off campus with family (family here only measuring parents and grandparents, and not romantic partners or children) were significantly less likely to have family help with tuition in the overall measure, and were less likely to receive tuition help specifically from parents, other family, or inheritances. Students living off campus with family were also less likely to rely on loans, scholarships or the GI bill for tuition. They universally had family help with living expenses (since the measure of help with living expenses included living with parents or other family members in those measures) and were specifically more likely to have parental or other family help, and less likely to rely on inheritances, loans, Pell grants, or scholarships for living expenses.

Students living off campus without family were less likely to be funding college tuition or living expenses with any family help, parent help, other family help, or scholarships compared to students living on campus. Students living off campus without family were also marginally less likely than those in dorms to use student loans for tuition, and significantly more likely to rely on money from jobs or the GI bill. Overall, students living on campus were most likely to have any family, parent, or other family help, but were also the most likely to take out student loans when paying for tuition, and were most likely to have scholarships covering tuition and living expenses.

Regardless of whether or not students lived with family, closeness with parents and sentiments about asking them for money were also related to methods of funding college expenses. Students who did not like asking their parents for money were significantly less likely to pay for college tuition or living expenses with parental or any family help, and were more likely to rely on student loans, Pell grants, or money earned from a job. Those who reported they had a close relationship with their parents were more likely than those without a close relationship to have received parental help with tuition or living expenses, and significantly less likely to depend on money from a job for tuition.

Demographic Differences in Payment Methods

Compared to White students, Black students were less likely to have family help, including parental, other family or inheritance help for tuition, but were more likely to have other family help with living expenses. Black students were also less likely to rely on money earned from a job, and most likely to rely on loans for tuition or living expenses. Latino/a students were most likely to rely on a romantic partner's money for tuition (but not living expenses), while Asian students were significantly less likely than other racial groups to have help from other family with tuition, but were most likely to have parental help with living expenses and least likely to use a job to pay for living expenses. White students were significantly or marginally less likely to rely on Pell grants for tuition or living expenses compared to all other racial groups.

Gender, age, and region were also related to tuition methods used. Men were over twice as likely as women to be supported by the GI bill or other military funding, but were less likely than women to rely on money from a job for tuition or living expenses. Men were also less likely than women to have a romantic

partner help pay for living expenses, and were more likely to rely on loans or Pell grants for living expenses (but not tuition). Older students were significantly less likely to receive any help from family, with less help from parents and other family for both tuition and living expenses. Older students were also marginally more likely to rely on loans for tuition, and significantly more likely to rely on jobs for tuition (but not living expenses), but were less likely to rely on Pell grants for either tuition or living expenses, and less likely to have a scholarship for tuition. Southeast students were significantly more likely to rely on Pell grants for tuition or living expenses, and were less likely than northeast students to use loans for tuition, but more likely to take out loans for living expenses, and to have parental help with tuition and living expenses.

Discussion

Families are a common source of financial support for students paying college tuition, and results of this study indicate that students with family tuition support are less likely to rely on government-supported methods of payment such as Pell grants, loans, or the GI bill. Family support may reduce the need for aid, and those who are more eligible for government financial aid may make use of that aid instead of, or in addition to, family support. But students do not have equal access to family support, and those with parental help are more likely to have other family support as well, compounding advantages for some. Results revealed that strategies for payment varied based on other sources of payment, and on students' family and relationship characteristics, along with demographic characteristics. Predictors of tuition and living expenses were similar, with some exceptions, indicating processes underlying access to payment methods for these different expenses operated similarly.

Results may in part be explained by social norms and role expectations. Even after accounting for age differences, receiving money from a romantic partner was negatively correlated with receiving help from parents, as was cohabiting with a romantic partner or being married. This may be the result of social norms and role expectations related to independence from parents once in an established romantic relationship, especially one in which you have financial support from a romantic partner. Having children was also related to less parental help with tuition, even after controlling for age differences. Thus, establishing a coresidential relationship or having children may come at the expense of family help in completing a college degree. Cohabiting students seemed especially vulnerable, receiving less help from parents, but not enough help from romantic partners to make up for it; they were most likely to be taking out loans and paying for college out of personal earnings, perhaps as a result. Selection into cohabitation by those with less financial stability may also explain this result.

Social norms related to age, taking out loans, and gender also may have shaped the patterns revealed by these data. Older students are expected to be more independent, and likely have a longer job history on average, potentially explaining why they were less likely to receive help from parents or other family to pay for college tuition and living expenses, and more likely to rely on money from a job. Those whose parents had taken out loans were more likely to take out loans themselves, perhaps because of norms and expectations passed on from parents about taking on debt for education. Men are more likely to receive money from the GI bill, likely as a result of social norms related to gender and joining the military. Women had more romantic partner help with living expenses even after accounting for romantic relationship differences by gender; this pattern likely reflects social norms about breadwinning and gender. Men were also more likely to rely on loans or grants to pay for living expenses, perhaps in part as a result of these expectations.

Differences in payment methods were also likely related to access to family resources, stratified by factors such as parents' education, marital status, and students' race and age. Those with more educated parents, whose parents have access to better paying jobs and more opportunities for wealth accumulation, were more likely to receive money from parents, and less likely to depend on loans or Pell grants. Having help from parents was also related to an increased likelihood of having help from other family, likely as a result of patterns of inequality in resources that extend beyond the nuclear family. Those whose parents had

loans may be more likely to take out loans themselves because of the constrained resources of parents who had to pay off those loans instead of saving for their children to attend college. Students whose parents have fewer resources may delay college until later ages, explaining in part why older students have less parental help. Those with unmarried parents were more likely to rely on loans or Pell grants and less likely to receive direct parent help. However among those with a deceased parent, other family help, Pell grants, scholarships, and inheritances made up for a lower rate of parental help, and those students were not more likely to take out loans. Selection into having unmarried parents by those with fewer financial resources may in part explain these patterns, while a parents' death may be less tied to economic resources. Access to resources may also influence individualistic propensities towards asking parents for help; for instance, the finding that those who did not want to ask their parents for money were more likely to receive Pell grants likely reflects the lower amount of resources among their parents, which is what made them eligible for those funds.

Finally, Black students were least likely to have family help with tuition and most likely to take out loans, while White students were least likely to rely on Pell grants. These findings reflect historic and ongoing inequalities in income and generational wealth that are perpetuated by inequalities in access to higher education funding, reducing the ability of college to enable social mobility. Black students' lower reliance on money from a job to pay for tuition may also reflect racial hiring discrimination that can lead to higher unemployment and lower wages for this group (Pager, 2003).

Limitations and Suggestions for Future Research

This study had some limitations, which can be addressed in future research. Results are limited to students who had enrolled in two mid-range public universities and are not representative of undergraduates more broadly, those who choose not to attend college, or those who decided to attend a college with different tuition levels. For instance, 55% of the sample had Pell grants, far exceeding the 38% of students at all public 4-year universities receiving the Pell grant (U.S. Department of Education 2019). While this sample has the advantage of studying college financing in an upwardly-mobile population, those at more expensive private and elite universities, at small liberal arts colleges, or at community colleges, likely have different patterns of payment for college, and overall rates of payment methods do not represent national rates. Future research can also consider how access to various methods of payment for college may affect the decision to attend college, and which college to attend.

Results were not limited to full time students; while this is a strength of this study, accounting for students who may not be captured in studies limited to those attending full time; full time status can also affect eligibility for forms of financial aid such as Pell, and full time and part time students may subsequently fund college using different methods. Future research should examine differences in family help and other methods of funding for college by full time or part time enrollment status. Consideration of parental marital status only accounted for whether respondents' parents were married to each other, or one or more were deceased; future quantitative and qualitative research should examine how parental remarriage and stepparent assets and relationships may affect the resources that students have to draw upon when paying for college.

Questions about payment asked students how they "paid for college" and did not specify whether this referred to the current semester, how they typically paid for college, or how they had ever paid for college. Results also showed some differences by school which may reflect regional differences in culture or cost of living, or other campus cultural differences; colleges in other regions may have additional differences in payment methods, and future research should more carefully examine how institutional-level and local area factors may influence payment methods. The survey did not ask about amount of money received from each resource, in part because this would likely be difficult for students to calculate and report accurately; future research can draw upon administrative data and collect additional data to examine how these factors may also be correlated with amount of money received from each source. The "scholarships and other

grants" section combined those who received need-based scholarships from the state or other sources, merit-based scholarships, athletic or other extracurricular based scholarships, or other scholarships into a single category; while some of these categories may overlap, there may also be important distinctions between them.

Results are also limited to students' self-reports; students may not know precisely how they are paying for college, with one study finding one-in-seven students who received the Pell grant did not know they were receiving the grant, and many not understanding the sources of funding in financial aid packages (Goldrick-Rab, 2016). Responses such as "financial aid" and "reimbursement checks" that were found among the "other" responses likely reflect some of this gap in knowledge, with students perhaps unable to specify whether they were receiving the Pell grant, other grants and scholarships, or loans. Parental help may also come in the form of direct financial aid or via loans that parents take on themselves. The complexity of the current higher education funding system is reflected in student confusion over how exactly they are paying for their degree; these gaps in financial literacy can lead to lasting consequences, as students may take on debt without fully understanding the future financial ramifications. Finally, survey data does not capture students' sentiments about the help they receive from family, decision making processes, and experiences of juggling various forms of funding to pay for college expenses; other mixed-methods research combining these survey data with interviews has addressed some of these topics (Mazelis & Kuperberg, 2022) and future qualitative research can continue to address them. Future qualitative research can also explore how students weigh opportunity costs of attending college and perhaps reducing immediate earnings to invest in greater long-term earnings, and how those considerations are influenced by access to various methods of payment for college.

Conclusion

Results reveal that family structure, background, and relationships are related to how students pay for college and the degree to which they can rely on family help with expenses. These factors potentially can affect other college funding decisions such as whether or not to attend college, or take out loans, and college experiences such as working in college or living on campus. When students take out loans they may also experience longer-term negative effects on financial stability, homeownership, and family formation, perpetuating a "class divide" among those who leave college, with some having debt that will affect their lives for decades and others avoiding this debt entirely (Kuperberg & Mazelis, 2022). These results are of interest to researchers of higher education, families, relationships, sociology, and economics. They are also of interest to higher education funding policy makers, financial aid officers, college administrators, college retention officers, and financial and family counselors, providing insight into which students are more or less likely to have family financial support in attending college.

Findings indicated complex inequalities in payment methods, potentially explained in part by social norms related to family roles and relationships, and access to resources which varies by students' family background, idiosyncratic differences in relationships with parents, and choices related to living situations. Understanding patterns of inequality in payment for college tuition is a key component in understanding restrictions to social mobility, differences in college experiences, completion rates, and post-college outcomes, and potential impacts of proposed policy changes to college funding and student loans.

Nexus: Connecting Research to Practice

- Students who were living with a romantic partner but were not legally married, students who were parents, Black and older students, and students with unmarried and less educated parents were especially likely to lack family support in paying for college. Students with a deceased parent, those who are reluctant to ask their parents for money, and those who are less close with their parents were also less likely to have help from parents in paying for college expenses, and men were more

likely to rely on loans for living expenses. These groups can be targeted for financial aid and financial literacy programs to increase their success.

- Students lacking family help with college expenses were more likely to take out loans to cover expenses, as were students receiving Pell grants, and the rare students who relied on scholarships to pay for living expenses. These results indicate unmet need among students who are targeted with existing financial aid programs. Yet scholarships for tuition (more broadly available) reduced the extent to which students relied on loans, pointing to the importance of developing and expanding opportunities for these scholarships to meet gaps in financial aid provided by the government.
- Expanding Pell grant eligibility to students who are cohabiting with a romantic partner but not legally married would also expand access to an especially vulnerable population that has become more common over the past several decades (Kuperberg, 2019). Students in this sample were more likely to be in a cohabiting relationship than they were to be married, with nearly one-in-ten students cohabiting with a romantic partner, and receiving less parental help on average, but this group is left out of current Pell eligibility policy. Treating students who are cohabiting similarly as legally married students would expand Pell eligibility to this population, but identifying this population may be difficult given the lack of legal ties to partners. Students may want to avoid identifying their cohabiting partner to financial aid officers if their partners' assets may reduce their edibility for Pell, or because of privacy concerns. Policy makers should consider how to expand eligibility to these students or other students who may not have parental help with paying for tuition, even if their parents have greater assets. Results suggest that a variety of factors beyond parents' assets can determine the extent to which students receive help with tuition and living expenses. Financial aid officers must find a balance between respecting students' privacy and not requiring students to disclose romantic relationships for financial purposes, but also expanding financial help to students who may be especially vulnerable to not receiving their "expected family contribution" due to their romantic relationship status or other factors, such as a poor personal relationship with parents.
- Parents' past experience with loans may increase the likelihood of students taking out loans because of familiarity and a sense that this is the "way things are," even if loans are not the most financially prudent method of paying for tuition. Students may also choose to live on campus even if living with parents is a viable alternative and living on campus is not required, without fully realizing the financial implications. Financial aid counselors can work to increase the financial literacy of students taking out loans, making sure that students are familiar with alternatives, and that they know that living on campus results in a higher chance of needing loans for college, accounting for the fact that parents' loan history can affect the likelihood that students take out loans themselves. Colleges that require on-campus residence even if students are local should also consider the financial implications for their students, who may need to take on debt to cover this cost.

Financial literacy programs can include online learning modules that must be completed as part of the FAFSA application process or loan approval process. These learning modules can increase awareness of factors that are correlated with a higher likelihood of graduating with debt. These modules can also include a balanced discussion of the potential costs and benefits of decisions such as living on campus or with family. Modules should also discuss the amount students can expect to pay in loan payments upon graduation given their current and projected loan totals, and programs to pay off loans after graduation. These financial literacy programs may be best run by the central federal government as part of the FAFSA application process, since some topics (such as the economic benefits of living with family) may run counter to the economic interests of individual campuses. Such a program should also be careful to avoid personal suggestions that may not be in the best long-term interests of students, such as encouraging marriage to reduce debt.

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