

---

## **A Model for Investing in Post-Secondary Education for Low-Income Parents**

---

**Final Report and  
Recommendations**  
March 2026

**Luisa S. Deprez, PhD**  
Professor Emerita,  
Sociology and Social Policy  
University of Southern Maine

## EXECUTIVE SUMMARY

Build HOPE was established in January 2022 to provide low-income parents and caregivers enrolled in postsecondary education with critically needed, flexible, low-barrier financial support. Eligible applicants could receive up to \$2,000 annually to help meet unmet basic needs. Administered by Maine Equal Justice from its inception through December 2025, Build HOPE distributed \$2.9 million to nearly 1,800 Maine children and their families.

Among enrollees, 56.3% were first generation students, 87% head of household. Nearly 70% were working prior to enrollment; however, 38% had unreliable hours and only 23% saw any prospect for advancement. Most were enrolled in programs leading to in-demand, high-wage jobs that Maine employers currently struggle to fill.

### Key Findings

- Transportation costs were the single largest barrier to staying enrolled.
- Housing and utilities were major destabilizers to staying enrolled while ensuring family safety.
- Essential basic needs were continually difficult to cover.
- Flexible financial support was critical to helping parents stay enrolled and complete their programs.

Expected reductions in federal support will further strain families already in a tenuous financial situation. By 2034, 34,000 Mainers on MaineCare and 101,000 households receiving SNAP benefits are [estimated](#) to lose them. Nearly all Build HOPE families receive MaineCare (98%) and SNAP (96%).

Policymakers can strengthen Maine's workforce and improve educational outcomes for low-income parents by addressing the gaps identified through the Build HOPE project.

### Current challenges can be mitigated by:

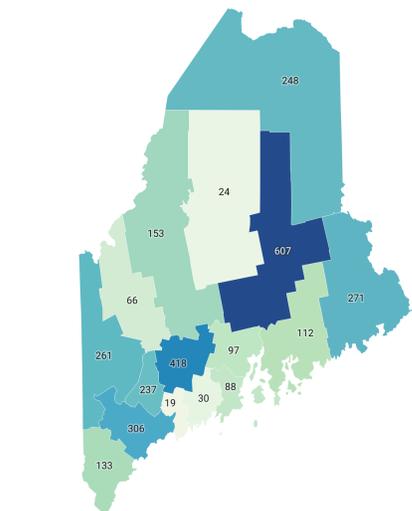
- Acknowledging the essentiality of transportation in accessing education, attaining economic mobility, and daily life functioning by increasing supports;
- Ensuring access to affordable, suitable housing to stabilize families, increase well-being, and ensure educational success and family safety;
- Supporting affordable quality child care and whole-family navigational supports to make education and work possible;
- Providing flexible cash assistance to prevent or address crisis situations that derail education completion and contribute to uncertainty in the state's ability to close significant gaps in the workforce.

*"Build HOPE funds have provided a lifeline for me and my family during a challenging time. They have not only eased financial burdens but also given us the stability and resources we needed to move forward. This support has made a significant difference in our ability to focus on rebuilding and improving our lives, offering us renewed hope and a brighter outlook for the future."*

*-Father of two in Kennebec County and Build HOPE participant*

Build HOPE Project

Number of Individuals Served  
19 607



Created with Datawrapper

# Build HOPE: A Model for Investing in Post-Secondary Education for Low-Income Parents

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

## Smart Investments

For nearly 30 years, Maine has been a national leader in supporting postsecondary education for low-income parents. The Parents as Scholars (PaS) program was established in 1996, the Competitive Skills Scholarship Program (CSSP) in 2007, and the Higher Opportunity for Pathways to Employment (HOPE) program in 2018. They reflect Maine’s long-standing recognition that an investment in post-secondary education is the most effective pathway to economic opportunity and stability for families and for the growth of the state.

Recent reports from the Maine Department of Labor’s Center for Workforce Research and Information (CWRI) demonstrate the effectiveness of these programs. Outcomes reports for both HOPE and CSSP show substantial improvements in employment and earnings following program completion.

The [HOPE outcomes](#) report [revealed](#):

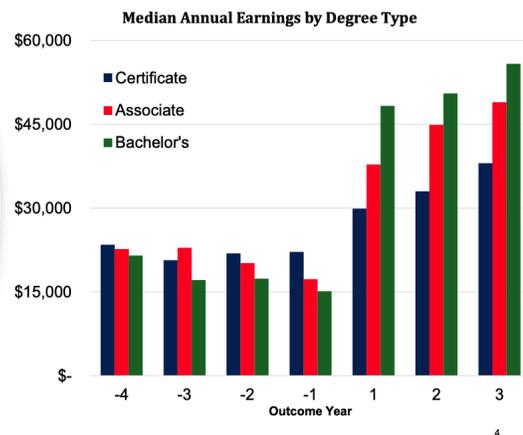
Higher earnings rates for all degree and certificate completers, regardless of race or ethnicity.

### Median Annual Earnings by Degree Type

Annual earnings are nearly three times higher for participants that completed a Bachelor’s degree two years after graduation (\$50,500) relative to two years prior to enrollment (\$17,400) and more than twice as high (\$44,900) for those completing an Associate degree than two years before enrollment (\$20,100). For certificate program completers, earnings increase by \$11,100 per year to \$33,000 two years after program completion.

Earnings are strongly related to program length: they are highest for graduates completing a Bachelor’s degree and lowest for those completing a certificate program.

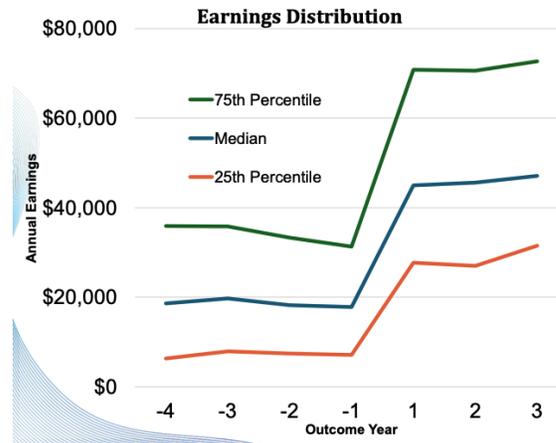
Group sizes, highest credential attained, outcome year one: Associate (125), Bachelor’s (94), Certificate (121), Total (340)



The [CSSP Outcomes](#) report found similar results in employment and earnings increases from the years prior to enrollment to after program completion.

Full-time employment rates increased steadily following completion: 85% were employed in the year following completion, double the rate from the years prior to enrollment.

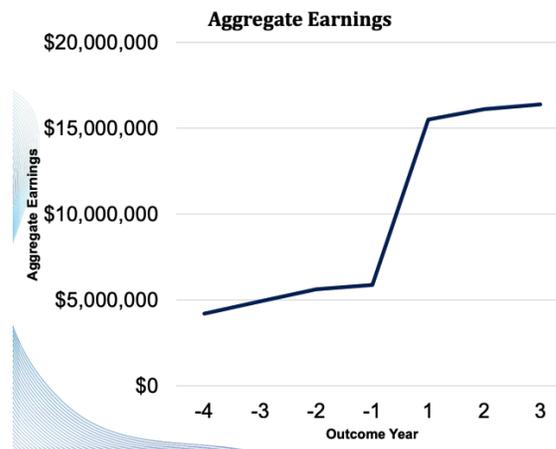
Earnings increases more than doubled across the distribution.



Earnings increases occur across the distribution. At the 75<sup>th</sup> percentile, annual earnings increase by \$37,000 to \$70,500. At the 25<sup>th</sup> percentile, annual earnings increase by \$20,000 to \$28,000.

The importance of these programs to the state is undisputable: Aggregate Earnings of [CSSP](#) participants revealed that

***“Because of the combination of increases in employment rates and earnings, aggregate earnings across all completers rises from about \$6 million to over \$16 million per year.”***



Because of the combination of increases in employment rates and earnings, aggregate earnings across all completers rises from about \$6 million to over \$16 million per year.

(Based on a sample of 382 participants having three complete outcome years of data after exit.)

## Build HOPE

Despite the success of these programs, rising costs for housing, transportation, utilities, and food continue to leave many enrollees with substantial unmet basic needs. Too often, families juggling work, education and caregiving responsibilities, are forced to make difficult choices about which essential expenses to pay or defer; a reflection of the broader economic pressures faced by many.

To help bridge these gaps and protect educational progress, [Maine Equal Justice](#) launched the [Build HOPE Project](#) in January 2022. It provided flexible cash assistance of up to \$2,000 annually to eligible enrollees to help them address immediate financial expenses such as rent and utilities, transportation costs, as well as other unexpected expenses that could otherwise derail their educational progress.

“Pressing needs” among Build HOPE [participants](#) covered the array of aspects of daily living. Not being able to cover the cost of any one of them could easily disrupt educational goals and family stability.

The modest income support provided by Build HOPE helped to stabilize families when they encountered unexpected hurdles that could derail career

aspirations. During the four years of the Build HOPE project, nearly 1800 children and their families in all 16 Maine counties found support. It was transformative, enabling participants struggling against all odds to complete their studies, establish their careers, safeguard their families, and give back to the state.

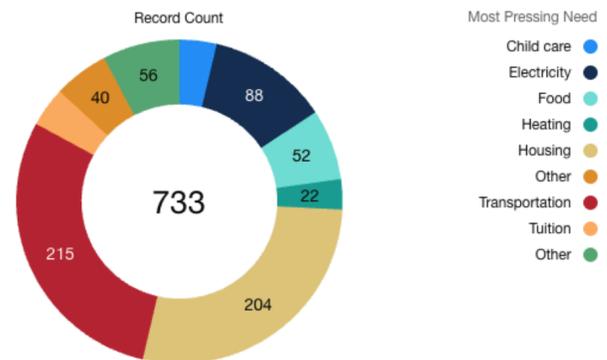
With a corresponding whole-families approach, the [Invest in Tomorrow](#) initiative, undertaken in 2018 by a diverse collective of Maine organizations, businesses, and individuals vowed to cut Maine’s child poverty rate in half by 2029 by increasing both workforce participation and families’ earning capacities. It is a bold step toward eradicating child poverty in a generation. They identified policy solutions intended to “increase the likelihood that every Maine child gets what they need to have a fair shot at a bright future”, and are far along in [meeting them](#). Findings from the Build HOPE research highlight the structural barriers that low-income student parents face and the specific supports that help them succeed.

### Key Findings

The embedded research component of Build HOPE was designed to provide the [evidence](#) necessary to ascertain participant experiences, inform long-term improvements, foster economic opportunity and mobility for families, and contribute valuable insights for refining future programs. The final report, [Build HOPE: Post-Secondary Support for Parents with Low Incomes in Maine](#), clearly demonstrates that Build HOPE is a highly successful model of how investing in post-secondary education for low-income Maine parents can be accomplished.

1. **Transportation was the most pressing barrier** among Build HOPE [respondents](#) in both the “pressing needs” and “on-going difficult to pay” categories. Requests for transportation support often exceeded the \$1,000 annual assistance that PaS, HOPE, and CSSP provides. Even with upcoming increases in support of these programs, the inadequacy of support for auto repair costs and no support for car payments for newer, reliable vehicle purchases remains.

### BUILD HOPE MOST PRESSING NEED



Nearly 80% of Build HOPE respondents said any car-associated costs were difficult to pay for and in many instances, simply unaffordable. In 2023, average annual transportation costs in Maine, excluding repairs, insurance, and registration were \$5,042: more than half the annual income of 52% of respondents with incomes under \$10,000 and slightly less for 22% of respondents with incomes between \$10,001 and \$20,000.

Cars are a must-have for student-parents. A recent [report](#) from the John T. Gorman Foundation confirms the challenges households face in accessing reliable transportation. Vital in connecting them to work, childcare, education, and other services needed to thrive, these challenges are particularly acute in rural areas, where public transit is scarce and cars are often the only option.

Yet, [an estimated 40,000 Maine households](#) do not have a personal vehicle. Public transit meets only 11% of the total rides needed. State programs may offer limited support but are not easily, readily or reliably accessible and the process of accessing funding is onerous to the point of being a hindrance.

The imposition of new federal work requirements for SNAP and Medicaid benefits will undermine the thousands of Mainers trying to find their way out of poverty. The lack of transportation will result in countless numbers of low-income Mainers losing public benefits only because they will not have access to transportation to meet the requirements.

- 2. Housing and utilities ranked second among “pressing needs”;** the absence of which is highly likely to destabilize a student’s ability to focus on their studies while ensuring their family’s safety. When housing costs become unmanageable, families are forced to make difficult tradeoffs – cutting back on food, transportation, health care, or other essential needs – which can disrupt lives, educational progress and employment stability.

The cost of housing has exceeded what families can realistically afford, especially renters. Many renters with low incomes are severely rent-burdened, many paying over 50% of their income toward housing, leaving little flexibility to manage emergencies or temporary income disruptions.

Of the Build HOPE survey [respondents](#), slightly more than 81% rented. In the last 6 years, median rents for new leases rose statewide by 32.1% in the state; 19% nationally. Eviction filings were 55% higher in the first few months of 2023 than in 2022. The most common reasons households fell behind on housing costs were rising rent and utility expenses, job or income loss, and unexpected medical events. And children who experience evictions have been found to be at higher risk for neurodevelopmental and other health problems.

Build HOPE provided support for housing but in many instances, it was not enough, seriously jeopardizing a chance at educational success. Among [respondents](#), 26.2% said their housing was not suitable for their family, 24.3% said they did not have indoor plumbing, and 17.5% indicated their dwelling did not have sufficient heat.

The skyrocketing costs of electricity is exemplified by Maine's ranking as the 6th highest in the country for monthly household energy bills and the highest for monthly heating oil costs. Keeping the lights on and the heat going prompted many [respondents](#) to request financial assistance with the intent to pay both current and past-due electric bills, water and heat.

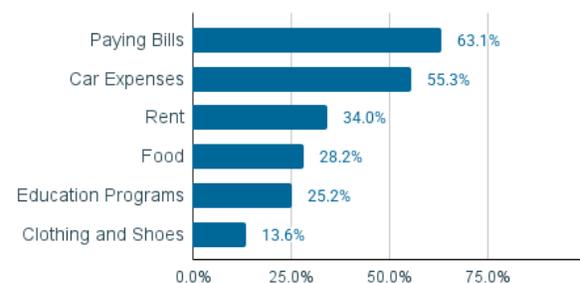
Nearly 75% of Build HOPE survey respondents used Build HOPE funds for utilities and 37.9% for heat. Those in the \$10,001 - \$20,000 income range were more likely to choose electricity over transportation when asked about pressing needs that could be partially met by these funds.

**3. Flexible income makes existing programs work better.** The Build HOPE project's flexibility and unrestrictive nature of the grant assistance reduced financial stress for 89.3% of respondents. Nearly 90% felt trusted and respected in being able to choose what their family needed at the time. They had regained a sense of dignity and empowerment. Nearly 70% responded positively to the ease of receiving support and the lack of restrictions, allowing over 60% to spend more time and energy with their families and in their studies. Notably, it compliments and strengthens PaS, CSSP and HOPE participants in meeting their goals.

- *Tanya applied for the Build HOPE grant just after her car broke down. She was dependent on it to get her kids to school in another town, and get to medical appointments a distance away while she was pregnant. The Build HOPE grant allowed her to buy a safe car. There were no questions asked, they trusted her.*
- *For Katelyn, the Build HOPE grant helped her get safe temporary housing as it was turning cold outside which then allowed her to finish her semester.*

Families need the opportunity to respond to areas of need without retribution or restrictions. Low-barrier access to supplemental financial support can make all the difference in allowing someone to stay housed, keep their electricity on, keep their car on the road, and finish their educational program.

How Parents used the Build HOPE Grant



4. **Navigation through the maze of education and support programs** was critical in finding support and negotiating administrative barriers. Assistance programs often have complex and differing eligibility requirements, and without guidance families can lose access to benefits or fail to receive supports for which they qualify. Few of these systems have adapted to the complexity of student-parents' lives. Yet their [intersection](#) not only affects but determines the possibility of student-parents access to post-secondary education and the probability of their completion.

Build HOPE was cognizant of this and afforded student-parents Navigators to help guide them. Participants consistently described Navigator support as essential to their success. Nearly 80% of Build HOPE respondents said they had tried to access postsecondary programs in the past without assistance but had not succeeded. Navigator support helped families enroll in programs, maintain benefits, resolve problems quickly, and stay on track toward completion.

### **Policy Solutions**

Demand for funding from the Build HOPE project far exceeded supply and yet modest dollars prevented large crises for families. Ending the Build HOPE project does not mean the needs of low-income student-parents have disappeared, instead it provides strong evidence for scaling policies to meet these needs, not ending support.

Policymakers can protect and strengthen postsecondary education supports for low-income parents by addressing the gaps and challenges experienced by Build HOPE enrollees. Rather than put Maine's ability to build a sustainable workforce in jeopardy, they can opt to meet the need for in-demand, high-wage jobs by bolstering supports for those wanting to stay in Maine, enhance their and their family's well-being, and contribute to the economic growth of the state.

#### **1. Expand Flexible Income Supports**

The Build HOPE experience demonstrates that flexible income supports help student parents remain enrolled in post-secondary education programs to make progress toward stable employment.

**Policymakers can strengthen flexible income supports through approaches such as:**

- **Strengthening Child Tax Credits.** The temporary federal Child Tax Credit expansion provided up to \$3,600 per child monthly payments. It reached [49,000 Maine children](#) who were previously unable to receive the full credit because family income was too low. While in effect, the enhanced federal [CTC](#) reduced child poverty in Maine by nearly half.

- **Expanding refundable state tax credits.** Refundable credits such as the Property Tax Fairness Credit, Sales Tax Fairness Credit, and Dependent Exemption Credit help offset the high cost of basic necessities for families with low incomes.
- **Firming up TANF cash assistance.** Expanding eligibility, increasing benefit levels, and reducing administrative barriers would allow more families to access cash assistance and stabilize their households while pursuing education and employment.
- **Supporting guaranteed income initiatives.** Pilot programs and demonstration projects provide additional evidence about how flexible income supports improve stability and economic mobility for families with low-incomes.
- **Expanding flexible, low barrier income support in post-secondary education programs.** This will help more families meet basic needs while pursuing postsecondary education and ensure workforce opportunities.

## 2. Improve Access to Reliable Transportation

Reliable transportation is essential for student parents to participate consistently in, and afford them reliable access to, postsecondary education programs, employment and in meeting daily responsibilities. Both immediate supports and longer-term improvements are needed to ensure families have dependable transportation.

**Policymakers can strengthen transportation access by:**

- **Increasing and expanding transportation support for postsecondary education participants.** Current transportation assistance programs often do not cover the costs associated with maintaining reliable transportation, nor vehicle replacement should that be warranted. PaS, HOPE, and CSSP participants are currently eligible for up to \$1500 in transportation repair support annually, but the need is much greater. Expanding and increasing available support would help families maintain consistent participation in post-secondary education programs.
- **Improving the [Transitional Transportation program](#)** by making supports available to individuals seeking employment as well as those already employed. Programs allowing flexibility to meet real transportation needs, including vehicle repair or purchase where appropriate, can prevent disruptions in school and work participation.

## 3. Affordable and Stable Housing Enables Educational and Economic Progress

Stable, safe, and affordable housing is essential for those seeking to complete postsecondary education programs. Build HOPE participants consistently identified housing and utility costs as major sources of financial instability and barriers to long-term economic progress. Improving housing stability for families with low incomes will support educational persistence, workforce participation, and long-term economic mobility.

### **Policymakers can strengthen housing stability by:**

- **Improving rent-affordable housing for households with low-incomes** through policies such as vouchers and income-based housing. These reduce rent burden and limit rapid cost increases to help families maintain stable housing while pursuing post-secondary education and employment.
- **Expanding short-term financial assistance for housing and utilities** can help families weather job loss, medical events, or other unexpected financial shocks without losing their housing. Explicitly including emergency housing assistance as an allowable support within programs such as PaS, HOPE, and CSSP would help stabilize families during periods of crisis. Providing funds at levels sufficient to address urgent housing needs would help keep families housed and able to focus on their education, work, and family responsibilities.
- **Supporting targeted housing stability measures** by fully funding programs like the Eviction Prevention Program (EPP) helps prevent evictions for non-payment of rent which are roughly half of all eviction cases each year in Maine. This keeps families together, out of shelters, and able to remain steady in school or work.
- **Reducing utility cost burdens** can contribute significantly to housing instability. Improving affordability and access to assistance programs like LIHEAP and LIAP can help families maintain safe and stable housing.

### **4. Child Care and Whole-Family Navigation Supports Make Education and Work Possible**

Student parents face significant challenges balancing education, work, and family responsibilities. Strengthening access to affordable child care and coordinated support services is essential for maintaining consistent participation in education and training programs.

### **Policymakers can strengthen these supports by:**

- **Improving access to affordable child care.** Strengthening programs like Maine's Child Care Affordability Program that reduces both the cost of child care and waitlists would help student parents maintain consistent participation in education and work.
- **Supporting coordinated navigation services.** Whole-family navigation helps families connect to multiple programs and services, avoid administrative burdens, resolve barriers quickly, and maintain stability while pursuing post-secondary education and employment.
- **Improving coordination across programs.** Streamlining eligibility requirements and improving coordination and data-sharing across programs can reduce administrative barriers that prevent families from accessing needed supports and reinforce better collaboration between and among departments and programs.