“I Definitely Wouldn’t Have Been Able to Make it Through College Without My Dad’s Money”: American College Students’ Reflections Regarding Caregiver Financial Support

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Abstract

American college students (N = 49) participated in semi-structured qualitative interviews focused on the manner in which their caregivers did (or did not) provide financial support related to their college-enrollment. Transcript data were coded and analyzed using a cross-case, variable-oriented approach. Students described variability in their perceptions of (a) the extent of caregiver financial resources and (b) caregiver representations of financial contributions to college education as a source of support or a source of control. Placement with respect to these two dimensions yielded groups of students that varied in meaningful ways in terms of feelings of obligation to share school-related information with caregivers and attitudes toward caregivers’ support. Findings have implications for informing the manner in which researchers, parents, and campus professionals understand the nature of financial support and the importance of considering the emotional climate within which it is provided.

Keywords
college, financial, parents, support, obligation

The transition into emerging adulthood involves a complex set of experiences related to identity development, life changes, and instability as individuals adapt to autonomous ways of living (Arnett, 2014). During this period, many young adults enroll in college to obtain a 4-year degree. Internationally, there is tremendous variability in the percent of students who earn 4-year college degrees, the cost of such degrees, and the amount of debt incurred by college students. A 4-year degree in the United States (US) is one of the most expensive in the world, exceeded only by the cost of such a degree in the United Kingdom and being slightly more expensive than a college degree in China (Safier, 2018). However, only 3% of Chinese adults attain 4-year degrees, making a college degree in China a privilege for the affluent who are able to pay the high cost. There are no student loans in China. Instead, affluent families pay the full cost of their children’s college educations (Kobliner, 2019). In other countries, both student loan debt and family financial support are less of a concern because a college education (for those who can gain admission) is free. Based on 2017–2018 data from 28 developed countries, the Organization for Economic Cooperation and Development (2020) reported that the cost of a college degree was free in 10 countries reviewed (including Germany, Denmark, and Greece) and less than half the cost of a US degree in 10 others.

The two countries with the most expensive cost of a college degree (the US and Great Britain) differ substantially from China in terms of college access. Compared to the 3% of Chinese adults with 4-year college degrees, these percentages are 33.4% and 38.4% in the US and Great Britain, respectively. A college education is more accessible in the US and Great Britain in part because of the availability of student loans which are taken out by approximately three-quarters of students in both countries (Kobliner, 2019; Looney et al., 2020). However, the structure of the student loan system...
within these two countries differs greatly. In Great Britain, students graduate owing an average of US$ 55,000, but interest rates are set based on post-graduation earnings, and loans are forgiven after 30 years. The government’s expectation is that only 30% of college graduates with debt will repay this debt in full before loans are forgiven (Koblimer, 2019). In contrast, US students graduate with an average of over US$ 30,000 of debt (Song, 2021), but in a much less forgiving repayment climate. Currently, 20% of US student loans are in default, defined in terms of no payments having been made within the past 270 days (Office of Federal Student Aid, 2020).

In the US, the average total cost of tuition, fees, and housing for full-time undergraduate students at a 4-year public university is over five times higher today than it was 30 years ago (National Center for Education Statistics, 2021). Some experts estimate that the cost of college tuition rises at approximately twice the rate of inflation, meaning that it doubles every 9 years (FinAid.org, 2021). For many American students, financial support from families is essential for college enrollment (Flaster, 2018; Goldscheider et al., 2001; Hamilton, 2013; Swartz et al., 2011).

Within this paper, we distinguish between being a parent and engaging in parenting. A parent is a mother or father, biological or adoptive. Although it is most often parents who engage in parenting (and participate in parenting research), there are important others who occupy caretaking roles in children’s lives, such as grandparents; stepparents; foster parents; and custodial aunts, uncles, and siblings. Most of the existing literature on parenting defaults to the use of the term “parenting,” and we often use that convention when summarizing this literature. We change to the term “caregiver” exclusively as we begin to discuss our own research.

Parents are important sources of financial support during the college years. While some pay for students’ tuition or housing (sometimes by taking our personal loans), others contribute to living expenses (e.g., by providing money to pay for groceries) or provide students with spending money. American students who do not receive financial assistance from their families report levels of financial stress that are associated with mental health issues (Tran et al., 2018) and low academic performance (Baker & Montalto, 2019). A family’s ability to financially support students during college is largely dependent upon financial resources, which are predicted by both occupation and level of education (Flaster, 2018). The extent to which, and conditions surrounding, American college students’ receipt of financial assistance from their parents has implications for the nature of parent-child relationships throughout the college years (Lowe et al., 2015).

Parent–Child Relationships during Emerging Adulthood

The Theory of Emerging Adulthood (Arnett, 2014) emphasizes the uniqueness of the developmental period that spans ages 18–29. “Emerging adults” see themselves as no longer adolescents but not yet adults, and many college students fit into this category. Such students are characterized by developmentally appropriate autonomy strivings, yet often continue to rely on parents for financial support (Arnett, 2000). A considerable literature has focused on ways in which parents of college students might best support a successful transition to an autonomous adulthood—defined in part by financial independence. This literature echoes what is known about optimal parent–child relationships at earlier ages in that college students fare best psychologically and behaviorally when they report close relationships with parents that are high in autonomy support and not overly controlling or conflictual. Such findings are reported among emerging adults across the globe and are not unique to American college students (Fang et al., 2021; Inguglia et al., 2018; Kouroš et al., 2017). However, relationships between US college students and their parents are shaped and expressed in the context of the high expense of a college degree in America.

The Role of Family Resources in College Education

American college students rely on their parents in ways that do not necessarily represent the experiences of college students in other countries. Parents’ financial expenses related to children’s upbringing have increased since the 1970s, particularly during young adulthood. This is often attributed to changes in the labor market through which higher education has become more necessary to secure long-term employment (Kornrich & Furstenberg, 2013). The income provided by part-time or temporary employment is often not enough for American college students to support themselves (Hwang & Kim, 2016), accounting for the high level of student loan debt described above. American parents’ financial contributions can provide a safety net for children while they attend school or search for a job after graduation (Goldscheider et al., 2001). Yet provision of financial support during the college years can also create conflict as students balance developmentally appropriate desires for independence with parents’ financial authority. Students do not always appreciate a parental perspective of, “If I Pay, I Have a Say!” (Lowe & Arnett, 2020). In the US, parents and their college-aged children report that their most frequent disagreements are related to finances (Bartoszuk et al., 2021). Yet surprisingly, little attention has been given to ways in which students’ perceptions regarding financial support received during college are associated with other aspects of relationships with parents, and particularly with their felt obligations regarding sharing aspects of their college experiences with their parents.

When a college education is costly, more economically advantaged families tend to provide more financial support during the college years (Hwang & Kim, 2016; Kornrich & Furstenberg, 2013). As a result, lower income students tend to be more financially independent in college than their peers from more affluent families (Serido et al., 2020). Consequently, the
impact of financial support during college, a source of both security and conflict in parents’ relationships with college-aged children, cannot be understood without also considering the extent to which parents have adequate financial resources to allow them to provide support for students. For a parent with few financial resources, even a small contribution toward children’s college expenses potentially represents a greater sacrifice than is associated with a wealthy parent paying for children’s college expenses in full.

**Parental Expectations Regarding Provision of Financial Support**

It is not just whether a student receives financial support from parents that has implications for the nature of parent–student relationships and the development of autonomy during the college years, but also the expectations students and parents have regarding such support and the manner in which they interpret it. Financial dependence on parents is intertwined with conceptualizations regarding the legitimacy of parental authority. Research in this area is limited and has been conducted primarily with American samples, likely due to the unique financial context characterizing American post-secondary education. Within American families, financial contributions from parents are associated with their tendency to engage in controlling behaviors. Parents who provide more financial resources may exert more control due to a perceived “financial investment” in their children (Lowe et al., 2015). Despite allowing children independence in other domains, some parents may utilize their financial resources as justification for remaining in control of some students’ decisions, particularly with respect to their academics (Padilla-Walker et al., 2014). Due to their ability to provide more financial support overall, parents with more resources may demonstrate higher levels of control and authority. Students who believe their parents’ involvement is appropriate may reap the benefits of parental guidance, whereas students who feel overly controlled by their parents may experience decreased competence and well-being (Fingerman et al., 2012).

Parents with more financial resources tend to be more highly educated, and continuing-generation students benefit from a generational transmission of college experience and knowledge from their parents that first-generation students often do not receive (Nichols & Islas, 2016). Thus, it is possible that the parents of continuing-generation college students may have more financial resources but might exert control not solely for financial purposes, but rather in an attempt to control their children’s college experiences to protect their children from making the same mistakes parents themselves made during their own college journeys. However, helicopter parenting is associated with parents’ payments towards their children’s college educations, which suggests parents’ financial investments are associated with parental control during this period (Lowe et al., 2015). Furthermore, young adults categorized as having more personal control over their lives report lower levels of parental financial support as compared to young adults classified as having either shared control with their parents or full parental control (Padilla-Walker et al., 2014).

Studies of American parents, typically from more advantaged backgrounds, have also focused on ways in which some parents teach their young adult children financial skills (e.g., balancing a checkbook, setting up a savings account, and filing taxes). This teaching is referred to as “financial parenting,” and takes two forms. Implicit financial parenting involves parents’ modeling of financial behaviors, such as children observing parents paying bills or grocery shopping. Explicit financial parenting involves direct communications and actions from parents to actively promote an understanding of finances (Serido et al., 2020). For example, parents might provide monthly allowances accompanied by lessons about managing money, or pay for students’ “needs” (e.g., rent, and tuition) but require students to pay for any recreational “wants” (e.g., going out with friends; LeBaron et al., 2019). In all of these cases, parents recognize the importance of both assisting their children financially and teaching them financial skills and independence. Too much financial support from parents is associated with college students’ increased ignorance regarding financial debt, suggesting the importance of parents holding students accountable for some level of personal responsibility as they move toward financial independence (Letkiewicz et al., 2019).

Little research has focused on associations between financial support and parent–child relationships during the college years. Again, this literature reflects primarily the nature of such associations within the families of American college students. Early research in this area indicated financial support during young adulthood is associated with a closer parent–child relationship, for both mothers and fathers. This was attributed to children’s sense of security in their parents’ willingness to care for and support them as they entered adulthood (Johnson, 2013). While some students receive ample financial support from parents, others may receive little to nothing, depending upon available resources. Students may feel resentful of this lack of support, as they may believe their parents could or should be helping more. An absence of parents’ monetary contributions may be due to an overall lack of available income, or simply because a parent believes the student should be financially independent. This presence or absence of financial support has an impact on parent-student relationships, as college students who report receiving more financial support from parents also report more positive relationships with parents (Lindell et al., 2020).

Parent–young adult conflicts focused on financial support are rooted in part within parents’ fear that their children will never achieve an acceptable level of adult responsibility. Young adults perceive financial conflicts with parents as a result of wanting more autonomy during college, as college students desire personal control over budgeting and spending decisions, even when money is provided by parents (Kenyon & Koerner, 2009). For parents, finding a balance between providing financial support while also encouraging skills related to independence (e.g.,
Students’ Perceptions of Financial Support from Parents

Few studies have investigated students’ understanding of what constitutes “financial support” during the college years. Research focused on provision of financial parenting (Serido et al., 2020) suggests that caregivers support young adults not only by paying for college and living expenses, but also by providing information regarding how to responsibly manage the money they have. Given that 86% of American college students finance college at least in part through grants and loans (National Center for Education Statistics, 2019), a part of “financial support” for American college students also involves providing assistance completing applications for college-related financial aid. A comprehensive understanding of “financial support” must include this type of support, as well as the provision of money (for tuition, living expenses, and discretionary spending) that has been the focus of the lines of research described above. Research focusing on less comprehensive definitions of financial support has indicated that as compensation for parents’ willingness to provide monetary support for college expenses, American college students often feel obligated to repay parents in some way in order to maintain a positive relationship (Hwang & Kim, 2016). This “repayment” might include sharing information regarding personal and academic decisions. In other words, students might feel that parents who provide financial support for college deserve to have a say in their academic experiences. It is unclear whether this is also the case for financial support more broadly defined.

American college students experience considerable challenges related to managing the high expense of a 4-year degree. Consequently, they are uniquely situated in terms of reliance on parental financial support. Parental attitudes regarding control versus supportiveness likely determine whether students feel positive or negative obligation to parents, and an understanding of such connections requires inquiries that explore this dynamic from the perspective of students themselves (Padilla-Walker et al., 2014). While some students might perceive financial support as a source of encouragement and appreciation, others might internalize it as a source of strain or control. The current study uses qualitative interview data from college students to understand how their perceptions of caregivers’ financial resources and perceptions of the meaning caregivers attach to such support intersect to shape students’ feelings of attitudes regarding the support they receive and obligation that accompanies such support.

Given that this study constitutes the first of which we are aware that both (a) defines “financial support” in terms of caregiver assistance in accessing and managing money and (b) focuses on college students’ perceptions regarding both caregivers’ financial resources and attitudes toward provision of financial support, we adopted a predominantly data-driven approach to inquiry. While our general focus on financial support and student-caregiver relationships was informed by existing research and shaped the questions we asked participants, we did not generate specific research questions and hypotheses. Rather, we allowed the reflections of college students to inform model development.

Method

Participants

Participants were a subset (n = 49) of a larger group of American college students (N = 70) who participated in a larger qualitative study on parent–child relationships in spring 2017. Inclusion criteria for the larger study were “traditional students” (defined by the institution as having enrolled in college within 2 years after graduating high school) ages 18 and older. Forty-three participants identified as female and 6 as male. Participants were 9 first-years, 14 sophomores, 7 juniors, and 19 seniors. Their mean age was 20 (range 18–23). Twenty-two students identified their ethnicity as European American, 16 as African American, 4 as Latina, 2 as Asian American, 4 as Multiethnic, and 1 as Native American. Based on reports of caregiver education levels, 39% of participants were categorized as first-generation college students (neither caregiver reported as having completed a 4-year college degree).

Participants were recruited from a single, moderate-sized public university in the southeastern portion of the United States. The university enrolled 45% first-generation students and 50% students of color. Sixty-one percent of undergraduate students received financial aid in the form of grants and 60% received federal loans to pay for their enrollment. Forty-five percent of students attended full-time; 65% were enrolled part-time. Sixty-seven percent of enrolled students identified as female. Full-time students had a 1-year retention rate of 78%, and the 5-year graduation rate was above 60% (inclusive of full-time and part-time students). The institution was categorized as a Minority-Serving institution for African American students (34.7% of enrolled students) and a Title III Part A institution based on student eligibility for need-based federal grants (52.2% eligible).

Procedure

After receiving IRB approval, eligible students (all students coded as “traditional” by the university) were emailed an invitation to participate in the study. Students who wished to
participate were instructed to email the research team and were scheduled to participate in individual interview sessions held in a private study room at the university library. At that meeting, the study was described to participants, they were provided the opportunity to ask questions, and they then signed IRB-approved consent forms. Interviews lasted approximately 1 hour and were audio recorded. Participants were assigned pseudonyms to protect their identities, and interviews were transcribed. Participants were compensated with US$ 10 gift cards to use at the student store.

**Interview Protocol**

A standard semi-structured interview protocol was used by research assistants to conduct interviews. Interview questions focused on relationships and communications between college students and their caregivers. Follow-up probing questions were asked based on participants’ responses to questions from the standard protocol. At the beginning of the interview, students specified at least two “primary caregivers” and were asked separate questions pertaining to each. Across all participants, a total of 85 caregivers were identified with these individuals representing mothers (n = 41), fathers (n = 32), grandparents (n = 6), and other relatives (n = 4) and non-relatives (n = 2). Broadly, protocol questions related to (a) the quality of relationships between students and their identified caregiver(s), (b) the frequency of contact between students and their caregivers, (c) used and unused modes of communication within dyads, and (d) the content of communications between dyads. The interview protocol did not ask students about specific types of support (including financial support) provided by caregivers, instead allowing each participant to describe the support they perceived receiving (or not receiving). Forty-nine out of 70 (70%) of the participants from the original study reported financial information and received further prompts regarding this type of support. Probes were then used to obtain elaborated information concerning the types of support indicated by each student. For the purposes of this study, “financial support” was determined when students indicated caregivers assisted them by providing monetary support for college, living, or discretionary expenses, as well as guidance related to applying for financial aid and/or managing money. The purpose of the current paper is to report results of a qualitative thematic analysis and integrative model based on the group of themes that emerged through analysis of students’ discussion of caregiver financial support. Copies of the interview and coding protocols and other research materials are available from the first author upon request.

**Analysis**

Analysis of data was conducted following guidelines and using terminology provided by Miles et al. (2014). The first author and research assistants read transcripts in full individually and made notes regarding patterns observed within data related to student-caregiver relationships. They then met to compare and discuss these patterns and used them to prepare an initial coding protocol (“start list” codes). Data “chunks” (contiguous and coherent segments or participant responses relevant to the larger project focusing on caregiver-student relationships—not specific to this particular paper) were identified within each interview, and research assistants used first cycle coding to assign descriptive and process codes to chunks within a subset of interviews using the initial coding protocol. Descriptive codes summarized the content of data chunks, while process codes focused on “things that emerge, change, occur in particular sequences, or become strategically implemented” (Miles et al., 2014, p. 75). The first author and research assistants engaged in an iterative process involving first process coding of different subsets of transcripts and multiple revisions of the coding protocol, including addition of subcodes, refining the coding protocol until all coders agreed that codes accurately reflected the content of data chunks within an appropriate level of specificity. After the final iteration, all data chunks within all transcripts were coded using the final version of the coding protocol.

Krippendorff’s alpha coefficient was calculated as a quantitative approach to determining the inter-coder reliability of agreement between coders for first cycle coding of all data chunks across transcripts in full (Krippendorff, 2019). Krippendorff’s alpha is particularly appropriate for small sample sizes and accounts for the possibility that agreement is reached by chance. A cut-off of α ≥ .800 was used to determine acceptable levels of reliability. This suggests at least 80% of the data codes were mutually agreed upon by the coders, as opposed to simply by chance (Krippendorff, 2019). There was acceptable reliability between a first (“master”) and second coder, α = .942, and between a first (“master”) and third coders, α = .919.

The emergence of codes related to financial support out of the process described above led the authors to then engage in additional readings of all transcripts in their entirety with a particular focus on students’ comments regarding caregiver financial support. Second cycle coding then involved inductive identification of patterns (themes) in students’ discussions of financial support that connected such support to student beliefs or attitudes with respect to caregivers. During this process, authors noted similarities present in all transcripts (cases) in connection to the development of relevant concepts (variables).

**Results**

Themes emerging from second cycle coding connected caregiver provision of financial support with students’ feelings of obligation and attitudes regarding information sharing. Also, themes emerged related to student perceptions of their caregivers’ (a) financial means and (b) representations regarding the meaning of financial support. To better understand the interconnections among these themes, each student-caregiver
relationship dyad was holistically classified based on two dimensions. First, each caregiver was categorized based on students’ discussion of financial support as being either resource rich or resource challenged. Relationships were also categorized based on students’ understanding of caregivers’ representations of financial support for college, yielding categories of money as support and money as control. Authors independently completed this holistic coding and then met to discuss assignment of each dichotomous code until perfect agreement was reached.

Figure 1 depicts a model organizing our findings. Students’ representations of financial support were conceptualized in terms of two intersecting dimensions: support/control and resource rich/resource challenged. Together, these dimensions yielded four types of financial support: resource rich and supportive; resource rich and controlling; resource challenged and supportive; and resource challenged and controlling. We then considered the ways in which students who perceived these different types of support differed based on (a) their feelings regarding sharing of school-related information with caregivers and (b) their attitudes regarding their caregivers’ support. Consideration of these differences indicated five distinct relationship types. Positive Obligation students (n = 22) were observed at two locations: resource rich and supportive; resource challenged and supportive. In all other cases, relationship types were observed within a single relationship type. No Obligation students (n = 8) were observed at the intersection of resource rich and supportive. Passive Obligation students (n = 6) were observed at the intersection of resource rich and controlling. Negative Obligation students (n = 5) were observed at the intersection of resource rich and controlling. Finally, Disconnected Independence students (n = 9) were observed at the intersection of resource challenged and controlling. These categorizations totaled 50 due to a single student describing different patterns of financial support provided by her mother (Disconnected Independence) and her grandmother (Positive Obligation).

Factors Shaping Students’ Attitudes Regarding Caregivers’ Financial Support

Caregiver economic resources. Based on student descriptions of how they paid for college and living expenses, as well as whether they were able to access luxury items and experiences, caregivers were categorized as either resource rich or resource challenged. Resource rich caregivers had the financial resources to pay for all of students’ educational and living expenses. In many cases, caregivers were able to do this without students needing to borrow money. “He’s always been there to support me financially for school things, if it’s like school money, supplies for school, books, pencils, tuition for college, so that’s always stayed the same” (Maria, first year, Latina, female). In other cases, students took out student loans to pay some educational expenses while parents either paid for remaining expenses themselves or paid the full amount of expenses when loans were not granted to students: “My mom... she just made sure she paid for everything, paid for my books, all my like, tuition that my financial aid didn’t cover, she paid for” (Margaret, sophomore, African American, female). Some students in this group also received spending money from caregivers or had caregivers who provided luxury items or experiences to students:

My mom will buy groceries and I don’t have to ask ...she’ll come up and she’ll just check my fridge and my little snack drawer, like ‘okay, let’s go, what do you want to get?’ and I get to the grocery store (Maya, first year, multi-ethnic, female).

In contrast, it was difficult for resource challenged caregivers to contribute to students’ college expenses, ‘my parents have helped fund me through school ...depending on classes
vs staying an extra semester...it affects their finances as well” (Erika, Senior, European American, female). When these caregivers provided financial support, it was often with great sacrifice.

This semester, my financial aid has been really squirrely, and I’ve had to do a payment plan. She helped me with one of the payments for the payment plan that I couldn’t do, because I’m also paying for my rent, and I’m paying monthly bills as well...it’s a huge weight off my shoulders just ‘cause it’s a lot of money, and I know she doesn’t have a lot of money, but she’s always there to help me (Carlos, senior, Latino, male).

One student discussed avoiding discussion of financial hardship due to their parents’ lack of economic resources.

I feel kind of uncomfortable whenever asking for money or ever letting them know I have US$ 10 in my bank account...growing up, there was a lot of financial struggle, and I watched them struggle a lot, and so I feel like it’s okay to struggle so, I assume that because they struggled and never asked for help, that I shouldn’t just expect handouts whenever financial things are tight (Johanna, senior, European American, female).

Second, money was sometimes viewed as providing an opportunity for caregivers to teach students about the management of money by mentoring students in tasks such as budgeting, saving, and balancing a checkbook. “Now it’s okay, let’s learn how to balance a checkbook, let’s learn how to pay bills, let’s learn how to do this and that” (Marie, junior, European American, female). In these cases, providing students money was perceived by students as part of their caregivers’ efforts to support their progression toward financial independence and security.

Well, I would just put stuff in the cart, and I won’t even think about how much that is, and she would be like, “did you even look at how much that is” and I’m like, “no.” And so, I just put things in the cart, and then she would just be like, “you don’t need that, we could get that somewhere else,” and I’m like, “okay,” so we just argue about that sometimes and, like, how much I’m spending on the groceries and stuff (Deandra, senior, African American, female).

In other cases, students described dynamics that suggested caregivers’ representations of financial resources involved what we term money as control. In these cases, students felt that caregivers did not feel an obligation to provide financial support for students’ college educations.

I try not to talk about bills and stuff now that I’m dealing with them myself, because I know he’s gonna be like, “well yeah, I’ve dealt with that for so many years” (Shannon, sophomore, African American, female).

In other cases, caregivers did contribute to college expenses, but with an expectation that their financial support provided them the right to have input into the experiences purchased by their support. “This semester I’m taking a music course and he’s like, ‘well, I’m paying you to go to school for your non-music major, so why are you taking a music course that has no use to your life?’” (Maria, first-year, Latina, female). Caregivers viewed money as a resource that, when shared with students, not only permitted caregivers to share their opinions regarding students’ academic experiences, but also obligated students to share information with caregivers and allowed them to control decision-making related to the experiences they funded. “She handles all the finances for my school, and so I feel like it’s ultimately her decision whether or not I do something. It affects her money in her pocket, so when it comes to school, always her” (Karina, senior, Latina, female).

**Intersection of Representations of Finances and Economic Resources**

The intersection of dyads’ representations of how financial resources should be used and the economic circumstances of caregivers resulted in five distinct groups of students. These groups differed based on (a) students’ feelings regarding the financial support received from caregivers and (b) the extent to
which students felt obligated to share information about their college experiences with parents.

**No Obligation**

At the intersection of resource rich caretakers and a money as support representation of financial resources, a subset of students—the “no obligation” group—received financial support from caretakers without feeling that such support warranted acknowledgment or obligation. These students had histories of being supported or indulged by caretakers and accepted payment for college and college-related expenses without much thought. They expressed little appreciation for the resources they received and did not communicate an understanding that not all students experienced their same advantages. Students in this group discussed their financial circumstances with attitudes that suggested entitlement.

My rent was coming out of my dad’s account like direct deposit, but they didn’t tell me in order to get the key to the room, I would have to pay the rent early so I was struggling, ‘cause I don’t have US$ 600 to just give you right now and they were like, ‘Well, can’t you call your parents?’ and I was like, ‘Well, they are in Greece,’ so…I Facebooked him about it (Jocelyn, senior, African American, female).

Students in this group were sometimes cavalier about their ability to potentially manipulate caretakers into giving them money, expressing sentiments such as “I admit that I have him wrapped around my finger” (Brittany, senior, European American, female) and “we…talk face to face when I need money, because it’s easier for me to guilt trip him” (Danielle, senior, African American, female).

Within this category, students spoke of communications with caretakers emphasizing student need (or desire) for resources and did not indicate feeling that their caretakers should have any input regarding academic decisions.

The only time she texts me or calls me is to say, ‘Hey, I put this amount of money in your account’ or ‘Hey, I see your accounts getting low, do you need help with anything’…or ‘Are you going to the doctor this week? Let me know how much it costs so I can refund that money,’ but that’s really all that it is (Diamond, senior, African American, female).

In one case, a student in this category did acknowledge that her caretaker should be consulted regarding a school-related decision, but it was a decision that involved a particularly large financial investment. “If I was thinking about studying abroad, I would have to ask him, because I know he would be the one supporting it financially” (Elise, sophomore, multi-ethnic, female).

**Positive Obligation**

The largest group of students (n = 23) was in the “positive obligation” category. Positive obligation students sometimes came from resource rich families and sometimes from resource challenged families. Regardless of their caretakers’ economic circumstances, these students expressed beliefs that their parents contributed financially to their educations because of a wish to support students’ success—and an appreciation for this support. When caregiver resources were limited, students with positive obligation expressed an understanding of the sacrifices parents made that allowed them to attend college.

When she got a raise – this is brand new for me, I’m so excited – she said she’s going to send me money every once a month to help me with my tuition and everything. So, she definitely supports me in that way, which is super awesome and overall in general, her opinion of me being here is really positive! (Rhonda, sophomore, European American, female).

When caregiver resources were plentiful, students in the positive obligation group were effusive in their expressions of appreciation for the support they received.

I knew she was my mom, and she took care of me, but when it came to college, when I came here, like…she just made sure she paid for everything, paid for my books, all my tuition that my financial aid didn’t cover, she paid for. And then she didn’t even want her money back. She made sure that everything I needed I had…I have to respect my mom and just enjoy my mom while she’s here! (Margaret, sophomore, African American, female).

Many students who expressed positive obligation described how caretakers not only contributed financially to their college expenses, but also helped them to complete financial aid documents. The appreciation students expressed for this assistance mirrored that expressed when parents contributed by providing money or paying for expenses, with students often acknowledging that they would be unable to manage the financial aid process without caretaker support.

Dad has always been on top of everything for me in high school and everything and since I’ve been in (current city). He’s always on top of it, getting financial aid stuff in (Jessica, junior, European American, female).

I wouldn’t be able to figure out the entire FAFSA on my own—there’s a lot of things at [university] where you have to navigate a lot through a lot of forms (Rhonda, sophomore, European American, female).

Students in this group expressed an understanding that not all students received even minimal support from their caretakers and were appreciative of any support they received.

I know a lot of college students that don’t really have parental support, so even if I might be being sort of picky in some regard with wanting a specific kind of relationship that suits me, I know
I’m still fortunate to have a mom that even if she can’t financially provide everything I need, is the mom that if she could, she would. She still tries to do what she can. (Montasia, senior, African American, female).

Positive obligation involved not only appreciation for caregivers’ support, but also feelings of guilt when students struggled academically and a strong wish to make the caregivers who supported them proud.

She has taken loans out for me, so I can still continue to go here…it made me feel really supported and just happy that she would do that for me and that she would just sacrifice, getting a $5000 loan and another $5000 loan, so I can just attend school…I want to make her proud, and I want to make her taking out the loan worth it, so…I definitely try to do it to the best of my ability, however I can, to make them proud of me (Deandra, senior, African American, female).

I’m very grateful, very grateful, and I feel guilty because all these people are going through their loans and then me, I’m still relying on my parents, and they want to retire soon and they’re like, ‘we can’t retire now, because we have to pay for college!’ and it’s like ooh, okay, better not drop out! (Angela, junior, East Asian or Asian American, female).

Students in this group rarely indicated that they hid academic challenges from their caregivers. When they did hide information, it was due to feelings of guilt, not resentment.

I feel bad, I feel like I should be doing better. He is paying all this money for tuition. And I just feel bad…If I was doing bad, it’s not like I would get in trouble. He wouldn’t really be mean to me about it, just like, ‘Okay, you know you need to pick up that grade, or you need to do that’…I just don’t want to disappoint him is the only thing (Stacey, sophomore, multiethnic, female).

Far more common was students’ recognition that their caregivers’ support—financial or emotional—was not dependent on either their willingness to share academic information or their academic success. Students in this group chose to share academic information with their parents out of respect and appreciation, not because they felt compelled to do so.

All of my parents are helping me financially, but my dad’s the one who really likes to make sure, he makes sure the financial aid is in, he makes sure I’m paying for my books, you know. Because he’s more directly involved, I feel out of respect I should involve him more when it comes to school decisions (Jessica, junior, European American, female).

Passive Obligation
A small group of students fell at the intersection of resource rich and money as control. These students were characterized by their acceptance that parental support of their education meant that caregivers were owed input regarding, and sometimes control over, academic decisions and experiences. Students in this group expressed that they had an obligation to keep their parents informed regarding their academic progress, and sometimes that they needed to obtain parental approval before making academic decisions. Students in this group were noteworthy in terms of their feelings of indifference or apathy regarding their parents’ expectations of control. They did not question that their parents had the right to have input into their college experiences and did not express any resentment regarding this input.

He is paying for my school, so his influence on that has been very great for me, and I am graduating in 3 years instead of 4, so I’ve had to make a lot of decisions on some things, so I do contact him with almost everything regarding school (Joneice, senior, African American, female).

Students in this group expressed a clear understanding of the link between parental payment for education and parental control of educational experiences. “She handles all the finances for my school, and so I feel like it’s ultimately her decision whether or not I do something. It affects her money in her pocket, so. When it comes to school, always her” (Karina, senior, Latina, female).

He still has a very authoritative role over me; he does pay for my education, so I do abide by everything that he has asked for me to do. He said as long as I’m abiding by his wishes that he would give me an education, and so I chose to do that so that I don’t have to pay for my own school (Joneice, senior, African American, female).

They are financing the endeavor, so I don’t want to make a decision they don’t approve of, considering the fact that they’re paying for it (Justin, first year, European American, male).

Negative Obligation
A second set of students also emerged at the intersection of resource rich and money as control, with these students expressing a very different perspective regarding their caregivers’ expectations for control over academic decisions. “Negative obligation” students were characterized not by the passive relinquishing of control to their caregivers, but by their discomfort regarding caregivers’ expressed desire for control and, in some cases, their resentment of parents’ beliefs that paying for college should provide them a say in the experience. Meaghan’s (junior, European American, female) mother monitored her bank account activity. Unlike Amy, who accepted her father’s oversight without complaint, Meaghan expressed resentment over her mother’s constant monitoring of her spending habits, describing with frustration what happened when she decided to make an online purchase.
“Oh, let me buy this! My mom won’t ever know,” and then she likes to frequently check on my bank account just to make sure I’m doing well, and she’ll say, “hey!” She’ll actually call me no matter what time of day it is, she’ll call me and be like “What is this charge on your card? What did you buy? Why are you doing this?” …I know she means well, and I know I shouldn’t do those things, but you know sometimes I think it’s something that I need…and I try to, you know, kind of explain myself.

In an extreme case, Ashley’s (first year, multi-ethnic, female) mother did not want her to work to earn spending money. Instead, she provided money for Ashley and then monitored her bank account to track spending. When Ashley tried to exert any independence related to spending money, her mother stepped in to prevent it. “She’s like ‘I’ll do it, I’ll take care of it, don’t–don’t mess with anything.’ Or any medical stuff, she’s like ‘I’ll take care of it,’ or any bank or insurance and stuff like that.” Ashley expressed considerable frustration regarding this level of control.

I’m glad she helps me, but I wish she would teach me what I’m doing. I’m like…”you need to tell me what taxes are, you need to tell me how to make my own appointment. What is health insurance mom, tell me?”…She’s like “one day you’ll know” and I’m like, “if you’re on your deathbed before telling me how any of this works, you’re signing me off on the worst trip of my life”…it sucks that I don’t know what I’m doing, but I wish she could tell me what I’m doing. But she’s like, “nope, you’re not ready yet.” When’s ready?! I’ve now got a wallet. You know how long it took me to get a wallet from you? Like, when is ready? I just want to know, mom! It took me forever to get a bank account.

Despite a close relationship with her mother and despite her mother’s extreme efforts at control, Ashley demonstrated some resistance to her mother’s need to know everything about her academics, specifically “what exams are coming up and if I’m prepared for them.” Ashley deliberately avoided face-to-face conversations with her mother about exams, because

If I’m completely not prepared, I don’t want to look at her face and let her know I’m completely unprepared. I can lie on the phone about it. And then … I won’t have to hear the nagging part if she sees that I’m not prepared … on the phone I can fake it and she’ll have no idea I’m completely unprepared for everything I am about to do.

**Disconnected Independence**

The final group of students emerged at the intersection of resource challenged and money as control. This group was characterized by caretakers being perceived by students as having limited resources, maintaining strict control over their money, and not feeling obligated to contribute financially to their children’s college educations. In most cases, students believed that caretakers had the ability to contribute at least partially to their educational expenses but had made a deliberate decision not to do so. Although few in number, these students were consistent in their expressions of frustration regarding the lack of support they received from caretakers. Tiyana’s (junior, Latina, female) parents sacrificed to take out loans when she started college, but when her poor academic performance resulted in a loss of financial aid, her parents first took out a loan to pay for her college attendance, but then withdrew their financial support, an action that Tiyana resented.

I feel like our relationship is very strained, cause they had to take out loans, because I lost my financial aid my freshman year…she definitely holds that over my head, and I think that definitely strains our relationship. So we are not as close as we were. There’s definitely a strain there because of school…[my father] has definitely stopped supporting me financially. So, there’s always kind of like, there’s like a strain there where, not like I resent him, because he doesn’t have to give me money, but I’m definitely more stressed out without his financial support.

Cynthia (sophomore, Native American, female) was incredulous when she realized her mother was not going to support her college attendance and resentful of having to work two jobs while in school due to her mother’s lack of support.

She was like, “yeah, I’m not helping you pay for school at all,” and I was like, “Mom, really?” I had to take out a private loan, but I needed a cosigner, but she wouldn’t cosign for the loan, so I was really, really, frustrated. And then a lot of students are like, ‘Yeah, my mom sends me money each month,’ and I have $ 50 in my bank account for the past 3 months…then when I got my job on campus, and I also have a job off campus, I started earning more money, and so now I can pay for myself, I can pay for rent and be fine, and I can buy food and be fine, and I guess now that I feel stable, I’m not like, “Mom you need to help me, mom you need to help me.”

The feelings of students within this group were concisely expressed by Shannon (sophomore, European American, female) “I’m very financially independent…that’s unfortunate.”

Students in this group indicated that although they maintained contact with their caregivers, they did not often discuss their academic experiences with them—and certainly did not seek caretakers’ guidance or permission with respect to academic decisions or how they spent their money. When asked by the interviewer whether she consulted with her mother about school issues, Taylor (first year, European American, female) responded, “Kind of not. I’m paying for college myself, so it’s my money. I’ve researched a lot, ‘cause I just want to see how I’m going to wisely use my money when I spend it.” Kelly (sophomore, European American, female) described how her rejection of her mother’s opinion extended beyond academic issues and into her living situation while in college.
She came by to see me, and she was mad because I didn’t have enough dishwashing detergent, and I told her, “well, you don’t pay for my dishwashing detergent anymore.” She can’t nag me about the dishwasher anymore, because it’s my dishwasher and dishwashing detergent and stuff.

Discussion

The current study focused on identifying factors related to students’ feelings of obligation to share school-related information with caregivers and attitudes regarding parental financial support. College students described variability in their perceptions of (a) caregiver financial resources and (b) caregiver representations of financial support as a source of support versus a source of control. Positions on these two dimensions yielded groups of students that varied in meaningful ways in terms of feelings of obligation to share school-related information with caregivers and appreciation (or lack thereof) for caregivers’ support.

No obligation students expressed feelings of entitlement with respect to caregiver financial support and did not feel caregivers’ support obligated them to share academic information. Positive obligation students expressed appreciation for support received by caregivers and happily shared academic information, sometimes indicating they felt that sharing information was a way of expressing respect for their caregivers’ sacrifice. When these students did withhold academic information from caregivers, it was because they felt guilty about poor academic performance in the context of their caregivers’ support. Passive obligation students considered caregiver support to be a non-negotiable obligation that allowed caregivers to make students’ academic decisions. Negative obligation students expressed resentment with respect to caregiver expectations to have input into academic decisions. Students characterized by disconnected independence expressed resentment and frustration related to a lack of support from caregivers and did not feel caregivers were entitled to information regarding their academic experiences.

Findings from this study indicated considerable variability in the manner in which college students viewed receipt of caregiver financial support and the nature of associations between support and students’ feelings of obligation and appreciation. This variability was systematically related to differences in both levels and meaning of financial support provided by caregivers. These findings extend earlier work documenting positive associations between receipt of caregiver financial support in college and the quality of relationships between college students and their caregivers (Johnson, 2013; Lindell et al., 2020). Importantly, the current study demonstrates it is not just the extent of financial support provided by caregivers that contributes to positive caregiver-student relationships, but also the emotional tenor that contextualizes such support. When students felt caregivers were providing support with goals of supporting their children’s educations and/or financial literacy, students were appreciative and typically eager to share their academic experiences with caregivers. When caregivers were perceived by students as equating financial support with the right to control children’s education experiences, they ran the risk of eliciting resentment and shielding of information by students. This is consistent with previous research suggesting caregivers should maintain a balance between providing financial support for college students and encouraging financial literacy and responsibility to prepare their children for the transition to adulthood (Letkiewicz et al., 2019; Lowe & Arnett, 2020).

Importantly, there was variability even within these patterns. A subset of students whose caregivers contributed financially to their college expenses and who were perceived by students as having supportive intentions took this support for granted, expressing little appreciation or inclination to share information with caregivers. Also, a subset of students who perceived their caregivers as providing support with the expectation of control yielded control easily, despite the fact that emerging adulthood is a developmental period characterized by increasing need for autonomy (McElhaney et al., 2009). It is unclear what factors might account for membership within the no obligation and passive obligation groups. Within our sample, students in these groups did not differ from students in other groups based on year in school, so it does not appear that these group differences are developmental. It is possible that they might be explained by patterns of parenting and parent-child relationships present before college enrollment or by psychological characteristics of students. Further research will be needed to determine the origins of these less frequently observed patterns.

By far the most commonly observed pattern with our sample was positive obligation, characterizing students who perceived their caregivers’ financial contributions as grounded in caregivers’ wishes to support and/or financially educate students, regardless of levels of financial resources. This finding paints an optimistic picture of the nature of caregiver-student relationships during the college years, as it indicates that (a) most students perceive their caregivers as providing financial assistance or guidance to students with the intention of providing “support” and not “control” and (b) most students appreciate their caregivers’ financial support during the college years, regardless of the form such support takes. Even parents who are not able to pay tuition or living expenses out-of-pocket still have the ability to assist students with the process of applying for financial aid or educate their children with respect to budgeting and savings. Findings from the current study indicate that students understand the importance of these contributions, just as they understand the importance of monetary contributions. There is no single way in which caregivers must support their college students financially. Rather, different caregivers can effectively support emerging adults’ post-secondary education in a variety of ways, so long as these efforts are perceived by students as indicating a positive interest in preparing them for the future while allowing for a developmentally appropriate level of autonomy.
Although our study focused on ways in which caregivers supported American college students financially, findings were consistent with research on caregiver support more broadly defined, suggesting it is not so much specific parenting practices that matter in terms of children’s well-being, but rather the emotional climate within which such practices are demonstrated (Darling & Steinberg, 1993). An important contribution of the current study is that it connects several different lines of research related to the study of caregiver financial support during college enrollment. Some researchers have focused on the intertwined nature of caregiver financial support and financial control, along with the potential risks to students of such control (e.g., Padilla-Walker et al., 2014). Other researchers have focused on the benefits of “financial parenting”—a collection of parenting behaviors that prepare students to successfully manage their own finances as adults (Letkiewicz et al., 2019; Serido et al., 2020). Finally, some researchers have linked financial support from caregivers with the quality of caregiver–student relationships (Johnson, 2013; Lindell et al., 2020). The current study integrates these three perspectives by considering how a more comprehensive conceptualization of financial support during the college years is linked with variability in caregiver–student relationships. Caregiver behaviors focused on the benefits of post-secondary education and those focused on the benefits of financial literacy and responsibility have in common that both can be considered ways in which caretakers have the ability to use money as a way to express support for their children’s positive futures.

A key indicator of the transition to adulthood is the attainment of financial independence (Arnett, 2000). An important contribution of the current study is that it explores different ways in which caregivers of college-enrolled children can support the movement toward financial independence during emerging adulthood. First, caregivers can provide financial support that increases the likelihood that their children will earn 4-year college degrees. Given that American college students who graduate with a bachelor’s degree have 64% higher median earnings than those with only a high school diploma (US$ 50,000 vs US$ 30,500; National Center for Education Statistics, 2017), such support is critical in terms of helping emerging adults to gain the financial resources necessary for independence. However, an additional component of attaining financial independence is psychological. When caregivers provide financial support within an emotional context that communicates to children confidence in their ability to succeed rather than attempting to control their actions and decision-making, American college students gain life experiences that will also contribute to their ability to support themselves financially post-graduation. Not surprisingly, college students who receive caregiver financial support while being granted the autonomy to make their own educational decisions express appreciation and affection for their caregivers.

The findings from this study provide a unique perspective on the types of parenting experienced by college students and suggest the importance of considering not just whether caregivers provide financial support to college students, but also the emotional context within which parental support is expressed. However, this study is not without limitations. Primary among such limitations is the reliance on perspectives of students alone. As a consequence of this, we can only interpret data as indicative of students’ perceptions concerning their caregivers’ financial resources and representations of money. However, from childhood through emerging adulthood, not only are children good reporters of objective parenting behaviors, but child/adolescent/young adult perceptions regarding parenting are likely more important in relation to indicators of adjustment and relationship quality than are objective indicators (see Taber, 2010). If students’ perceptions regarding their parents’ resources and attitudes are what shape students’ feelings of appreciation and obligation, the extent to which such perceptions are accurate, or consistent with caregiver perceptions, is somewhat superfluous. Further research on this topic would be enriched by inclusion of caregiver perspectives and objective indicators of caregiver resources - but such additions would not invalidate the importance of considering student perceptions and attributions. A limitation to note in regards to all research involving qualitative interview data is the potential for researchers’ biases both during the interview process and in researchers’ interpretation of themes within the data (Krippendorff, 2019).

Participants in this study were diverse with respect to ethnicity and year in school. However, they were predominantly female and attended a single 4-year American university. Consequently, findings cannot be generalized to all college students. The disproportionate gender ratio of the sample may have impacted students’ communication patterns with caregivers, as fathers report enforcing more punishments and expressing more verbal hostility towards their emerging adult sons as compared to emerging adult daughters (Nelson et al., 2011). Findings regarding gender differences in compliance to caregivers’ authority during late adolescence and early emerging adulthood have been inconsistent, as parents have reported sons as being less compliant to their parenting decisions and rules than daughters (Bezirganian & Cohen, 1992; Kuhn et al., 2014), while adolescents’ self-reported defiance of parents’ rules have indicated no significant difference between sons and daughters (Van Petegem et al., 2015). Given these findings, it is possible that the smaller number of male participants in the current sample may have impacted the patterns observed in students’ interviews regarding their feelings of obligation and attitudes toward caregivers’ support. Further research in this area would benefit from samples that are diverse with respect to a wider range of demographic (especially gender and racial/ethnic) and institutional characteristics.

Despite these limitations, the current study provides an important perspective on ways in which college students understand and interpret their caregivers’ efforts to support their college enrollment and transition to adulthood. The study...
moves beyond previous research on parental financial support by (a) considering financial support more broadly than has previously been the case and (b) moving beyond linking caregiver financial support to a holistic measure of student-caregiver relationship quality to focus on a specific aspect of relationships—specifically, students’ feelings of appreciation of and obligation regarding the financial support they receive. Our findings support an understanding of financial support during the college years that extends well beyond payment of tuition and incorporates assisting students with financial aid applications, making contributions toward living expenses, and teaching students about responsible money management. This understanding has implications for future research on caregivers’ financial support of college students, as it offers the opportunity for researchers to expand their conceptualization of this construct in ways that capture the experiences of a broader group of students. It also has several implications for the caregivers of college students. First, this research clarifies that there is no single definition of financial support; assisting a child with financial aid applications or paying for groceries are important ways in which some families make it possible for emerging adults to pursue a college education. Second, caregivers should keep in mind that a positive transition to adulthood involves provision of financial support, within a context of respect for the increasing levels of autonomy that are needed by college students as they transition to adulthood. From the perspectives of college students, it should not be, “If I Pay, I have Have a Say!” (Lowe et al., 2015), but rather, “Even if he was paying…he trusts me to do what’s best” (Stacey, sophomore, multiethnic, female).

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