Flipping the script: Searching for opportunity when a child has a disability

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Introduction

Children with disabilities and their families have long been invoked in debates about the merits and potential costs of programs that provide public financing for private education alternatives. Critics of these programs allege that the loss of legal rights and guarantees afforded by the Individuals with Disabilities Act (IDEA) risks children's protection against discrimination and access to needed educational services. Proponents, in contrast, argue that IDEA has failed to deliver on its promise and that parental choice can give families freedom to secure solutions that will work better for them and their children.

This debate has renewed importance in the wake of the rapid expansion of education savings account (ESA) programs, which provide eligible families with public dollars to support the purchase of educational products and services, including but not limited to private school tuition. As of 2024, 19 ESA programs in 17 states serve nearly half a million students, many of whom have a disability.

Compared to a traditional voucher for private school tuition, ESA programs are designed to enable fully customizable educational experiences. Families can use education funding tied to their ESA on a wide range of eligible educational products and services—from tutoring to enrichment programs and homeschooling expenses. This flexibility may be especially attractive to families whose children rely on specialized educational products or services, as is common among students with disabilities.

This report informs this debate, drawing on interviews with 28 parents in Arizona and Florida about their experiences educating a child with a disability using an ESA program. Though our study is exploratory by design, the stories families shared complicate the narratives that have dominated debates about private education choice. Contrary to the claims of critics, the families we spoke to described ESA programs as a "lifeline," one usually secured after a long slog through multiple traditional and charter schools where their children's needs were left unaddressed. Contrary to the claims of supporters, tapping this lifeline required vast expenditures of time and money, significant personal sacrifice, and too often failed to deliver the solution families most wanted: a school that could meet their child's needs.

Key Findings

Families turned to ESAs when public schools were unprepared to meet their children's needs. Families described turning to ESAs in response to shortcomings in traditional public schools. Those included regular failures to evaluate and meaningfully act on their children's needs, even when legally required. As one parent said, "[His public school] could not accommodate his IEP. He needed a one-on-one aide. They could not do that… I had to pull him; I didn't have a choice."

Families made use of flexible funding to secure support that would otherwise be unavailable. Most interviewed families (79%) used ESA funds to purchase materials, support services, or curriculum. Half of these families used the ESA to supplement private school tuition ("supplementers"), while the other half created fully customized, parent-directed educational programs ("customizers"). Most customizers described arriving at the approach after having tried and failed to secure a public or private school alternative that would work for their children. As one said, "There is no [school] choice for my family. ESAs are what we have."

Disbursement and reimbursement procedures created significant burdens for families. Both supplementers and customizers described obstacles to using ESAs to purchase goods or services. Families reported that state-sponsored marketplaces, which provide automatic expenditure approvals, impose price penalties and lack needed goods and services. Families who chose to shop outside of the marketplace had to spend their own money and navigate a laborious reimbursement process, both of which created significant obstacles to use. As one parent said, "We shouldn't need to work for four hours to get a $50 reimbursement."

Families lacked reliable information on education service providers. Securing a good fit educational program required families to navigate a complex and evolving education marketplace with little more than Facebook as a guide. Families described harrowing "trial-by-fire" journeys as they sought educational options that would work for them without the benefit of reliable signals about quality and fit. Though families appreciated support from social media forums, they also lamented that it was the only place to turn for information.

Families relied on personal resources to make ESAs work. Every family we spoke with described relying on personal resources to sustain participation in the ESA program. The burden fell hardest, however, on customizers who comprehensively crafted unique educational experiences for their children. Families were clear that taking advantage of these options hinged on parental investment of time and money, with numerous parents (all mothers) saying they had left the workforce to manage the demands. As one parent said, using the ESA to customize her child's education was a "part-time job."

Though our sample is small and not necessarily representative of ESA users' experiences more generally, our findings echo those identified through an extensive study of an earlier generation of parental choice programs. Then as now, the opportunities families gain through choice depend significantly on the resources—time, money, information—not freely available. Though ESAs presented some new challenges (e.g., burdensome reimbursement practices), these had the same practical effects—what families were able to secure depended on resources in short supply. One point of difference did emerge: the families we interviewed relied heavily on Facebook as a means to get information about ESAs, from the point of application to reimbursement. With ESA-focused groups boasting tens of thousands of members, such groups could help families tap expertise and experience that would otherwise be unavailable to them. These findings suggest multiple avenues for further research and investment.

Recommendations for Policymakers and Advocates

While our findings are based on the experiences of a small group of families using ESAs in two states, we believe their stories illuminate concrete opportunities to improve ESA programs for both current and future participants.

#1 Make ESAs easier and less costly for families to navigate

- **Modernize the "handbook" and invest in dedicated help-lines for students with disabilities and their families:** In an era of apps and AI-enabled chatbots, there is no reason ESA users should be searching for information amidst the fine print of 100+ page "handbooks." Nor should the best guide to a state-sponsored program be located on Facebook. Program administrators should invest in technology-based, user-friendly informational resources that make it easy for all families to get accurate information about eligibility, application procedures, and reimbursement rules and practices. They should also invest in specialized staff and helplines, where families using an ESA to educate a child with a disability can get answers to questions that may require more than the usual expertise and human judgment.
- **Address shortcomings in ESA marketplaces:** State-sponsored marketplaces are designed to address the lengthy delays associated with hand-processing reimbursement requests. Shortcomings in their design, however, have left them unusable by many families and education service providers (ESPs). Policymakers and regulators must address problems that have contributed to this problem, including predatory pricing, low ESP participation rates, and inadequate geographic coverage, especially for specialized services that students with disabilities often depend on. These efforts should address unnecessary obstacles to ESP participation (e.g., entry, payment, and monitoring practices) and identify improvements to the consumer-facing interface to maximize usability.
- **Invest in cost-effective decision-making support:** ESAs are designed to give parents the power to secure educational solutions that work for their children. However, that power hinges greatly on information and expertise, which is challenging to secure in a marketplace that is rapidly evolving and lacks reliable signals about ESP quality. Though education "navigators" are much discussed as a solution to this problem, we have yet to see evidence that these can achieve the scale and cost-effectiveness to fill the current information vacuum. We encourage

those investing in and building supporting infrastructure (e.g., philanthropists, investors, and entrepreneurs) for ESAs to consider ways to leverage self-serve resources and tech-enabled automation to meet families' needs for decision-making support. Most immediately, families need basic information about ESPs—whether they participate in state-sponsored marketplaces or not—as many families we spoke with described struggles finding the "basics" (e.g., a secular home-school curriculum), especially when beginning their search. In the long term, we believe there is significant potential for AI-enabled solutions that help families "bundle" educational interventions that meet their children's needs and identify high-quality, evidence-based products and services. Such tools could go a long way to reducing the costs of participating in ESAs, including time spent researching products and services and "trial by fire" experiences with low-quality ESPs. It could also overcome long-standing challenges in the traditional K-12 system, where evidence-based teaching has struggled to find a home. Funders and investors have critical roles to play in making parent-driven, expertise-powered solutions a reality.

#2 Address shortcomings in the supply-side of the publicly-financed system of education

- **Invest in meaningful monitoring of ESA programs:** In the tug-of-war between supporters and critics of ESAs, families are increasingly on the losing end of the bargain. Critics have successfully lobbied decision-makers in Arizona to tighten oversight of the ESA program, ignoring how these changes disproportionately impact low-income families and students with disabilities. Proponents, on the other hand, seem more keen on protecting programs from scrutiny than shining a light on problems that more effective state oversight could address. If state policymakers hope to use ESAs to improve educational opportunities, they must invest in mechanisms for assessing progress towards this end. This should include regular family surveys that assess satisfaction with both program administrators and ESPs, as well as routine monitoring of program participation data (demand, exit, and length of participation). Policymakers should use data like these to inform continued improvements to program design and implementation.
- **Use targeted incentives to address weaknesses in the education marketplace:** Though the families we spoke with had mostly arrived at an educational program that worked for them and their children, several bemoaned the shortage of schools—public, private, or charter—that were prepared to meet their children's needs. Policymakers, philanthropists, and investors have key roles to play in addressing the supply-side obstacles that leave families with no alternative but to educate their children themselves. Compared to traditional or charter schools, prospective school founders have more latitude to pursue novel and highly specialized educational programs—features that could make them a testing ground for the schools of tomorrow. As funders and private investors consider new investments in the wake of ESAs, we urge them to prioritize the needs of children with disabilities who have long been neglected in the traditional system of education. State policymakers, too, could take action on families' unmet needs much as they do in the context of charter schooling: using targeted incentives like start-up funding to encourage entrepreneurs to address unmet needs.

- **Address shortcomings in traditional and charter schools:** Districts and state education agencies concerned about the loss of enrollment to ESA programs must address the neglect and educational malpractice that sent many of the families we spoke with on a desperate search for alternatives. Though compliance with the legal guarantees provided under IDEA may be part of this work, families' success in meeting their children's needs without those guarantees should make clear that addressing the problems that fuel enrollment loss may hinge less on legal authority than on good faith efforts to meet children with disabilities and their families' reasonable needs for support.

Background and Methods

ESAs are designed to provide families greater opportunity to customize their children's educational programs by allowing public funds to be used for a broader range of educational expenses—from homeschooling supplies to specialized therapies. Ohio created the first-in-the-nation test of this flexible approach in 2008 with the Autism Scholarship Program, a program designed to meet the needs of students with autism.

In recent years, ESAs have rapidly taken over traditional private school vouchers as the most popular form of school choice. According to EdChoice, an organization that advocates for school choice policies, 13 states have adopted new ESA programs since 2021. As of 2024, ESA programs enroll more families than any other type of private education choice program.

Though initially designed to meet the needs of students with disabilities, how ESAs affect these students' and their families' educational opportunities, especially as these programs scale to serve a larger number of students, is not clear. ESAs could increase access to supportive educational environments among those students whose needs have otherwise been neglected in both the public and private schooling sectors by stimulating the creation of new educational options—options that address specific educational needs but do not offer a complete "replacement" for school. Such "unbundling," however, could add considerably to the demands of educational decision-making—necessitating increased investment in time and knowledge—while weakening the very informational signals that families typically rely upon.

This report considers the experiences of children with disabilities and their families in a state ESA program. We draw upon interviews with 28 parents and caregivers (hereafter, "parents") with children participating in ESA programs in Arizona or Florida. Arizona and Florida are compelling settings for studying these issues, having operated the largest and longest-running ESA programs for students with disabilities. Both states have recently expanded access to ESA programs, transforming previously small, targeted programs into large, universal ones—changes that have sparked new challenges in ESA administration and dramatically increased demand-side pressures on the educational marketplace.

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We recruited parents from ESA and disability focused social media forums that act as informal support groups for families on education. Parents interested in participating were screened for eligibility (parents of a child with a disability participating in a state ESA program) before the interview and self-reported demographic information. About 40% of our sample had a reported family income of $60,000 or less, and a quarter identified as Black or Latine. We cannot say whether these demographic characteristics are representative of ESA users more generally since state administrators have not made this information available to the public.

Parents were asked about the factors that motivated them to apply for the ESA program, their experiences (both good and bad) in the program, and what changes they would like to see in the ESA program to improve it. All interviews were transcribed and analyzed thematically. Given the small sample and varying characteristics of our interviewees in the two states, we do not generally offer comparative evaluations of families' experiences between states, households of different characteristics, or children with different disabilities. Details about our sample and analytic approach are available in the Methodological Appendix.

Given our limited sample and uncertainty about its representativeness, we cannot say whether the families we interviewed and the analytic findings that emerged from their stories hold true across users writ large. As a result, they should be treated as illustrative of the challenges and opportunities that families can experience with ESAs rather than representative of ESA users writ large.

What does the ESA process look like in Florida and Arizona?

The ESA process in Florida and Arizona starts with an application, which includes required eligibility documentation. If applying for a child with a disability, families need to provide evidence of a diagnosed disability, for example. In Arizona, families with a K-12 student must also enroll their child for at least 45 days in public school. Once eligibility is established, the parent accesses funds and information through a program administrator; in Arizona, this is the Arizona Department of Education. In Florida, there are two third-party administrators: Step Up for Students and the AAA Scholarship Foundation.

Families use administrators to source providers and materials. In Florida, for example, Step Up for Children has information about private schools, therapy, and tutoring providers. Families can also purchase material goods on an Amazon-like marketplace called MyScholarShop. Purchasing a product or service on an administrator site is fairly straightforward, as ESPs have already been pre-approved. Families can also purchase items or services not offered through their administrator, but this requires an application. Families can either submit an application, wait for it to be approved, and then purchase the item with dispersed funds, or they can purchase the item and then submit an application for reimbursement. In Arizona, applications need to be accompanied by a curriculum showing how the item will be used for an educational purpose.

Key Findings

Families turned to ESAs when public schools were unprepared to meet their children's needs

> *"I believe public schools should be equal and available to everyone. It should have worked for my daughter, but it didn't."* — Parent in Arizona

Most of the families we interviewed came to ESAs out of concerns that public schools could not or would not meet their children's needs. For some families, this concern was animated by their experience trying and failing to secure needed support. For others, it was based on their perceptions of what public schools could provide a child like theirs. As one mother explained: "I knew he was different than other students. His sensitivity levels were different… He was going to run over them… and he was going to lose control of himself, and he wasn't going to be learning."

About half of the families we interviewed arrived at an ESA after their child's traditional or charter school was unresponsive to requests for evaluation and support. One parent described her decision to apply for the ESA as "a make-or-break moment" following years of inadequate support at her child's public school. "He wasn't going to be able to stay there. They were clearly on the path where they were planning to kick him out." Another parent described making her decision after meeting with staff at her five-year-old child's school about a behavioral incident:

> *"He was five, and he was so tiny…they were scared of this child. And then I realized: what happens when he is a teenager? When he's not this cute little boy [anymore], and they're still terrified of him. After that day, I pulled him out."*

In some cases, parents recounted failures to provide legally required support. One Florida parent said that her son's public school didn't have the staff to provide the one-on-one support her child needed: "[The school] put him in a behavioral disorder class, and they could not accommodate his IEP. He needed a one-on-one aide. They could not do that… I had to pull him; I didn't have a choice." Another parent shared that she had spent 18 months and $10,0000 on a disability advocate to secure what she thought her child was entitled to at their public school before finally applying to the ESA program.

Families described how limited staff and resources sometimes resulted in unsafe learning environments. One family has a child with a genetic bone disorder, predisposing him to frequent fractures and breaks. The parent said that the child's charter school failed to create, share, and maintain a safety protocol for their child. "The school was not on top of properly documenting how they would respond in an emergency should he fracture. I was growing tired of babysitting the guidance department to stay on top of that." When the school also failed to challenge her child academically, she found her way to the ESA program.

Half of the families we interviewed have children with autism and/or attention deficit hyperactivity disorder (ADHD), and these families often described critical gaps in public schools' preparedness to provide children like theirs with effective behavioral support. Consistent with prior research, families said their children experienced bullying or were regularly subjected to punitive discipline that negatively impacted their well-being. As one mother summarized, "My son is so smart. He loves to learn. Every morning, he [would go], "Mom, I don't want to go to school." It was hell."

Families made use of flexible funding to secure support that would otherwise be unavailable

> *"It's a lifeline. There is no choice for my family. ESAs are what we have."*
> — Arizona Parent

Among the most distinctive features of ESAs is the flexibility they afford families to use their education dollars on a wide range of goods and services. While most debate about ESAs focuses on their use for private school tuition, just 12 families in our sample (43%) used funds in this way, the majority of whom (10 participants) resided in Florida.[1]

Families who used an ESA to pay for a traditional brick-and-mortar private education had fewer opportunities to purchase supplemental services because tuition costs consumed most of their ESA dollars. Six of 12 families had sufficient remaining funds to afford at least some supplemental services such as tutoring, summer camps, or specialized therapies, but others described running a deficit. As one Florida mother said, "The private school he attends is very expensive and although…I make a fairly decent living; it is just not the type to be able to provide the type of education and additional support he needs. [The funding] is just not enough."

Two Arizona families whose children attended specialized schools designed to meet the needs of students with disabilities offer a contrasting pattern. Though tuition at these schools was higher than that of other private schools and consumed all of their ESA award, the schools' full complement of in-house support (e.g., occupational and speech therapy) offered advantages. Families appreciated that their children got the extra support they needed during the school day and that they didn't have to manage the logistics. As one parent said, "She gets speech and OT pushed in while she [at] school and then she gets reading therapy… they just do what needs to be done." These experiences suggest families can derive benefits from a "bundled" approach that brings specialized support under one roof.

Fifty-seven percent of the families (16 participants) we interviewed opted for a fully customizable educational experience. These families (11 from Arizona and five from Florida) were diverse in their motives and experiences. Still, the vast majority of them arrived at customizing after trying and failing to find a brick-and-mortar school, whether public or private. An Arizona parent, for example, first enrolled her child in one of Arizona's numerous private schools specializing in autism but quickly realized that the school could not meet her child's behavioral needs. She considered other specialized schools but concluded their fate would be the same, saying, "Nobody wants to deal with [a child like my youngest]." Next, she tried homeschooling, but it was "more challenging" than expected. Eventually, she enrolled him at ASU Digital Prep, an online school run by Arizona State University that offers flexible pacing and community outings, which the parent pairs with outside professional services (e.g., speech, occupational therapy). "It's working. I love it. Last year was the first year since my child's been in preschool, he finished from day one all the way to the last day of school with not a single behavior incident," the parent said.

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[1] This roughly aligns with administrative data Step Up for students, which suggests a little over one-third of students who participate in the Unique Abilities scholarship are registered as homeschoolers.

For parents like this one, flexible funding enabled them to overcome weaknesses in the current marketplace of both traditional public and private schools. As one said, "[The] ESA just allows us to access education in a way that works." Families used their funding to purchase online educational programs, curriculum, specialized therapies, tutors, assistive technologies, and developmentally supportive extra-curricular activities. In short, they "assembled" an educational program themselves.

Online educational programs enabled some families to pursue educational opportunities that would otherwise be out of reach. Four families relied on online educational programs for their child's "core" academics. These programs cost significantly less than brick-and-mortar private schools while not demanding the same parental investments as traditional homeschooling. The result: families could access education in ways that worked for them even when the broader market of private schooling failed to deliver it. For example, a Florida mother recounted how she built an educational program around online classes and tutoring upon discovering that her child's ESA award would cover just a fraction of the tuition costs at local private high schools. "You're able to get your kids the extra help they need," she explained.

While the majority of families found their way to customization in the wake of disappointments, many also came to appreciate the opportunities it provided them and their children. "It just really opened up our eyes to how you [can] personalize and craft [experiences]," said one parent. A second parent, whose child previously struggled to attend school at all, commented, "[The] ESA just allows us to access education in a way that works…There's not as much stress as far as trying to get him in the car and out of the car every day to go to a place he doesn't want to go." A third parent, whose child has autism, discovered her child's behavioral challenges disappeared when she became his primary educator and adjusted her approach based on his needs: "If I'm teaching him and he wants to be standing, let him stand. If he wants to be moving, let him move… [Public schools] can't do that in the classroom."

Disbursement and reimbursement rules and procedures created significant burdens for families

> *"We shouldn't need to work for four hours to get a $50 reimbursement."*
> — Florida Parent

Whether families used ESA's flexibility to supplement a traditional private education with additional services or assemble a fully customized educational program, state policies and procedures governing disbursement and reimbursement of ESA funds presented major obstacles to access. Families who primarily used ESAs to pay private school tuition described an efficient process, with funds automatically disbursed at regular intervals directly to school administrators. However, for the 79% of families in our sample (22 out of 28) who used an ESA for more than tuition, purchasing even a single supplementary service—from occupational therapy to tutoring—created major headaches.

Both Arizona and Florida maintain online marketplaces that list schools, tutors, service providers, and consumer goods vendors that accept ESA funds. But families said that they could not always find the services or materials they needed, or found the costs of goods listed to be substantially higher than if they purchased outside of the state-sanctioned portal. One parent described her frustration trying to buy a workbook to help her elementary-aged child learn how to write letters. A comparable item, from the same vendor, was already on the ESA marketplace, but she couldn't get the new product added, which meant she had to submit the purchase for reimbursement. Months later, she was still waiting for the program administrator to process the request. Another parent complained "the prices of some of [the] items are tripled" on the state-sanctioned marketplace, with a whiteboard listed on Amazon for $60 while a comparable item on the marketplace was $600.[2]

When the state-sponsored online marketplaces failed to provide families with what they needed, families could pay for the product or service themselves and seek reimbursement from the state ESA administrator. Families who had used the reimbursement process described a litany of problems akin to those many Americans experience when navigating health insurance coverage and claims—confusing information, dismaying denials, inconsistent responses, and largely unavailable or unreliable customer service support.

Both Arizona and Florida have instituted changes in their approval process for materials and services that are not pre-approved. In Arizona, most of these changes were a function of the ongoing conflict between the Attorney General and the Department of Education and have contributed to escalating demands on participating families. Families must document the precise educational purpose of every purchase. Though these measures are well-intentioned, aimed at preventing fraud and abuse of the ESA program, the requirements could border on absurdity, as when a family finds themselves needing to submit written proof of the necessity of buying, say, "pencils," as a parent in Arizona said, or having to "write curriculum [to purchase a] curriculum" as another parent said.

The evolving nature of reimbursement policies made it difficult for families to stay abreast of the rules and secure the reimbursements they needed processed. As one Florida parent described, "[The program] handbook and all the rules have changed every single year...You would follow all of what you thought was correct, send it in for reimbursement, and they'd push it back, and they'd be like, 'We also need this.' And then you do that, send it in again."

Families described trying in good faith to meet a constantly evolving set of requirements for reimbursement, but denials were both common and inexplicable. One family described being reimbursed for a service but denied for the same service one year later, despite having submitted identical documentation. Another parent described how their reimbursement request was denied because the state had added new documentation requirements in the time between when she submitted the request and when state officials reviewed it. "The most difficult part is always just navigating the rule changes and trying to comply with [current policies]," said one Arizona parent.

In the wake of delays and denials, families reached out to state program administrators for help, only to be met with broken phone lines or staff unable to answer their questions. As a Florida parent homeschooling two high-needs children, said, "Nobody seems to quite know what it's supposed to be or how it's supposed to work. Depending on who you get [on the phone], you get a different answer, which is not good."

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2. In Florida, it is illegal for administrators to charge transaction fees or markups on the products and services available in the marketplace. Such rules, however, do not prevent ESPs from marking up products. Arizona law does not currently feature any regulations to prevent predatory pricing.

These difficulties in the reimbursement process had tangible negative impacts on parents and their children's access to key components of their educational programs. One Arizona parent, who was homeschooling her child, said she had delayed establishing the support of speech and occupational therapists until she was "brave enough for reimbursement." Another described finding a therapist for her child in the state marketplace, only to have the therapist discontinue services because she could no longer accept the long payment delays. A third family said they wanted to use ESA funds for gymnastics classes as part of the child's physical therapy and exercise regimen. After two denied applications, the parent gave up.

Numerous families whose participation in the ESA program pre-dated universal eligibility said the challenges they experienced grew markedly as the programs grew to serve more students. In Arizona, they were subjected to increasing political scrutiny. As one parent said, "It's gotten way more strict and more cumbersome, really difficult to use." Many of the Arizona parents we spoke with described watching with dismay as state policymakers denigrated the programs that they relied on to educate their children and advocated for new restrictions to fight fraud as families toiled for hours to provide the documentation that program administrators required. As one said, "I feel like our children are these pawns in [a] tug of war."

Families lacked reliable information on education service providers

> *"I had no idea what I was doing when I was first homeschooling, so I needed more support."*— Arizona Parent

Most of the families we spoke with had arrived at an educational program that included trusted ESPs (including private schools, in cases where families primarily used the ESA program to pay private school tuition). But the lack of reliable information about ESP quality and fit made this outcome difficult to secure. As one parent said, "There are so many providers and resources and services. You have to know how to navigate through it because it's really time-consuming."

Families were clear that it was up to them and them alone to wade through a complex educational marketplace to separate the good from the bad. As one Arizona parent put it, "You have to make sure that the provider is legitimate because since the program has expanded so quickly and has gained so much more attention, there are a lot of people that are offering services that I don't believe should be."

But making a priori evaluations of ESP quality could be difficult, and most of the families we spoke with described educational journeys that involved some "trial by fire" — enrolling in a school or signing up for a service only to be forced to begin their search again when their selections disappointed. For example, one parent described enrolling her daughter, who has a learning disability, in a private school that purportedly specialized in serving these students, only to discover that the school lacked staff with the appropriate expertise. "We were promised a lot of things…we found out…they weren't really delivering on what they said, so we ended up pulling her."

Families who had opted to homeschool also struggled to identify trusted resources to support their efforts. One parent said she struggled to find a secular curriculum for homeschooling, given that most of the online resources she consulted provided religiously-focused guidance. Another parent turned to social media to find an occupational therapist for her older teen, but came up short as all the resources recommended were for younger children.

In the absence of publicly available information, families in our sample turned to Facebook and, in a few cases, nonprofit organizations. Facebook was the primary way we recruited families; even so, all of the families we spoke with in Arizona and many in Florida reported using Facebook for every step of the ESA process, where they connected with veterans of school choice, including self-taught ESA experts and professionals. As one parent said, “The best help I got was from Facebook groups, other moms who’d been through it on Facebook.”

One Arizona parent belongs to three Facebook groups, each of which serves a distinct purpose. She and her friends started a group called “Educating with Amazon Products” to help families source materials. The group shares information about the item they purchased and the curriculum they wrote for fund disbursement. This way, she explained, families can reduce the amount of time it takes to apply for needed material goods. She belongs to a second regional group that supports members in sharing materials. As she described it, “My son is done with something, but it’s still a good thing, so I’m like, ‘Hey, I have a bunch of extra items, would somebody like to have those? Because this is going to sit around.’” Finally, she belongs to a statewide group for ESA families, where she goes for policy updates: “[This is] where we keep each other informed about what kind of changes are being made. A lot of times, I notice some of the notifications we get from ESA at like eight o’clock at night… And so, we post immediately in the group. It’s like an alert group for us.”

Though parents valued the support they secured from social media forums, parents lamented the fact that it was the only place they could turn. As one said, “I do wish there was a better way for people to search for providers that they need. It seems like relying on Facebook groups for that is a little irresponsible of the ESA people. They should have some sort of a way for people to search.”

In both Florida and Arizona, nonprofits exist to support families through the ESA process. They are designed to help families make sense of application requirements, source education service providers, and assess quality. However, none of the families in our sample had heard of or used such organizations. All of our Arizona interviewees sought ESA support through Facebook, but a few Florida families talked about supportive relationships outside of social media. One Florida parent referenced an advocate she hired at an unspecified organization to help her apply for the ESA program when she faced difficulties securing the required diagnosis from her child’s public school. A Black mother in Florida using ESAs to educate her ADHD-diagnosed twin boys at a local private Catholic school found support through an employee at her library. Another Florida parent of color with a child with hearing loss, learning disabilities, and an extremely rare genetic condition gushed about the parent advisor assigned to them by the state. The advisor was assigned based on her child’s hearing loss. Still, she has supported the family in their transition to using ESAs to optimize the child’s education experience through a mix of private school, specialized tutoring, music class, and assistive devices.

Families rely on personal resources to make ESAs work

In an environment of limited information, challenging reimbursement processes, and weaknesses in the supply of reasonable alternatives, families were forced to rely on personal resources to make ESAs work. Navigating ESA programs was time-consuming, with one family describing their effort as a “part-time” job. Though customization created access to valued education alternatives, it often necessitated financial reserves and personal sacrifice, with numerous parents (all mothers) saying they had left the workforce to make it work.

All of the families we interviewed described significant investments or sacrifices to make ESAs work, but the burden fell hardest on families who used the program to create a fully customizable educational program. As one mother said, "Once you get funding, you still have to do the work…A lot of parents don't realize that."

Customizers spent hours searching for and investigating each product or service they added to their children's educational programs and navigating ever-changing reimbursement rules. They invested personal financial resources with no guarantee of whether or when they would be returned. They also gave up their jobs and other personal commitments to take on the role of both educator and administrator of their children's educational programs. "Clearly, I cannot work a regular full-time job out of the home," said one Florida mother.

Parents with relevant professional experience, either in education or in navigating administrative systems, pointed to their professional knowledge as instrumental to their success. But those who lacked such a background sometimes found themselves overwhelmed and in need of support. As one Arizona parent said, "I had no idea what I was doing when I was first homeschooling, so I needed more support." They suggested this personal knowledge helped them access quality ESPs, weigh different curriculum and tutoring options, or make sense of requirements like writing curriculum for items and services that their ESA administrator had not approved.

Conclusion

> *"[The ESA program] has saved my child's education…We went through four or five schools, and they unenrolled her every single time, not willing to work with her health issues."* — Arizona Parent

This report has documented the complex and multifaceted ways in which ESAs can shape access to educational opportunity for children with disabilities. The families we spoke to turned to ESAs in the wake of struggles to secure the support their children needed in public school. All managed to find their way to educational solutions that worked for them, thanks in large part to parents' dogged determination, which usually required much time, knowledge, and expenditure of personal funds.

Their experiences add nuance to a debate that often invokes the plight of children with disabilities but rarely centers the voices of the families most impacted by the current policy landscape. The families we interviewed were clear: ESAs were a "lifeline" that helped them secure support long denied in the traditional system of public schooling. However, families were clear that the solutions they secured required great sacrifice and investments of personal effort, raising questions about whether such programs are truly accessible to all those who need them.

Though our study was small and exploratory, these findings largely echo those generated by past research on an earlier generation of education choice programs. That body of work suggests that relatively more advantaged families are better able to use choice to secure better alternatives. These advantages are rooted in many measurable and immeasurable differences—access to information, proximity to good schools, and time available to engage in search and make plans months in advance of the start of the school year. In contrast to earlier forms of school choice like charter schools, ESAs presented some new equity challenges in our sample. Families' ability to secure a "good" alternative often depended on their financial flexibility—to pay for educational services with no guarantee of timely reimbursement and, in some cases, rely on the unpaid labor of one parent to manage the logistics that come with more flexible and "unbundled" educational options.

- While the obstacles families confronted were familiar, the parent-driven solutions that emerged in their wake were more novel.
- An information vacuum helped fuel the rise of social media networks, tailor-made for addressing families' evolving education choice questions.
- Weaknesses in the supply of quality private schools led families to create their own educational alternatives.

We do not yet know how these solutions will pan out for all those who make use of them, but their development suggests that ESAs have democratized some key elements of education production—freeing parents to pursue their own solutions when the "experts" in both traditional and private schooling sectors fail to provide what is required. Future research should consider the opportunities and constraints that exist on this freedom and the actions policymakers could take to make it accessible to all those who might benefit from it.

Recommendations for policymakers

#1 Make ESAs easier and less costly for families to navigate

- **Modernize the "handbook" and invest in dedicated help-lines for students with disabilities and their families:** In an era of apps and AI-enabled chatbots, there is no reason ESA users should be searching for information amidst the fine print of 100+ page "handbooks." Nor should the best guide to a state-sponsored program be located on Facebook. Program administrators should invest in technology-based, user-friendly informational resources that make it easy for all families to get accurate information about eligibility, application procedures, and reimbursement rules and practices. They should also invest in specialized staff and helplines, where families using an ESA to educate a child with a disability can get answers to questions that may require more than the usual expertise and human judgment.
- **Address shortcomings in ESA marketplaces:** State-sponsored marketplaces are designed to address the lengthy delays associated with hand-processing reimbursement requests. Shortcomings in their design, however, have left them unusable by many families and education service providers (ESPs). Policymakers and regulators must address problems that have contributed to this problem, including predatory pricing, low ESP participation rates, and inadequate geographic coverage, especially for specialized services that students with disabilities often depend on. These efforts should address unnecessary obstacles to ESP participation (e.g., entry, payment, and monitoring practices) and identify improvements to the consumer-facing interface to maximize usability.
- **Invest in cost-effective decision-making support:** ESAs are designed to give parents the power to secure educational solutions that work for their children. However, that power hinges greatly on information and expertise, which is challenging to secure in a marketplace that is rapidly evolving and lacks reliable signals about ESP quality. Though education "navigators" are much discussed as

a solution to this problem, we have yet to see evidence that these can achieve the scale and cost-effectiveness to fill the current information vacuum. We encourage those investing in and building supporting infrastructure (e.g., philanthropists, investors, and entrepreneurs) for ESAs to consider ways to leverage self-serve resources and tech-enabled automation to meet families' needs for decision-making support. Most immediately, families need basic information about ESPs—whether they participate in state-sponsored marketplaces or not—as many families we spoke with described struggles finding the "basics" (e.g., a secular home-school curriculum), especially when beginning their search. In the long term, we believe there is significant potential for AI-enabled solutions that help families "bundle" educational interventions that meet their children's needs and identify high-quality, evidence-based products and services. Such tools could go a long way to reducing the costs of participating in ESAs, including time spent researching products and services and "trial by fire" experiences with low-quality ESPs. It could also overcome long-standing challenges in the traditional K-12 system, where evidence-based teaching has struggled to find a home. Funders and investors have critical roles to play in making parent-driven, expertise-powered solutions a reality.

#2 Address shortcomings in the supply-side of the publicly-financed system of education

- **Invest in meaningful monitoring of ESA programs:** In the tug-of-war between supporters and critics of ESAs, families are increasingly on the losing end of the bargain. Critics have successfully lobbied decision-makers in Arizona to tighten oversight of the ESA program, ignoring how these changes disproportionately impact low-income families and students with disabilities. Proponents, on the other hand, seem more keen on protecting programs from scrutiny than shining a light on problems that more effective state oversight could address. If state policymakers hope to use ESAs to improve educational opportunities, they must invest in mechanisms for assessing progress towards this end. This should include regular family surveys that assess satisfaction with both program administrators and ESPs, as well as routine monitoring of program participation data (demand, exit, and length of participation). Policymakers should use data like these to inform continued improvements to program design and implementation.

- **Use targeted incentives to address weaknesses in the education marketplace:** Though the families we spoke with had mostly arrived at an educational program that worked for them and their children, several bemoaned the shortage of schools—public, private, or charter—that were prepared to meet their children's needs. Policymakers, philanthropists, and investors have key roles to play in addressing the supply-side obstacles that leave families with no alternative but to educate their children themselves. Compared to traditional or charter schools, prospective school founders have more latitude to pursue novel and highly specialized educational programs—features that could make them a testing ground for the schools of tomorrow. As funders and private investors consider new investments in the wake of ESAs, we urge them to prioritize the needs of children with disabilities who have long been neglected in the traditional system of education. State policymakers, too, could take action on families' unmet needs much as they do in the context of charter schooling: using targeted incentives like start-up funding to encourage entrepreneurs to address unmet needs.

- **Address shortcomings in traditional and charter schools:** Districts and state education agencies concerned about the loss of enrollment to ESA programs must address the neglect and educational malpractice that sent many of the families we spoke with on a desperate search for alternatives. Though compliance with the legal guarantees provided under IDEA may be part of this work, families' success in meeting their children's needs without those guarantees should make clear that addressing the problems that fuel enrollment loss may hinge less on legal authority than on good faith efforts to meet children with disabilities and their families' reasonable needs for support.

Appendix A: Sample and Analytic Approach

Who we aimed to talk with and how we reached them

Our study is designed to be exploratory, not evaluative, in nature. This report focuses on the experiences of families we interviewed and may or may not represent the experiences of all families who use an ESA program.

All of the families we interviewed had a child with a disability who they educated using an ESA program in Florida or Arizona. Our recruitment efforts targeted families with disabilities in these states because both states have long-standing programs that reach a sizable population of families each year.

We recruited families by advertising our project on Facebook groups that are dedicated to supporting families who use ESAs. Following each interview, we asked families for help identifying others who might be interested; about 25% of our families came from snowball sampling. In total, we interviewed twenty-eight families, representing 15 families in Florida and 13 in Arizona.

About the families we interviewed

Though the Facebook groups in question boast tens of thousands of members, we cannot say how similar or different their membership is compared to ESA participants more generally. This is in part due to the nature of the Facebook groups, which provide no basis for evaluating member characteristics. But it is also the result of data limitations in ESA programs, which do not generally report data on the characteristics of participating families.

Prior research suggests that Facebook has the largest audience of any social media company, reaching 68% of Americans, a disproportionate share of whom are women between the ages of 30 and 49—a prime demographic for research on families' experiences with educational programs. In addition, Facebook reaches similar shares of Americans across race/ethnicity, income and education brackets, political leanings, and geographic settings. Prior research suggests recruitment via Facebook is cost-effective and faces similar risks to representativeness compared to other recruitment methods (e.g., community-based outreach).

Every family filled out a survey before the interview with a request for information about their race/ethnicity, income, and child's disability. We sought variation in our sample along the lines of race/ethnicity and income. Among our participants, 27 reported their race/ethnicity, and 22 reported their income level. Of those who reported their race/ethnicity and income, about a quarter identified as Black or Hispanic, and 40% reported a family income of less than $60,000 (see figures 1 and 2).[3]

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[3] We opted to use wide bands for reporting income so as to minimize potential participant concerns about reporting such information.

Figure 1: Parent-reported race/ ethnicity

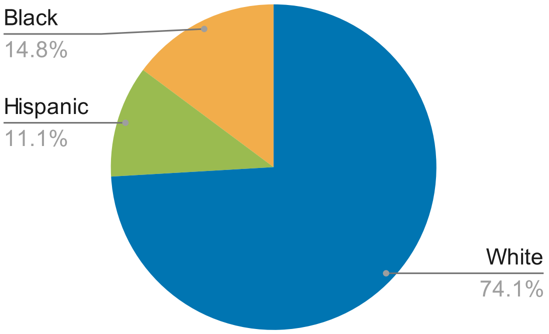
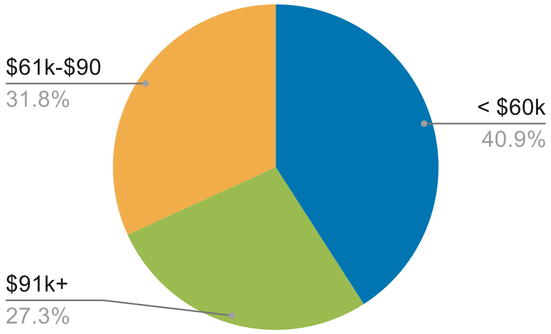


Figure 2: Family-reported income

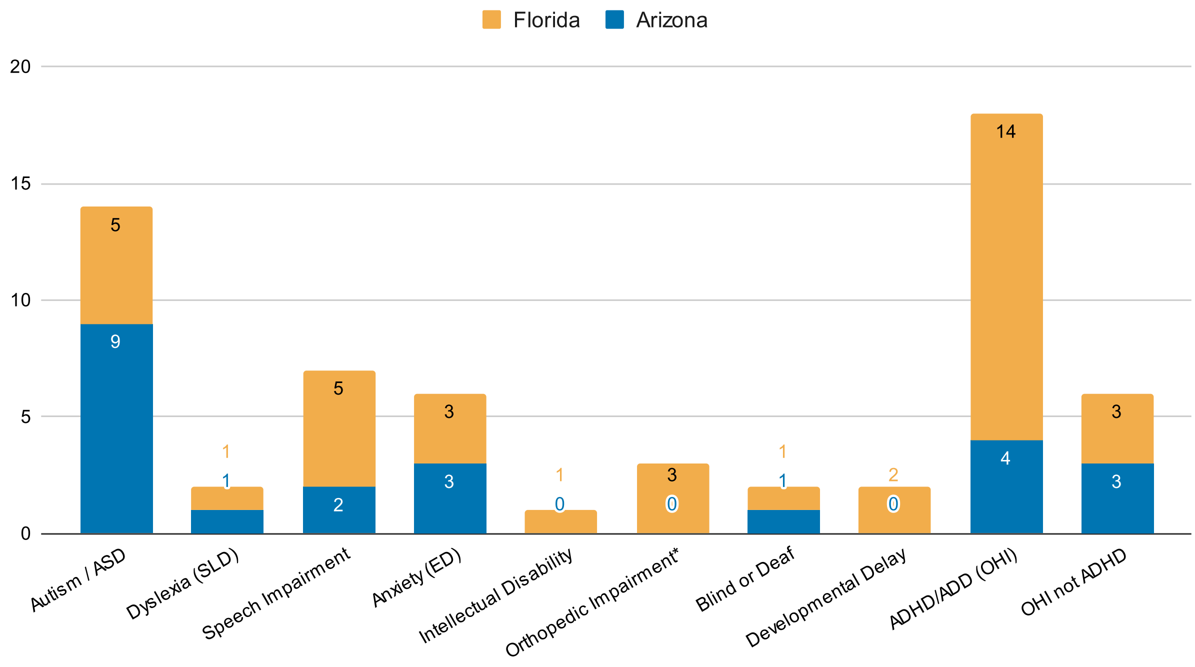


Note: Family information was self-reported in a pre-interview interest survey.

There was some sample variation by state. For example, all Black-identifying families were from Florida, and all Hispanic-identifying families were from Arizona. Income levels were slightly different by state, with 60% of reporting families in Arizona making less than $60,000; this was the case for only 25% of Florida families.

We also asked families to report their child's disabilities, and 24 chose to do so. Fourteen families, or 58% of those reporting, said they had a child with a diagnosis of Autism (ASD). Families reported multiple diagnoses for sixteen children; Figure 3 shows disability by frequency, not child. In the figure below, we report diagnoses in the ways families expressed them, with their school-recognized equivalent in parentheses.

Figure 3: Frequency of children's disabilities, as reported by families



*Cerebral palsy, spina bifida, limb deficiencies

We identified state distinctions in how families used ESA funds. Among our thirteen Arizona families, only two used ESA funds to access in-person private schools, both of which are specialized schools for children with severe disabilities. The rest used online private schools or curated unique homeschooling experiences. Among our 15 Florida families, 10 used ESA funds for private school tuition, mostly at the elementary level. The remaining four families used funds for homeschooling.

How we gathered information and made sense of our findings

We conducted 30- to 60-minute interviews with families between September and November of 2024. We used a semi-structured interview protocol that asked questions about how families used ESA funds, what benefits the program had had for their children, and what challenges they had experienced using the ESA program. We also asked families for their recommendations about how the ESA process could work better for families like theirs. Families received a $30 gift card for their time.

Following transcription, the three-person interview team used a framework thematic analysis approach. To develop an initial coding framework, the three-member research team independently reviewed two transcripts. Following team discussion and identification of initial codes, the team applied the framework to a set of six transcripts to assess efficacy and align on coding procedures. This development process ultimately yielded two macro-level codes and ten sub-codes that aligned with the project's main research questions.

The two macro codes were designed to capture (1) the use cases (motives, use of funds, and expected results) that families described as important to them and (2) the extent to which families relied on external support as part of these use cases. Use cases included codes for families' motives (push or pull factors), self-reported expenditures (brick-and-mortar private school or alternative), and desired or achieved results to date. External supports included reference to the type of support (e.g., social media, local nonprofit, state agency), quality of the support provided, and desired support not currently available.

Two researchers coded all 28 transcripts while a third regularly reviewed completed work to check for alignment between the two coders. During this process, the team met regularly to resolve any discrepancies as well as discuss emerging themes, which were captured in a common research memo. Following completion of coding, the research team aligned on key findings through an iterative and collaborative process. Given the small sample and the varying characteristics of the families we interviewed, we did not pursue disaggregated analyses based on race, income, or the child's disability.

Acknowledgments

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About the Center on Reinventing Public Education

The Center on Reinventing Public Education (CRPE) is a nonpartisan K-12 education research center at Arizona State University's Mary Lou Fulton College for Teaching and Learning Innovation. We rigorously examine and test transformative ideas, using our research to inform action. We are truth tellers who combine forward-thinking ideas with empirical rigor. Since 1993, we have been untethered to any one ideology but unwavering in a core belief: public education is a goal—to prepare every child for citizenship, economic independence, and personal fulfillment—and not a particular set of institutions. From that foundation, we work to inform meaningful changes in policy and practice that will drive the public education system to meet the needs of every student.

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