

Postsecondary National Policy Institute

First Generation Students in Higher Education

CENSUS OVERVIEW

Predominantly non-white and from low-income backgrounds, first-generation students are often the first in their families to navigate college admissions, financial aid, and postsecondary coursework. According to the Census' American Community Survey, in 2021, 37% of the population aged 25 and over had never enrolled in college and 56.3% had no college degree. The Census' Current Population Survey shows that, in 2021, 28.3% of children under the age of 18 lived in a household where their parent or guardian had never enrolled in college and 42.3% lived in a household where their parent or guardian did not have a college degree. For this fact sheet, "first-generation" will be used to describe "students enrolled in postsecondary education whose parents had not attended college."

ENROLLMENT

Unless otherwise noted, enrollment data in this section come from the National Postsecondary Student Aid Survey (NPSAS), academic year 2015-16.

- 23.9% of undergraduates were first-generation.
 - o 17.7% of public 4-year, 17.1% of non-profit 4-year, 29.8% of public 2-year, and 34% of for-profit institutions enrollment were first-generation students.
- First-generation students were <u>more likely</u> to attend public 2-year institutions or for-profit institutions than the national average.
 - o 44.1% attended public 2-year institutions, compared to 35.3% of all students
 - o 12.5% attended for-profit institutions, compared to 8.8% of all students
- 30.3% of students enrolled at minority-serving institutions (MSIs) were first-generation, while 19% of students enrolled at non-MSIs were first-generation.
 - 21.6% of students enrolled at Historically Black Colleges and Universities (HBCU) were first-generation.
 - 31.6% of students enrolled at Hispanic-Serving Institutions (HSI) were first-generation.
- 38.5% of Latino, 30.7% of Native American, 29% of Black, 25.6% of Asian, and 16.7% of white students were first-generation.

FINANCIAL AID

- According to the NPSAS, <u>56.4%</u> of first-generation students received some form of federal Title IV financial aid in the 2015-16 academic year, compared to 53.9% of continuing-generation students.
 - 48.2% of first-generation students received a Pell grant, compared to 36.3% of continuinggeneration students.
 - o 32.6% of first-generation students received a federal student loan, compared to 37.8% of continuing-generation students.
- Among first-generation students who received federal Title IV aid, the <u>average amount</u> received was \$7,923, compared to \$8,785 for continuing-generation students.



- The average Pell grant amount for first-generation students was \$3,818, compared to \$3,694 for continuing-generation students.
- The average Federal student loan amount for first-generation students was \$7,610, compared to \$8,543 for continuing-generation students.

COMPLETION/DEGREE ATTAINMENT

- According to the Beginning Postsecondary Students (BPS) study, among students who first enrolled in the 2011-12 academic year, <u>19%</u> of first-generation students had attained a bachelor's degree by 2017, compared to 46.6% of continuing-generation students.
 - 56.2% of first-generation students had attained no degree or certificate, compared to 37% of continuing-generation students
- Among students who had attained a bachelor's degree by 2017, <u>16.2%</u> were first-generation students.

EARNINGS AND WEALTH

- According to the Baccalaureate & Beyond study, ten years after receiving a bachelor's degree, first-generation graduates who reported having an income averaged a gross income of \$68,278, compared to the average of \$78,720 for continuing-generation students.
- Wealth accumulation can be <u>measured</u> differently from income. Ten years after graduating:
 - 66% of first-generation graduates reported owning a home, compared to 62% of continuing-generation graduates
 - 84% of first-generation graduates had some form of a retirement account, compared to 87% of continuing-generation graduates
- According to a <u>2021 Pew Research Center study</u>, first-generation graduates accumulate less wealth over a lifetime than continuing-generation graduates.
 - o The median household wealth of first-generation college graduates is \$152,000 compared to \$244,500 for continuing-generation college graduates.

POPULATION-SPECIFIC CONSIDERATIONS

- According to <u>a report</u> by The Institute of College Access and Success, 30% of first-generation bachelor's degree recipients had difficulty with student loan repayment (e.g., deferments, forbearances, delinquencies).
 - 46% of first-generation borrowers attended institutions in the bottom quartile of default rates.
- The 2021 study by Pew found that first-generation college graduates incurred more debt paying for their education.
 - o 65% of first-generation college graduates owed \$25,000 or more in student loans, compared to 57% of continuing-generation college graduates.

DATA SOURCES

American Community Survey. & Current Population Survey. U.S. Census Bureau, October 2022. Baccalaureate & Beyond Survey. National Center for Education Statistics, October 2022. Beginning Postsecondary Students Longitudinal Study. National Center for Education Statistics, October 2022.

Digest of Education Statistics. National Center for Education Statistics, October 2022.

<u>National Postsecondary Student Aid Survey</u>. National Center for Education Statistics, October 2022.

Pew Research Center. 2021.

The Institute of College Access and Success. 2020.