



# 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 2023, [36.2%](#) of the population aged 25 and over had never enrolled in college and 55.0% had no college degree. In 2022, [23.1%](#) of children under the age of 18 lived in a household where their parent or guardian had never enrolled in college and 42.5% 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 2019-20.

- [25.8%](#) of undergraduates were first-generation.
  - 21.7% of public 4-year, 16.8% of non-profit 4-year, 32.7% of public 2-year, and 39.9% of for-profit institutions enrollment were first-generation students.
- First-generation students were [more likely](#) to attend public 2-year institutions or for-profit institutions than the national average.
  - 37.1% attended public 2-year institutions, compared to 29.3% of all students
  - 9.6% attended for-profit institutions, compared to 6.2% of all students
- [33.3%](#) of students enrolled at minority-serving institutions (MSIs) were first-generation, while 19.7% of students enrolled at non-MSIs were first-generation.
  - [26.1%](#) of students enrolled at Historically Black Colleges and Universities (HBCU) were first-generation.
  - 34.7% of students enrolled at Hispanic-Serving Institutions (HSI) were first-generation.
- [45.8%](#) of Latino, 28.2% of Native American, 32.1% of Black, 27.2% of Asian, and 16.7% of white students were first-generation.

### FINANCIAL AID

- According to the NPSAS, [63.1%](#) of first-generation students received some form of federal Title IV financial aid in the 2019-20 academic year, compared to 52% of continuing-generation students.
  - [55.2%](#) of first-generation students received a Pell grant, compared to 35% of continuing-generation students.
  - [33.3%](#) of first-generation students received a federal student loan, compared to 35% of continuing-generation students.
- Among first-generation students who received federal Title IV aid, the [average amount](#) received was \$7,891, compared to \$9,070 for continuing-generation students.

- The average Pell grant amount for first-generation students was \$4,143, compared to \$4,107 for continuing-generation students.
- The average Federal student loan amount for first-generation students was \$7,582, compared to \$8,886 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, [19%](#) 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, [16.2%](#) 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 [measured](#) 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 [2021 Pew Research Center study](#), first-generation graduates accumulate less wealth over a lifetime than continuing-generation graduates.
  - 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 [a report](#) 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.
  - 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 2024.  
[Baccalaureate & Beyond Survey](#). National Center for Education Statistics, October 2023.  
[Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, October 2023.  
[Digest of Education Statistics](#). National Center for Education Statistics, October 2024.  
[National Postsecondary Student Aid Survey](#). National Center for Education Statistics, October 2023.  
[Pew Research Center](#). 2021.  
[The Institute of College Access and Success](#). 2020.