

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.* In 2023, 36.2% of the population aged 25 and over had never enrolled in college and 55.0% had no college degree.¹ 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.⁴

ENROLLMENT

- In the academic year 2019-2020, 25.8% of undergraduates were first-generation.⁷
 - 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.⁷
- First-generation students were more likely to attend public 2-year institutions or for-profit institutions than the national average.⁷
 - 37.1% attended public 2-year institutions, compared to 29.3% of all students.⁷
 - o 9.6% attended for-profit institutions, compared to 6.2% of all students.⁷
- 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.⁷
 - 26.1% of students enrolled at Historically Black Colleges and Universities (HBCUs) were first-generation.⁷
 - 34.7% of students enrolled at Hispanic-Serving Institutions (HSIs) were first-generation.⁷
- 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.⁷

FINANCIAL AID

- In the 2019-20 academic year, 63.1% of first-generation students received some form of federal Title IV financial aid compared to 52% of continuing-generation students.⁷
 - 55.2% of first-generation students received a Pell Grant, compared to 35% of continuing-generation students.⁷
 - 33.3% of first-generation students received a federal student loan, compared to 35% of continuing-generation students.⁷
- 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.⁷
 - The average Pell Grant amount for first-generation students was \$4,143, compared to \$4,107 for continuing-generation students.⁷
 - The average Federal student loan amount for first-generation students was \$7,582, compared to \$8,886 for continuing-generation students.⁷

^{*} For this fact sheet, "first-generation" will be used to describe "students enrolled in postsecondary education whose parents had not attended college."



COMPLETION/DEGREE ATTAINMENT

- 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.³
 - 56.2% of first-generation students had attained no degree or certificate, compared to 37% of continuing-generation students.³
- Among students who had attained a bachelor's degree by 2017, 16.2% were first-generation students.³

EARNINGS AND WEALTH

- 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.²
- 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.²
 - 84% of first-generation graduates had some form of a retirement account, compared to 87% of continuing-generation graduates.²
- First-generation graduates accumulate less wealth over a lifetime than continuing-generation graduates.⁵
 - The median household wealth of first-generation college graduates is \$152,000 compared to \$244,500 for continuing-generation college graduates.⁵

POPULATION-SPECIFIC CONSIDERATIONS

- 30% of first-generation bachelor's degree recipients had difficulty with student loan repayment (e.g., deferments, forbearances, delinquencies). 8
 - 46% of first-generation borrowers attended institutions in the bottom quartile of default rates.⁸
- First-generation college graduates incurred more debt paying for their education.⁵
 - 65% of first-generation college graduates owed \$25,000 or more in student loans, compared to 57% of continuing-generation college graduates.⁵

DATA SOURCES

Updated April 2025 pnpi.org

¹American Community Survey & Current Population Survey. U.S. Census Bureau, April 2025.

²Baccalaureate & Beyond Longitudinal Study. National Center for Education Statistics, November 2023.

³ <u>Beginning Postsecondary Students Longitudinal Study</u>. National Center for Education Statistics, November 2023.

⁴<u>Digest of Education Statistics</u>. National Center for Education Statistics, April 2025.

⁵ First-Generation Student Economic Outcomes. Pew Research Center, 2021.

⁶ First-Generation Students: Stats in Brief. National Center for Education Statistics, February 2018.

⁷ National Postsecondary Student Aid Study. National Center for Education Statistics, November 2023.

⁸ Student Debt and the Class of 2019. The Institute for College Access and Success, October 2020.

⁹Wealth Analysis FAQ. Urban Institute, 2021.