



RESOURCES

Postsecondary Student Factsheets

MARCH 2026

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Letter from the President

Dear Friends,

To craft policies that are best positioned to help students meet challenges and succeed, we need to understand all students—and to understand them, we need high-quality data. Eleven years ago, PNPI began developing student-centered factsheets so that thinkers, doers, advocates, and researchers would have a more complete picture of the students that they serve.

The data in our factsheets have been meticulously compiled from trusted federal data sources, including the U.S. Census Bureau and the National Center for Education Statistics, and each data point is regularly updated to ensure that the information we provide is timely and relevant. Still, we acknowledge that each student population brings with it a wealth of history and context that goes beyond the data we present. For this reason, we encourage you to do additional reading to better understand each student group.

Whether you're writing an article, research report, speech, or piece of legislation, we hope that you find these factsheets useful for your work, and that they help you better understand the students we all serve.

Cheers,

MaryEllen McGuire

MaryEllen McGuire, Ph.D.

President & Founder,
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Asian American and Native Hawaiian/Pacific Islander Students in Higher Education

CENSUS OVERVIEW

In 2024, 22 million (6.5%) of the U.S. population identified as Asian American or Native Hawaiian/Pacific Islander (AAPI).¹ Of the approximately 21.3 million Asian Americans, the largest ethnic groups were Asian Indian (5.1 million), Chinese (4.8 million), Filipino (3.3 million), Vietnamese (2 million), Korean (1.6 million), and Japanese (752,000).¹ Of the 652,000 Native Hawaiian/Pacific Islander residents, 181,000 were Native Hawaiian, 124,000 were Samoan, and 84,000 were Chamorro.¹ In 2024, 59.1% of Asian American residents aged 25 or over had earned a bachelor's degree or higher, up from 51.5% in 2014.¹ Among Native Hawaiian/Pacific Islander residents aged 25 or over, 19.4% had earned a bachelor's degree or higher as of 2024, up from 15.3% in 2014.¹

ENROLLMENT

- In Fall 2024, AAPI students made up 7.4% of all postsecondary enrollment.⁴
- In 2022, 60.8% of the Asian American and 27.4% of the Native Hawaiian/Pacific Islander 18–24-year-old population were enrolled in college compared to 39% of the overall U.S. population.³
- Between Fall 2014 and Fall 2024, AAPI student enrollment increased from 1.17 million to 1.45 million, a 23.9% increase:
 - Undergraduate enrollment increased from 995,000 to 1.19 million, a 19.6% increase.⁴
 - Graduate enrollment increased from 175,500 to 261,100, a 48.8% increase.⁴
- Disaggregating data shows mixed results:
 - Asian American student enrollment increased from 1.12 million to 1.41 million between Fall 2014 and Fall 2024.⁴
 - Native Hawaiian/Pacific Islander enrollment decreased from 50,400 to 42,500 between Fall 2014 and Fall 2024.⁴
- AAPI students are much more likely to attend public versus private institutions of higher education.³
 - In Fall 2023, 74% of AAPI students attended public institutions:
 - 53.5% attended public four-year institutions.³
 - 20.5% of AAPI students attended public two-year institutions.³
- 20.7% of the Fall 2022 enrollment at Asian American and Native American Pacific Islander-Serving Institutions (AANAPISIs) were AAPI students.³

FINANCIAL AID

- In 2019-20, 47% of AAPI students received some form of federal Title IV financial aid, compared to 55% of all students.⁵
 - 34% of AAPI students received a Pell Grant, compared to 40% of all students.⁵
 - 34% of Asian American students received a Pell Grant, compared with 39% of Native Hawaiian/Pacific Islander students.⁵
 - 26% of AAPI students received a federal student loan, compared to 35% of all students.⁵
 - 25% of Asian American students received a federal student loan, compared with 34% of Native Hawaiian/Pacific Islander students.⁵
- Among AAPI students who received federal Title IV aid, the average amount received was \$8,959.⁵
 - The average Pell Grant amount for AAPI students was \$4,651.⁵
 - The average federal student loan amount for AAPI students was \$9,375.⁵

COMPLETION/DEGREE ATTAINMENT

- 78% of first-time, full-time Asian American students attending four-year institutions beginning in 2015 graduated within six years, compared to 51.6% of Native Hawaiian/Pacific Islander students and 64.5% of all students.³
- At two-year institutions, among first-time, full-time students beginning in 2019, 44.1% of Asian American students and 27.8% of Pacific Islander students graduated within three years, compared to 34.1% of all students.³
- Of the nearly two million bachelor's degrees conferred in 2023-24, 181,375 (9.3%) went to AAPI students.⁴

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, AAPI graduates who reported having an income averaged a gross income of \$89,947, compared to the national average of \$76,370.²
 - Asian American graduates reported an average gross income of \$91,282, while Native Hawaiian/Pacific Islander graduates reported an average gross income of \$69,634.²
- Wealth accumulation can be measured differently from income.⁶ Ten years after graduating:
 - 53% of AAPI graduates reported owning a home, compared to 63% of all graduates.²
 - 82% of AAPI graduates had a retirement account, compared to 87% of all graduates.²

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Black Students in Higher Education

CENSUS OVERVIEW

In 2024, 12.1% of the total U.S. population identified as Black or African American.*¹ Among Black residents aged 25 or over, 26.9% had earned a bachelor's degree or higher.¹ This rate is up from 19.7% in 2014, but falls short of the national rate of 36.8%.¹

ENROLLMENT

- In Fall 2023, Black students made up 12.7% of all postsecondary enrollment.³
- In 2022, 36.0% of the 18–24-year-old Black population were enrolled in college compared to 39.0% of the overall U.S. population.³
- Between Fall 2012 and Fall 2022, Black student enrollment declined from 2.96 million to 2.32 million, a 22% decrease:
 - Undergraduate enrollment declined from 2.59 million to 1.95 million, a 25% decrease.³
 - Despite the overall enrollment decline, graduate enrollment for Black students remained steady at 369,200.³
- Black students are much more likely to attend public versus private institutions of higher education.³
 - In Fall 2023, 67.1% of Black students attended public institutions:
 - 42.0% attended public four-year institutions.³
 - 25.1% attended public two-year institutions.³
- 75.8% of the Fall 2022 enrollment at Historically Black Colleges and Universities (HBCU) were Black students.³

FINANCIAL AID

- In 2019-20, 71% of Black students received some form of federal Title IV financial aid, compared to 55% of all students.⁵
 - 60% of Black students received a Pell Grant, compared to 40% of all students.⁵
 - 48% of Black students received a federal student loan, compared to 35% of all students.⁵
- Among Black students who received federal Title IV aid, the average amount received was \$9,642.⁵
 - The average Pell Grant amount for Black students was \$4,172.⁵
 - The average federal student loan amount for Black students was \$8,641.⁵

COMPLETION/DEGREE ATTAINMENT

- 45.4% of first-time, full-time Black students attending four-year institutions beginning in 2017 graduated within six years, compared to 64.5% for all students.³
- At two-year institutions, among first-time, full-time students beginning in 2019, 25.3% of Black students graduated within three years, compared to 34.1% overall.³
- Of the more than two million bachelor's degrees conferred in 2021-22, 199,962 (9.9%) went to Black students.³

EARNINGS AND WEALTH

- Ten years after receiving a bachelor’s degree, Black graduates who reported having an income averaged a gross income of \$59,100, compared to the national average of \$76,370.²
- Wealth accumulation can be measured differently from income.⁸ Ten years after graduating:
 - 47% of Black graduates reported owning a home, compared to 63% of all graduates.²
 - 80% of Black graduates had a retirement account, compared to 87% of all graduates.²

POPULATION-SPECIFIC CONSIDERATIONS

- Black students carry the largest student loan debt burden, which can greatly affect mental health.⁷
 - Compounding this issue, Black people are much less likely to receive help for mental health-related issues.⁷
- Black students are less likely to enroll in Advanced Placement or college preparatory courses in high school.⁶
- Black students are also less likely to have family members who have attended college.
 - In 2022, 32.4% of Black children under 18 years of age lived in a household with a parent who completed a bachelor’s degree or higher, compared to 57.0% of White children.³
- Black graduates of HBCUs report greater well-being, a sense of purpose, and a feeling of support while enrolled. Institutional context and a sense of belonging play important roles in student success.⁴

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁴ [HBCU Well-Being Report](#). Gallup, October 2015.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Office of Civil Rights](#). Department of Education, October 2022.

⁷ [Student Debt is Harming The Mental Health of Black Borrowers](#). The Education Trust, July 2022.

⁸ [Wealth Analysis FAQ](#). Urban Institute, 2021.

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 2024, 55.5% of the population aged 25 and over had no college degree, and 36.5% had never enrolled in college.¹ In 2022, 23.1% of children 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 2019-20, 25.8% of undergraduates were first-generation.⁷
 - Enrollment at public 4-year institutions was 21.7%, at non-profit 4-year institutions 16.8%, at public 2-year institutions 32.7%, and at for-profit institutions 39.9% among 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
 - 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) and 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 2019-20, 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

- First-generation college graduates incurred more debt paying for their education.⁵
 - In 2019, 65% of first-generation college graduates owed \$25,000 or more in student loans, compared to 57% of continuing-generation college graduates.⁵

COMPLETION/DEGREE ATTAINMENT

- Among students who first enrolled in 2011-12, 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.⁸ 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

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, November 2023.

⁴ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁵ [First-Generation Student Economic Outcomes](#). Pew Research Center, May 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 [Wealth Analysis FAQ](#). Urban Institute, 2021.

Immigrant Students in Higher Education*

CENSUS OVERVIEW

In 2024, immigrants made up 14.8% of the overall population in the United States, a slight increase from 13.3% in 2014.¹ In 2024, 15.8 million U.S. adults aged 25 and older with a bachelor's degree or higher were born abroad, comprising 18.2% of all U.S. adults with a bachelor's degree or higher. College attainment rates for immigrants in the U.S. increased 7.3 percentage points between 2014 and 2024.¹

ENROLLMENT

- In 2019–20, first-generation immigrant students made up 11.4% of all undergraduates, compared to 8.8% in 1999–2000.⁵
 - During the same period, the proportion of second-generation immigrant students enrolled as undergraduates increased from 10.3% to 22.7%, while the proportion of third-generation or higher students declined from 81% to 65.9%.⁵
- In 2024, 37.9% of the foreign-born resident 18–24-year-old population were enrolled in college, compared to 38.6% of the population overall.¹
- First-generation immigrant students are overrepresented in the public two-year sector.⁵
 - In 2019-20, 34.8% of first-generation, 30.3% of second-generation, and 28.4% of third-generation immigrant students attended public two-year institutions.⁵
- First- and second-generation immigrant students are much more likely to enroll at Minority-Serving Institutions (MSIs) than other students.⁵
 - 35.9% of first-generation and 38.5% of second-generation students enroll at Hispanic-Serving Institutions (HSIs), compared to 19.6% of third-generation students.⁵

FINANCIAL AID

- In 2019-20, 53.4% of first-generation, 56.6% of second-generation, and 56.7% of third-generation or more immigrant students received some form of federal Title IV financial aid.⁵
 - 44.9% of first-generation, 44.3% of second-generation, and 39.6% of third-generation or more immigrant students received a Pell Grant.⁵
 - 25.6% of first-generation, 29.6% of second-generation, and 39.1% of third-generation or more immigrant students received a federal student loan.⁵
- Among students who received federal Title IV aid, the average amount received in 2019–20 was \$7,805 for first-generation immigrant students, \$8,305 for second-generation students, and \$9,014 for third-generation students.⁵
 - The average Pell Grant received in 2019–20 was \$4,257 for first-generation immigrant students, compared to \$4,329 for second-generation and \$4,012 for third-generation.⁵
 - The average federal loan amount received in 2019–20 was \$8,136 for first-generation immigrant students, compared to \$8,741 for second-generation and \$8,563 for third-generation.⁵

COMPLETION/DEGREE ATTAINMENT

- 32.8% of first-generation, 34.8% of second-generation, and 37.4% of third-generation immigrant students who entered postsecondary education in 2011–12 attained a bachelor’s degree by June 2017.³
- In 2024, 17.8% of foreign-born residents aged 25 and older had obtained an associate degree or attended some college, compared to 29.5% of their peers born in the U.S.¹
- In 2024, 35.8% of foreign-born residents aged 25 and older had obtained a bachelor’s or higher, compared to 37.1% of their peers born in the U.S.¹

EARNINGS AND WEALTH

- Ten years after receiving a bachelor’s degree, first-generation immigrant graduates who reported income averaged a gross income of \$80,224, compared to \$75,923 for second-generation and \$76,110 for third-generation or more immigrant graduates.²
- Wealth accumulation can be measured differently from income.⁷ Ten years after graduating:
 - 56% of first-generation immigrant graduates reported owning a home, compared to 56% of second-generation and 65% of third-generation immigrant graduates.²

POPULATION-SPECIFIC CONSIDERATIONS

- The age of arrival in the U.S. affects the educational outcomes of immigrant students: the earlier an individual immigrates, the greater their likelihood of degree attainment.⁴
 - 47% of all full-time undergraduate students who immigrated to the U.S. prior to age 12 went on to earn a degree, compared to 44% of students who immigrated between the ages of 12 and 17, and 35% of students who immigrated after the age of 18.⁴
- Language can be a barrier for immigrant students. In 2024, 27.1% of the foreign-born population in the U.S. aged 25 and older reported speaking English “not well” or “not at all,” including 9.9% of college-educated foreign-born residents.¹
- While there is no federal or state law prohibiting an undocumented student from applying to or being admitted to college, undocumented students face challenges in pursuing higher education.⁶
 - Undocumented students are ineligible for federal student financial aid for higher education, and in most states, they are ineligible for state financial aid.⁶

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, November 2023.

⁴ [New American Undergraduates: Stats in Brief](#). National Center for Education Statistics, November 2016.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Tip Sheet for Undocumented Students](#). National Association for Student Financial Aid Administrators, May 2025.

⁷ [Wealth Analysis FAQ](#). Urban Institute, 2021.

* The U.S. Census Bureau obtains immigration data from the Department of Homeland Security (DHS). DHS defines immigrants as individuals not born in the United States with permanent legal residence in the United States. In the NPSAS, first-generation immigrant means the student was born outside of the U.S.; second-generation immigrant means one or both parents were born outside the U.S.; third-generation or more includes all other students.

Latino Students in Higher Education*

CENSUS OVERVIEW

In 2024, 20% of the total U.S. population identified as Hispanic or Latino (of any race).¹ Among Latino residents aged 25 or over, 21.5% had earned a bachelor's degree or higher.¹ This rate is up from 14.4% in 2014, but falls short of the national rate of 36.8%.¹

ENROLLMENT

- In Fall 2023, Latino students made up 20.1% of all postsecondary enrollment.³
- In 2022, 32.8% of the 18–24-year-old Latino population were enrolled in college, compared to 39.0% of the overall U.S. population.³
- Since Fall 2013, Latino student enrollment has increased from 2.93 million to 3.83 million, a 30.7% increase:
 - Undergraduate enrollment increased from 2.73 million to 3.48 million, a 27.5% increase.⁴
 - Graduate enrollment increased from 200,900 to 346,400, a 72.4% increase.⁴
- Latino students are much more likely to attend public versus private institutions of higher education.³
 - In Fall 2023, 80.4% of Latino students attended public institutions:
 - 48.5% attended public four-year institutions.³
 - 31.9% attended public two-year institutions.³
- 54.8% of all Hispanic undergraduates were enrolled in Hispanic-Serving Institutions (HSIs) in Fall 2022.³
 - 46.7% of students enrolled at HSIs in Fall 2022 were Hispanic.³

FINANCIAL AID

- In 2019-20, 57.8% of Latino students received some form of federal Title IV financial aid, compared to 54.9% of all students.⁵
 - 49.5% of Latino students received a Pell Grant, compared to 40.2% of all students.⁵
 - 25.9% of Latino students received a federal student loan, compared to 34.5% of all students.⁵
- Among Latino students who received federal Title IV aid, the average amount received was \$7,508.⁵
 - The average Pell Grant amount for Latino students was \$4,246.⁵
 - The average federal student loan amount for Latino students was \$8,014.⁵

COMPLETION/DEGREE ATTAINMENT

- 58.6% of first-time, full-time Hispanic students attending four-year institutions beginning in 2017 graduated within six years, compared to 64.5% for all students.³
- At two-year institutions, among first-time, full-time students beginning in 2019, 31.3% of Hispanic students graduated within three years, compared to 34.1% overall.³
- Of the nearly two million bachelor's degrees conferred in the 2023-24 academic year, 327,200 (16.8%) went to Hispanic students.⁴

EARNINGS AND WEALTH

- Ten years after receiving a bachelor’s degree, Latino graduates who reported having an income averaged a gross income of \$66,830, compared to the national average of \$76,370.²
- Wealth accumulation can be measured differently from income.⁶ Ten years after graduating:
 - 53% of Latino graduates reported owning a home, compared to 63% of all graduates.²
 - 80% of Latino graduates had a retirement account, compared to 87% of all graduates.²

POPULATION-SPECIFIC CONSIDERATIONS

- Latinos are much more likely to be first-generation college students than other racial/ethnic groups.⁵
 - In 2019–20, more than half of Latinos (51%) were the first in their family to attend college, compared to Black (38%), Asian (30%), and White (22%) students.⁵
- In 2022, 22.3% of Hispanic children under age 18 lived in households where no parent had completed high school, a higher rate than other racial/ethnic groups.³
- In 2019-20, a high percentage of Latino students entered college as low-income students.⁵

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Wealth Analysis FAQ](#). Urban Institute, 2021.

* Terms used in this report (Latino, Hispanic) reflect the terms found in the data source material, defaulting to “Latino.”

LGBTQ+ Students in Higher Education

CENSUS OVERVIEW

Historically, sexual orientation and gender identity (beyond birth sex) have not been documented by the U.S. Census in any products beyond reporting on same-sex couples residing in the same household, which began in 1990.⁶ In 2021, the U.S. Census began including questions of sexual orientation and gender identity on the Household Pulse Survey (HPS), a survey begun in 2020 to monitor the effects of COVID-19.⁵ According to the September 2024 HPS, 8.3% of the population aged 18 or older identified as LGBT, with 2.9% identifying as gay or lesbian, 4.9% bisexual, 3.6% as an orientation not listed, and 0.7% transgender.⁵

ENROLLMENT

Although postsecondary enrollment by sexual orientation and gender identity is not recorded by traditional federal postsecondary data sources, it is collected by the High School Longitudinal Survey (HSLs). The following enrollment data are based on respondents to the HSLs who were high school freshmen in 2009 and responded to the follow-up surveys in 2013 and 2016.⁴

- As of 2016, 31.6% respondents identifying as lesbian, gay, bisexual, or a sexuality not listed had never enrolled in postsecondary education.⁴
- As of 2016, 40% of respondents identifying as transgender, genderqueer, or nonconforming had never enrolled in postsecondary education.⁴
- Among the students who had ever enrolled in postsecondary education by 2016, 8.2% identified as lesbian, gay, bisexual, or a sexuality not listed.⁴
 - 1.4% identified as transgender, genderqueer, or nonconforming.⁴

STUDENT DEBT

- A 2021 survey from the Williams Institute at UCLA found that 35.4% of LGBTQ adults ages 18 to 40 had federal student loans, compared with 23% of non-LGBTQ adults.³
 - 36% of lesbian, bisexual, or queer (LBQ) cisgender females reported having federal loans.³
 - 28% of gay, bisexual, or queer (GBQ) cisgender males reported having federal loans.³
- The Williams Institute estimates that there are 2.9 million LGBTQ federal student loan borrowers who collectively hold more than \$93.2 billion in federal student loans.³
 - Among these borrowers, 32.0% owed less than \$10,000 in federal student loans, 51.7% owed between \$10,000 and \$50,000, and 16.3% owed \$50,000 or more.³

COMPLETION/DEGREE ATTAINMENT

- The Williams Institute and Gallup found that 30% of LGBT people held a bachelor's degree or higher, compared to 32% of non-LGBT people.⁷

EARNINGS AND WEALTH

- According to a nationally representative survey conducted by the Transamerica Center for Retirement Studies, LGBTQ+ respondents had lower average household incomes (\$77,000) than non-LGBTQ+ respondents (\$92,000).¹
 - 26% of LGBTQ+ respondents reported an annual household income of less than \$50,000, compared to 14% of non-LGBTQ+ respondents.¹
 - 43% of LGBTQ+ respondents reported an annual household income of more than \$100,000, compared to 52% of non-LGBTQ+ respondents.¹
- LGBTQ+ respondents reported having significantly less in total household retirement savings, an estimated median of \$43,000, compared to non-LGBTQ+ respondents with an estimated median of \$99,000.¹

POPULATION-SPECIFIC CONSIDERATIONS

- In 2021, sexual orientation was the second most motivating bias for hate crimes at postsecondary institutions.⁸
- In a survey by the Association of American Universities (AAU), 60% of transgender college students reported that they feared for their physical safety due to their gender identity or their perceived sexual orientation.⁹
 - 65% of transgender students reported experiencing harassing behavior since they first enrolled in school.⁹
 - Transgender students (both undergraduate and graduate) were more likely to experience intimate partner violence and stalking than their peers.⁹
- LGBTQ students were more likely to have lived in campus housing while attending college (59.5%) than non-LGBTQ students (46.4%).²
- Fewer LGBTQ students felt a sense of belonging at their college or university (71.9%) than non-LGBTQ students (83.5%).²
 - 35.3% of LGBTQ students reported that their mental health was not good “most or all of the time that they were in college,” compared to 10.8% of non-LGBTQ students.²

DATA SOURCES

¹ [A Compendium of Findings About the Retirement Outlook of U.S. Workers](#). Transamerica Center for Retirement Studies, November 2021.

² [Experiences of LGBTQ People in Four-Year Colleges and Graduate Programs](#). The Williams Institute, UCLA, and the Point Foundation, May 2022.

³ [Federal Student Loan Debt Among LGBT People](#). The Williams Institute, UCLA, and the Point Foundation, July 2021.

⁴ [High School Longitudinal Study](#). National Center for Education Statistics, April 2024.

⁵ [Household Pulse Survey](#). U.S. Census Bureau, December 2024.

⁶ [How Accurate Are Counts of Same-Sex Couples?](#) Pew Research Center, August 2011.

⁷ [LGBT Data & Demographics](#). The Williams Institute at UCLA School of Law, 2019.

⁸ [Office of Civil Rights](#). Department of Education, July 2024.

⁹ [Report on the AAU Campus Climate Survey](#). Association of American Universities, 2020.

Men of Color in Higher Education

CENSUS OVERVIEW

In 2024, 19.0% of the U.S. population identified as men of color.¹ In total, 10.1% of the population were Hispanic or Latino men, 5.6% were Black men, 3.0% were Asian men, 0.3% were American Indian/Alaska Native men, and 0.1% were Native Hawaiian/Pacific Islander men.¹ Among men of color aged 25 or over, 27.8% had earned a bachelor's degree or higher, which is up from 21.3% in 2014.¹ 60.7% of Asian men had earned a bachelor's degree or higher, compared to 23.7% of Black men, 19.2% of Hispanic or Latino men, 17.3% of Native Hawaiian/Pacific Islander men, and 13.9% of American Indian/Alaska Native men. In 2024, the percentage of all men of color with a bachelor's degree or higher was below the national rate of 35.4 for all men.¹

ENROLLMENT

- In Fall 2023, men of color accounted for 16.1% of all postsecondary enrollment and 37.9% of all male enrollment.³
 - Hispanic or Latino men comprised 8.1% of all postsecondary enrollment, while Black men comprised 4.3%, Asian men comprised 3.3%, American Indian/Alaska Native men comprised 0.2%, and Native Hawaiian/Pacific Islander men comprised 0.1%.³
- Between Fall 2013 and Fall 2023, overall enrollment of men of color increased from 2.85 million to 3.06 million, a 7.4% increase:
 - Undergraduate enrollment for men of color increased from 2.59 million to 2.73 million, a 5.4% increase.³
 - Graduate enrollment for men of color increased from 256,927 to 327,179, a 27.3% increase.³
 - The overall enrollment increase is driven by Hispanic or Latino men's enrollment, which increased by 25.3%, and Asian men's enrollment, which increased by 16.8%; Black men's enrollment decreased by 17.4%, and American Indian/Alaska Native men's enrollment decreased by 27.1%.³
- In 2023, 31.4% of 18- to 24-year-old men of color were enrolled in college, a share similar to that of 18- to 24-year-old men of all races.¹
 - This share varies considerably across race/ethnicity: 60% of Asian men, 36.8% of Native Hawaiian/Pacific Islander men, 28.9% of Black men, 26% of Hispanic or Latino men, and 19.9% of American Indian/Alaska Native men were enrolled.¹
- Men of color are much more likely to attend public versus private institutions.⁵
 - In 2019-20, 70.7% of men of color attended public institutions:
 - 38.7% attended public four-year institutions.⁵
 - 32% attended public two-year institutions.⁵

FINANCIAL AID

- In 2019-20, 53.5% of men of color received some form of federal Title IV financial aid, compared to 45.1% of White male students.⁵
 - 43.3% of men of color received a Pell Grant, compared to 26.9% of White male students.⁵
 - 28.8% of men of color received federal student loans, compared with 32.2% of White male students.⁵
- Among men of color who received federal Title IV aid, the average amount received was \$8,319.⁵
 - The average Pell Grant amount for men of color was \$4,263.⁵
 - The average federal student loan amount for men of color was \$8,517.⁵

COMPLETION/DEGREE ATTAINMENT

- 54.1% of first-time, full-time men of color attending four-year institutions beginning in 2017 graduated within six years, compared to 61.1% for all men.⁴
 - There is considerable variation, however:
 - 75.0% of Asian men graduated within six years.⁴
 - 53.7% of Hispanic or Latino men graduated within six years.⁴
 - 49.6% of Native Hawaiian/Pacific Islander men graduated within six years.⁴
 - 38.7% of Black men graduated within six years.⁴
 - 37.8% of American Indian/Alaska Native students graduated within six years.⁴
- Of the nearly two million bachelor's degrees conferred in the 2023-24 academic year, 283,604 (14.4%) went to men of color.³

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, men of color graduates who reported having an income averaged a gross income of \$76,358, similar to the national average for men.²
 - Men of color tend to earn \$10,000 more on average than women of color, but around \$16,000 less than White men, indicating persistent intersectional discrepancies in earnings.²
- Wealth accumulation can be measured differently from income.⁶ Ten years after graduating:
 - 51.5% of men of color graduates reported owning a home, compared to 63% of all graduates.²
 - 79% of men of color graduates had a retirement account, compared to 86.5% of all graduates.²

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Native American Students in Higher Education

CENSUS OVERVIEW

In 2024, 1% of the total U.S. population identified as American Indian or Alaska Native.¹ Among American Indian or Alaskan Native residents aged 25 or over, 17.2% had earned a bachelor's degree or higher.¹ This rate is up from 13.9% in 2014, but falls short of the 2024 national rate of 36.8%.¹

ENROLLMENT

- In Fall 2024, Native American students made up 0.6% of all postsecondary enrollment.⁴
- In 2022, 25.8% of the 18–24-year-old Native American population were enrolled in college compared to 39% of the overall U.S. population.³
- From Fall 2014 to Fall 2024, Native American enrollment decreased by 15.4% from 145,900 to 123,500.⁴
 - Undergraduate enrollment decreased from 132,800 to 110,300, a 16.9% decrease.⁴
 - Graduate enrollment increased from 13,120 to 13,210, a 0.7% increase.⁴
- Native American students are much more likely to attend public versus private institutions of higher education.
 - In Fall 2024, 78% of Native American students attended public institutions:
 - 49.3% attended public four-year institutions.⁴
 - 28.8% attended public two-year institutions.⁴
- 78.3% of the Fall 2022 enrollment at Tribal Colleges and Universities (TCUs) identified as Native American.³

FINANCIAL AID

- 54% of Native American students received some form of federal Title IV financial aid in 2019-20, compared to 55% of all students.⁵
 - 45% of Native American students received a Pell Grant, compared to 40% of all students.⁵
 - 26% of Native American students received federal student loans, compared to 35% of all students.⁵
- Among Native American students who received federal Title IV aid, the average amount was \$6,985, the lowest among racial/ethnic groups.⁵
 - The average Pell Grant amount for Native American students was \$4,144.⁵
 - The average federal student loan amount for Native American students was \$6,908.⁵

COMPLETION/DEGREE ATTAINMENT

- 37.8% of first-time, full-time Native American students attending four-year institutions beginning in 2018 graduated within six years, compared to 61% for all students.⁴
- At two-year institutions, 38.7% of Native American students who began attending in 2021 graduated within 3 years, compared to 41.1% of students overall.⁴
- Of the nearly two million bachelor's degrees conferred in 2023-24, 8,008 (0.4%) went to Native American students.⁴

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, Native American graduates who reported having an income averaged a gross income of \$76,602, similar to the national average of \$76,370.²
- Wealth accumulation can be measured differently from income.⁷ Ten years after graduating:
 - 70% of Native American graduates reported owning a home, compared to 63% of all graduates.²
 - 84% of Native American graduates had some form of a retirement account, similar to the 87% of all graduates.²

POPULATION-SPECIFIC CONSIDERATIONS

- Native American students are less likely to enroll in Advanced Placement or college preparatory courses in high school.⁶
- Native American students are also less likely to have family members who have attended college.
 - In 2022, 25.9% of Native American children under 18 years of age lived in a household with a parent who completed a bachelor's degree or higher, compared to 56% of white children.³
 - Native American children were the least likely out of all racial/ethnic groups to live in a household with a parent who has a bachelor's degree or higher.³

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Survey](#). National Center for Education Statistics, November 2023.

⁶ [Office of Civil Rights](#). Department of Education, October 2022.

⁷ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Pell Grant Recipients

POPULATION OVERVIEW

Authorized by Congress in 1972, Pell Grants provide grant aid to eligible undergraduate students and, unlike loans, do not need to be repaid. Pell Grants are awarded to undergraduate students who demonstrate exceptional financial need and have not yet earned a degree, and the amount of their Pell Grant is determined by the student's ability to pay, enrollment intensity, and the institution's cost of attendance.* The maximum Federal Pell Grant award is \$7,395 for the 2025–26 award year and covers roughly 30% of the average cost of tuition, fees, room, and board at the average public four-year institution.⁷ A total of \$28.5 billion in Pell Grant funding was awarded in 2023–24.⁴

ENROLLMENT

- In 2023–24, 31.8% of undergraduate students received a Pell Grant, down from 38.6% in 2013–14.⁴
- In 2023–24, Pell Grant recipients were more likely to attend for-profit institutions than undergraduates who did not receive a Pell Grant.⁴
 - 52.7% of students at for-profit institutions received a Pell Grant, compared with 30.5% at public institutions and 31.1% at nonprofit institutions.⁴
- According to the National Postsecondary Student Aid Study (NPSAS), in 2019–20, 32% of White, 60% of Black, 50% of Hispanic or Latino, 34% of Asian, 45% of American Indian or Alaska Native, and 39% of Pacific Islander students received a Pell Grant.⁵
- 45.1% of undergraduate students enrolled at minority-serving institutions received a Pell Grant in 2019–20, compared with 36.3% at non-minority-serving institutions.⁵
 - 67.9% of students enrolled at Historically Black Colleges and Universities (HBCUs) and 42.2% of students enrolled at Hispanic-Serving Institutions (HSIs) were Pell recipients.⁵
- Students whose parents were college-educated are less likely to rely on Pell Grants. In 2019–20, 31.1% of students with one or more parents who hold a bachelor's degree received a Pell Grant, compared with 51.5% of students whose parents did not.⁵

FINANCIAL AID

- The average Pell Grant award in 2023–24 was \$5,300, up from \$3,946 in 2013–14.⁴
- In 2022–23, 43.2% of Pell Grants went to students whose families earned less than \$20,000 annually, 41.1% went to students whose families earned between \$20,001 and \$50,000, and 9.6% went to students whose families earned \$60,000 or more annually.⁶
- 50.6% of Pell Grant recipients also took out a federal student loan in 2019–20, compared to only 23.7% of students who did not qualify for a Pell Grant.⁵
 - Pell recipients who needed federal loans required less to cover the remaining cost of education. In 2019–20, the average federal loan amount for Pell Grant recipients was \$7,759, compared to \$9,716 of non-Pell recipients.⁵

COMPLETION/DEGREE ATTAINMENT

- 25.6% of students who received any amount of Pell Grant aid during their undergraduate coursework completed a bachelor's degree within six years, compared to 51.9% of non-Pell students.²

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, Pell Grant recipient graduates who reported having an income averaged a gross income of \$64,470, compared to \$79,857 for non-Pell graduates.¹
- Wealth accumulation can be measured differently from income.⁸ Ten years after graduating:
 - 55.6% of Pell Grant recipients reported owning a home, compared to 64.8% of non-Pell graduates.¹
 - 79.2% of Pell Grant recipients had some form of retirement account, compared with 88.6% of non-Pell graduates.¹

DATA SOURCES

¹ [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

² [Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Federal Pell Grants](#). U.S. Department of Education, January 2026.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Pell End-of-Year Reports](#). U.S. Department of Education, December 2024.

⁷ [Protect Pell](#). National College Attainment Network, 2025.

⁸ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Post-Traditional Students in Higher Education

OVERVIEW

Post-traditional students are over the age of 24 when they enter higher education; the “traditional” age range of college-goers is typically defined as 18-24. In general, post-traditional students have one or more of the following characteristics: they delayed enrollment in college after high school, they did not receive a standard high school diploma, they attend part-time for at least part of an academic year, they work full-time while also enrolled in school, they are financially independent, or they have dependents (spouse and/or children).

ENROLLMENT

- In Fall 2023, post-traditional students made up 32.1% of all postsecondary enrollment.⁴
 - Male post-traditional students accounted for 12.3% of all postsecondary enrollment and 29.1% of all male postsecondary enrollment.⁴
 - Female post-traditional students accounted for 19.8% of all postsecondary enrollment and 34.4% of all female postsecondary enrollment.⁴
- Between Fall 2013 and Fall 2023, post-traditional student enrollment declined by 20.8% from 7.7 million to 6.1 million.⁴
 - Full-time post-traditional enrollment declined 19.6%, from 3.4 million to 2.7 million.⁴
 - Part-time post-traditional enrollment declined 20.6%, from 4.3 million to 3.4 million.⁴
- Though post-traditional students are much more likely to attend public institutions of higher education than private ones, they are overrepresented in the for-profit sector.⁴
 - In Fall 2023, 61% of post-traditional undergraduate students attended public institutions: 39.5% attended public four-year institutions and 21.1% attended public two-year institutions.⁴
 - In Fall 2023, post-traditional students made up 74.5% of all for-profit enrollment.⁴

FINANCIAL AID AND STUDENT DEBT

- In 2019-20, 55% of post-traditional students received some form of federal Title IV financial aid compared to 54.8% of traditionally aged students.⁵
 - 48.9% of post-traditional students received a Pell Grant, compared to 39.4% of traditionally aged students.⁵
 - 32.1% of post-traditional students received a federal student loan, compared to 34.8% of traditionally aged students.⁵
- Among post-traditional students who received federal Title IV aid in 2019–20, the average amount received was \$7,744.⁵
 - The average Pell Grant amount for post-traditional students was \$3,808.⁵
 - The average federal loan amount for post-traditional students was \$7,205.⁵
- Post-traditional students who first entered postsecondary education in 2003–04 and had not paid their student loans off still owed an average of \$24,755, compared to \$33,491 for traditionally aged students 12 years after entering.²

COMPLETION/DEGREE ATTAINMENT

- Among post-traditional students who entered postsecondary education in Fall 2011, 6.5% had attained a bachelor's degree, 15.3% had attained an associate degree, 16.6% had attained a certificate, and 61.6% had not attained a degree or certificate by June 2017.²
 - Among traditionally aged students, 40.8% had attained a bachelor's degree, 10.6% had attained an associate degree, 7.4% had attained a certificate, and 41.5% had not attained a degree or certificate.²
- Post-traditional students represented 4% of all bachelor's degree completions in the 2019–20 academic year.⁵

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, post-traditional graduates reported having an average gross income of \$63,570, compared to \$75,818 for traditionally aged graduates.¹
- Wealth accumulation can be measured differently from income.⁶ Ten years after graduating:
 - 66.5% of post-traditional graduates reported owning a home, compared to 63.9% of traditionally aged graduates.¹
 - 82.2% of post-traditional graduates had some form of a retirement account, compared to 87.4% of traditionally aged graduates.¹

POPULATION-SPECIFIC CONSIDERATIONS

- 55% of post-traditional students reported having dependent children, compared to just 15% of traditionally aged students.⁵
- Post-traditional students are more likely to be low-income and require financial assistance.⁵
- Post-traditional students are more likely to work and work longer hours while enrolled than traditionally aged students.⁵
 - 52.9% of post-traditional students worked full-time while enrolled, compared to 39.6% of traditionally aged students.⁵

DATA SOURCES

¹ [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

² [Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Rural Students in Higher Education

CENSUS OVERVIEW

In 2024, 69.9 million people (20.5% of the U.S. population) lived in rural areas.¹ Among the population aged 25 or over, 27.2% of the rural population had earned a bachelor's degree or higher.¹ This rate is up from 21.2% in 2014, but falls well below the rate of 39.4% for the non-rural population.¹

ENROLLMENT

- The number of rural students filling out the FAFSA increased by 13.5% from 2024 to 2025.²
- 53.2% of rural high school graduates in the graduating class of 2024 enrolled immediately in college, compared to 63.4% of suburban and 59.5% of urban high school graduates from that year.³
- According to the High School Longitudinal Study, in 2016, 71% of rural high school students had attended college at some point four years after high school, compared to 73% of suburban, 71% of city, and 65% of town-based students.⁴
- Based on the first institution attended, 42.3% of rural students attended public four-year institutions, 37.1% attended public two-year institutions, 15.8% attended non-profit institutions, and 4.7% attended for-profit institutions.⁴
 - Compared to the national estimates, rural students are overrepresented in public four-year institutions and underrepresented in for-profit institutions.⁴
- Rural students were 67.6% White, 11.5% Hispanic or Latino, 10.7% Black, 7.4% more than one race, 2% Asian, 0.5% American Indian/Alaska Native, and 0.4% Native Hawaiian/Pacific Islander.⁴
 - National estimates from the HSLs, for comparison, show that students overall were 52.9% White, 21.5% Hispanic or Latino, 12.5% Black, 7.7% more than one race, 4.6% Asian, 0.5% American Indian/Alaska Native, and 0.4% Native Hawaiian/Pacific Islander.⁴

FINANCIAL AID

- In 2016, rural students who borrowed any student loan took out an average of \$7,005 in their first year, compared with \$6,354 nationally.⁴
- Among students who received grant aid, rural students received an average of \$7,864 in their first year, compared with \$8,460 nationally.⁴

COMPLETION/DEGREE ATTAINMENT

- 39% of surveyed rural high school graduates in the class of 2018 completed a college degree within six years of graduation, compared to 37.4% of urban high school graduates and 46.4% of suburban high school graduates.³
- Rural students were less likely to graduate with a degree in science, technology, engineering, or mathematics (STEM) within six years than students from urban or suburban high schools.³
 - 11.6% of rural students, 14.4% of urban students, and 16.8% of suburban students graduated with STEM degrees within six years.³
- Among STEM graduates, biological and agricultural sciences were the most popular majors for rural (28.3%), urban (23.9%), and suburban (23.8%) high school graduates.³

EARNINGS AND WEALTH

- In 2024, bachelor's degree recipients aged 25 and over in rural areas earned a median of \$65,516, compared to \$71,074 for non-rural bachelor's degree recipients.¹
- Rural bachelor's degree recipients earned a median of \$23,643 more than rural high school graduates, while the difference for non-rural earners was \$30,712.¹

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [FAFSA Tracker](#). National College Attainment Network, January 2026.

³ [High School Benchmarks 2024](#). National Student Clearinghouse Research Center, September 2025.

⁴ [High School Longitudinal Study](#). National Center for Education Statistics, November 2023.

⁵ [Rural-Urban Continuum Codes](#). U.S. Department of Agriculture, January 2026.

Student Parents

POPULATION OVERVIEW

A significant portion of college students are raising children. Student parents often pursue postsecondary education as a pathway to economic mobility for themselves and their children, yet they are constrained by high education and caregiving costs, and by enrollment and persistence difficulties.⁶ In 2019–20, about 18% of undergraduate students (roughly 3.14 million) had at least one dependent child. This marked a decline from 22% in 2015–16 and 26% in 2011–12.⁵ Student parent demographics vary. About 88% of undergraduate student parents are ages 25 and older, 74% are female, 55% are people of color, and 36% live at or below the poverty line.⁵

ENROLLMENT

- Undergraduate enrollment patterns differ by parental status across institution sectors. In 2019–20:
 - 37.2% of undergraduate student parents attended public two-year institutions, compared to 27.5% of undergraduates with no dependent children.⁵
 - 22.4% of undergraduate student parents attended public four-year institutions, compared to 40.6% of undergraduates with no dependent children.⁵
 - 16.2% of undergraduate student parents attended for-profit institutions, compared to 4% of undergraduates with no dependent children.⁵
 - 11% of undergraduate student parents attended private four-year institutions, compared to 16.2% of undergraduates with no dependent children.⁵
- Graduate student enrollment patterns also differ by parental status across institutional sectors. In 2019–20:
 - 39.6% of graduate student parents attended public four-year institutions, compared to 46% of graduate students with no dependents.⁵
 - 39.2% of graduate student parents attended private four-year institutions, compared to 42.8% of graduate students with no dependents.⁵
 - 15.8% of graduate student parents attended for-profit institutions, compared to 6.2% of graduate students with no dependents.⁵
- Nearly 28% of graduate students had at least one dependent child in 2019–20.⁵
- 27.3% of female undergraduates had at least one dependent child in 2019–20, compared to 11.4% of male undergraduates.⁵
- Roughly 60% of undergraduate student parents work full-time while enrolled, and 62% take on a less-than-full-time course load.⁵

FINANCIAL AID

- In 2019–20, 62.8% of undergrads with dependent children received Title IV financial aid, compared to 53.1% of undergrad students with no dependent children.⁵
 - The average aid amount for student parents was \$7,960, compared with \$8,923 for non-parent students.⁵
- 56.9% of student parents received a Pell Grant in 2019–20, compared to only 36.5% of non-student parents.⁵
 - Of students receiving a Pell Grant, the average amount for student parents was \$3,860, compared to \$4,211 for non-parent students.⁵
- Student parents and non-parent students relied on federal loans to a similar degree. 36.8% of undergraduate students with dependent children received a federal loan, compared with 34% of students without dependent children.⁵
 - Among students with federal loans, the average amount in 2019–20 was \$7,362 for student parents, compared with \$8,854 for non-parent students.⁵

COMPLETION/DEGREE ATTAINMENT

- 19.3% of undergraduates with dependent children pursuing bachelor's degrees graduated within six years, while 61.7% of undergraduates without dependent children graduated in the same time.³

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, graduates who had children at the time of graduation reported having an average gross income of \$76,169, on par with the national average.²
- Wealth accumulation can be measured differently from income.⁷ Ten years after graduating:
 - 70.8% of student-parent graduates reported owning a home, compared to 61.4% of non-parent graduates.²
 - 84.8% of student-parent graduates had a retirement account, comparable to 86.8% of non-parent graduates.²

POPULATION-SPECIFIC CONSIDERATIONS

- Nearly half (45.8%) of undergraduate student parents have children under age 6.⁵
- More than half (55.4%) of undergraduate student parents have more than one dependent child.⁵
- Among student parents who pay for childcare, the average monthly expenditure is \$575.⁵

DATA SOURCES

¹[American Community Survey & Current Population Survey](#). U.S. Census Bureau, April 2024.

²[Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³[Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, November 2023.

⁴[Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵[National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶[The Financial Well-Being of Parents Pursuing Postsecondary Education](#). SPARK Collaborative, November 2024.

⁷[Wealth Analysis FAQ](#). Urban Institute, 2021.

Students with Disabilities in Higher Education

CENSUS OVERVIEW

In 2024, 13.7% of the civilian population reported having some form of disability.² There are considerable differences in disability reporting by race/ethnicity, with American Indian and Alaska Native (16.1%), Black (15.3%), and non-Hispanic White (14.9%) populations the most likely to report having a disability.² Asian (8.6%) respondents were the least likely to report having a disability.² Among the 39.2 million people who are 25 or older and report having a disability, 8.7 million (22.2%) held a bachelor's degree or higher in 2024, up from 15.6% in 2014.² However, this is considerably lower than the rate of 40.3% among the population of 195 million people who did not report a disability in 2024.²

ENROLLMENT

The National Center for Education Statistics defines students with disabilities as those who report deafness or serious difficulty hearing; blindness or serious difficulty seeing; serious difficulty concentrating, remembering, or making decisions because of a physical, mental, or emotional condition; or serious difficulty walking or climbing stairs.⁷

- In 2019-20, the following groups reported having a disability:
 - 21% of all enrolled undergraduates and 11% of all enrolled graduate students.⁶
 - 28% of undergraduate student veterans and 20% of graduate student veterans.⁶
 - 24% of American Indian or Alaska Native, 23% of Pacific Islander, 21% of White, 22% of Hispanic, 18% of Black, and 14% of Asian undergraduates.⁶
- There is a discrepancy between the rate of students reporting having a disability and the rate of students registering with their campus disability center.⁶
 - In 2019-20, 8% of students registered with their institution as having a disability.⁶
 - This rate was 10% at non-profit institutions, 7% at for-profit institutions, and 7% of students at public institutions.⁶

FINANCIAL AID

- 58% of students who reported having a disability received some form of Title IV financial aid in 2019-20, compared to 54% of students who did not report having a disability.⁶
 - 45% of students with a disability received a Pell Grant, compared to 39% of students who did not report having a disability.⁶
 - 36% of students with a disability received a federal student loan, a rate similar to that for all students.⁶
- Among students with a disability who received federal Title IV aid, the average amount received was \$8,499, and \$8,782 for students without a disability.⁶
 - The average Pell Grant amount for students with a disability was \$4,035.⁶
 - The average federal student loan amount for students with a disability was \$8,181.⁶

COMPLETION/DEGREE ATTAINMENT

- 23% of undergraduates who reported having a disability in 2012 graduated with a bachelor's degree by 2017, compared to 38% of undergraduates who did not report a disability.⁴

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, graduates with a disability who reported having an income averaged a gross income of \$69,064, compared to an average gross income of \$77,008 for graduates who did not report a disability.³
- Wealth accumulation can be measured differently from income.⁹ Ten years after graduating:
 - 55% of graduates with a disability and 63% of graduates without a disability reported owning a home.³
 - 80% of graduates with a disability and 87% of graduates without a disability had a retirement account.³

POPULATION-SPECIFIC CONSIDERATIONS

- Students with disabilities identified these barriers to access and participation on campus:
 - Being unaware of their campus disability resource office and its services, challenges navigating campus procedures, and inadequate accommodations.¹
 - Classroom and instructional environment barriers include faculty unaware of disability accommodations, faculty who resist accommodations, and instructors who fail to respond to requests for accommodations.¹
 - Campus access and support issues, including uneven, poorly marked walkways, buildings with external stairs but no ramp, and gaps in programs and services.¹
 - Students with disabilities were less likely to feel welcome on campus or supported by their institution than students without disabilities.⁸
- 70% of students with mental health disabilities were not registered to receive accommodations on campus.⁵
 - One-third of students with mental health disabilities stated they were not aware they were eligible for accommodations.⁵

DATA SOURCES

¹ [Access & Participation in Higher Education](#). National Center for College Students with Disabilities, April 2019.

² [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

³ [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

⁴ [Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, November 2023.

⁵ [Inaccessible Accessibility](#). Mental Health America, 2021

⁶ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁷ [Students With Disabilities: Fast Facts](#). National Center for Education Statistics, December 2023.

⁸ [Supporting Undergraduate Students with Disabilities](#). National Center for College Students with Disabilities, June 2021.

⁹ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Veteran Students in Higher Education

CENSUS OVERVIEW

In 2024, 5.9% of the population aged 18 and over were veterans of the U.S. military.¹ Females constitute 11.1% of veterans.¹ White non-Hispanic people were the most represented racial/ethnic group among veterans at 70.9%, compared to 13.0% Black or African American, 9.2% Hispanic or Latino of any race, 8.1% reporting two or more races, and 2.8% reporting a race/ethnicity not listed.¹ For veterans aged 25 or over, 32.8% held a bachelor's degree or higher compared to 37.1% of non-veterans.¹

ENROLLMENT

- In 2019-20, 3.7% of undergraduates were veterans.⁵
 - 2.8% of public 4-year, 2.9% of private nonprofit 4-year, 4.3% of public 2-year, and 7.5% of for-profit institution enrollments were veterans.⁵
- Veteran students were twice as likely to attend for-profit institutions and slightly more likely to attend public 2-year institutions than the national average.⁵
 - 12.6% of veterans attended for-profit institutions, compared to 6.2% of all students.⁵
 - 33.7% attended public 2-year institutions, compared to 29.3% of all students.⁵
- 3.8% of students enrolled at minority-serving institutions (MSIs) were veterans, compared to 3.6% at non-MSIs.⁵
- 63% of veteran students were aged 30 or older, compared to 19% of non-veteran students.⁵
- The average time between completing high school and enrolling in postsecondary education was 9.5 years for veteran students, compared to 1.6 years for non-veteran students.³
- 7.5% of American Indian or Alaska Native, 4.6% of Black, 4.2% of White, 3.8% of Native Hawaiian/Pacific Islander, 2.4% of Hispanic or Latino, and 1.7% of Asian students were veterans.⁵

FINANCIAL AID

- In 2023-24, 396,654 students received Post-9/11 GI Bill financial benefits, averaging \$11,307 per recipient, while 144,831 received Department of Defense (DOD) Tuition Assistance Program benefits, averaging \$2,384 per recipient.⁴
- 43.8% of veteran students received some form of federal Title IV financial aid other than GI Bill or DOD benefits in 2019-20, compared to 55.3% of non-veteran students.⁵
- 38.2% of veteran students received a Pell Grant, compared to 40.3% of non-veteran students.⁵
 - 20.9% of veteran students received a federal student loan, compared to 34.9% of non-veteran students.⁵
- Among veteran students who received federal Title IV aid, the average amount of all federal aid received was \$7,394, compared to \$8,761 for non-veteran students.⁵
 - The average Pell Grant amount was \$3,904 for veteran students, compared to \$4,128 for non-veteran students.⁵
 - The average federal student loan amount for veteran students was \$8,026, compared to \$8,574 for non-veteran students.⁵

COMPLETION/DEGREE ATTAINMENT

- Among students who first enrolled in 2011-12, 16.9% of veteran students had attained a bachelor's degree within 150% time (six years), compared to 37.1% of non-veteran students.³
 - 52% of veteran students had attained no degree or certificate, compared to 43.7% of non-veteran students.³
- Among all students who had attained a bachelor's degree by 2017, less than 1% were veterans.³

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, veteran graduates who reported having an income averaged a gross income of \$79,371, compared to \$76,293 for non-veteran students.²
- Wealth accumulation can be measured differently from income.⁶ Ten years after graduating:
 - 73.7% of veteran graduates reported owning a home, compared to 62.4% of non-veteran graduates.²
 - 87.3% of veteran graduates had a retirement account, a rate similar to that among non-veteran graduates.²

POPULATION-SPECIFIC CONSIDERATIONS

- 28.1% of veteran students reported having some type of disability, compared to 20.3% of non-veteran students.⁵
- According to the National Postsecondary Student Aid Study, 98.5% of veteran students were financially independent in 2019-20, compared to 41.3% of non-veteran students.⁵
 - 47.8% of veteran students had dependents.⁵
- 52.1% of veteran students worked full-time while enrolled in 2019-20, compared to 40.3% of non-veteran students.⁵
- 75.5% of veteran students reported living off-campus in 2019-20, compared to 44.3% of non-veteran students.⁵

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Beginning Postsecondary Students Longitudinal Study](#). National Center for Education Statistics, November 2023.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Women in Higher Education

CENSUS OVERVIEW

In 2024, 50.5% of the total U.S. population was female.*¹ Among females aged 25 or over, 38.3% had earned a bachelor's degree or higher.¹ This rate is up from 30.2% in 2014 and is 2.9 percentage points higher than the rate for males.¹

ENROLLMENT

- In Fall 2023, female students made up 57.6% of all postsecondary enrollment.⁴
 - White female students accounted for 27.6% of all postsecondary enrollment, followed by Hispanic or Latina (12.5%), Black (8.1%), Asian (4%), American Indian/Alaska Native (0.4%), and Native Hawaiian/Pacific Islander students (0.1%).⁴
- In 2022, 43.8% of the 18–24-year-old female population were enrolled in college compared to 34.2% of the male population.⁴
- Between Fall 2014 and Fall 2024, overall female student enrollment grew from 10.86 million to 11.34 million, a 4.4% increase:
 - Undergraduate female enrollment grew from 9.3 million to 9.46 million, a 1.7% increase.⁶
 - Graduate enrollment for female students increased from 1.56 million to 1.87 million, a 19.9% increase.⁶
- Female students are more likely to attend public versus private institutions of higher education.⁴
 - In Fall 2022, 71.4% of female students attended public institutions:
 - 47.6% attended public four-year institutions.⁴
 - 23.8% attended public two-year institutions.⁴

FINANCIAL AID AND STUDENT DEBT

- In 2019–20, 59.3% of female students received some form of federal Title IV financial aid compared to 48.7% of male students.⁷
 - 44.6% of female students received a Pell Grant, compared to 34.2% of male students.⁷
 - 37.3% of female students received a federal student loan, compared to 30.7% of male students.⁷
- Among female students who received federal Title IV aid in 2019–20, the average amount received was \$8,744.⁷
 - The average Pell Grant amount for female students was \$4,123.⁷
 - The average federal loan amount for female students was \$8,477.⁷
- Outstanding student loan balances are disproportionately held by women.³
 - As of 2020, women held nearly two-thirds of outstanding student loan debt, totaling more than \$929 million.³
 - Average student loan debt was highest among Black women (over \$41,000), followed by Pacific Islander or Native Hawaiian women (over \$38,000), American Indian or Alaska Native women (over \$36,000), White women (over \$33,000), Hispanic women (over \$29,000), and Asian women (over \$27,000).³

COMPLETION/DEGREE ATTAINMENT

- 67.5% of first-time, full-time female students attending four-year institutions beginning in 2017 graduated within six years, compared to 60.9% of male students.⁴
 - At two-year institutions, among first-time, full-time students, 35.7% of female students graduated within three years, compared to 32.3% of male students.⁴
- Of the more than two million bachelor's degrees conferred in 2022-23, 1,148,354 (58.4%) went to female students.⁴

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, female graduates reported having an average gross income of \$66,445, compared to \$89,204 for male graduates.²
- Wealth accumulation can be measured differently from income.⁸ Ten years after graduating:
 - 63.4% of female graduates reported owning a home, compared to 61.7% of male graduates.²
 - 86% of female graduates had a retirement account, compared to 87.1% of male graduates.²

POPULATION-SPECIFIC CONSIDERATIONS

- Female students were more than three times as likely (15% versus 4%) to be single parents as male students.⁷
 - Despite the growth of student parents in higher education, the number of campuses offering childcare is declining, particularly at community colleges. Less than half of all public institutions offered childcare in 2019.⁵

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Deeper in Debt: Women and Student Loans](#). The American Association of University Women, 2021.

⁴ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁵ [Evaluating the Role of Campus Child Care in Student Parent Success](#). The Institute for Women's Policy Research, October 2021.

⁶ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁷ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁸ [Wealth Analysis FAQ](#). Urban Institute, 2021.

Women of Color in Higher Education

CENSUS OVERVIEW

In 2024, 19.6% of the U.S. population identified as women of color.¹ In total, 9.9% of the population were Hispanic or Latina women, 6.1% were Black women, 3.2% were Asian women, 0.3% were American Indian/Alaska Native women, and 0.1% were Native Hawaiian/Pacific Islander women.¹ Among women of color aged 25 or over, 32.3% had earned a bachelor's degree or higher, which is up from 23.8% in 2014.¹ 58.1% of Asian women had earned a bachelor's degree or higher, compared to 29.9% of Black women, 23.9% of Hispanic or Latina women, 23.8% of Native Hawaiian/Pacific Islander women, and 20.5% of American Indian/Alaska Native women.¹ In 2024, the percentage of all women of color with a bachelor's degree or higher was below the national rate of 37.8% for all women.¹

ENROLLMENT

- In Fall 2023, women of color accounted for 24.1% of all postsecondary enrollment and 41.8% of all female enrollment.⁴
 - Hispanic or Latina women comprised 12.0% of all postsecondary enrollment, while Black women comprised 7.7%, Asian women comprised 3.9%, American Indian/Alaska Native women comprised 0.4%, and Native Hawaiian/Pacific Islander women comprised 0.1%.⁴
- Between Fall 2013 and Fall 2023, overall enrollment of women of color increased from 4.10 million to 4.58 million, an 11.7% increase:
 - Undergraduate enrollment for women of color increased from 3.64 million to 3.95 million, an 8.5% increase.³
 - Graduate enrollment for women of color increased from 464,111 to 631,946, a 36.2% increase.³
 - The overall enrollment increase is largely driven by Hispanic or Latina women's enrollment, which increased by 34.8%, and Asian women's enrollment, which increased by 22.6%; Black women's enrollment decreased by 13.1%, and American Indian/Alaska Native women's enrollment decreased by 18.3%.³
- In 2023, 38.7% of 18- to 24-year-old women of color were enrolled in college, a share similar to that of 18- to 24-year-old women of all races.³
 - This share varies considerably across race/ethnicity: 60.2% of Asian women, 36.2% of Black women, 35.4% of Native Hawaiian/Pacific Islander women, 35.1% of Hispanic or Latina women, and 20.9% of American Indian/Alaska Native women were enrolled.³
- Women of color are much more likely to attend public versus private institutions.⁵
 - In 2019–20, 64.9% of women of color attended public institutions:
 - 34% attended public four-year institutions.⁵
 - 30.9% attended public two-year institutions.⁵

FINANCIAL AID

- In 2019-20, 63.2% of women of color received some form of federal Title IV financial aid, compared to 55.9% of White female students.⁵
 - 53.4% of women of color received a Pell Grant, compared to 36.2% of White female students.⁵
 - 34.7% of women of color received federal student loans, compared with 39.8% of White female students.⁵
- Among women of color who received federal Title IV aid, the average amount received was \$8,573.⁵
 - The average Pell Grant amount for women of color was \$4,276.⁵
 - The average federal student loan amount for women of color was \$8,473.⁵

COMPLETION/DEGREE ATTAINMENT

- 61.8% of first-time, full-time women of color attending four-year institutions beginning in 2017 graduated within six years, compared to 67.5% for all women.⁴
 - There is considerable variation, however:
 - 81.1% of Asian women graduated within six years.⁴
 - 62.2% of Hispanic or Latina women graduated within six years.⁴
 - 51.2% of Native Hawaiian/Pacific Islander women graduated within six years.⁴
 - 50.3% of Black women graduated within six years.⁴
 - 43.7% of American Indian/Alaska Native women graduated within six years.⁴
- Of the nearly two million bachelor's degrees conferred in 2023–24, 449,037 (22.8%) went to women of color.⁴

EARNINGS AND WEALTH

- Ten years after receiving a bachelor's degree, women of color graduates who reported having an income averaged a gross income of \$66,632, nearly \$10,000 below the national average for women.²
 - Women of color tend to earn \$10,000 less on average than men of color, but the same as White women, indicating persistent gender discrepancies in earnings.²
- Wealth accumulation can be measured differently from income.⁶ Ten years after graduating:
 - 50.6% of women of color graduates reported owning a home, compared to 63% of all graduates.²
 - 81.4% of women of color graduates had a retirement account, compared to 86.5% of all graduates.²

DATA SOURCES

¹ [American Community Survey & Current Population Survey](#). U.S. Census Bureau, January 2026.

² [Baccalaureate & Beyond Longitudinal Study](#). National Center for Education Statistics, November 2023.

³ [Digest of Education Statistics](#). National Center for Education Statistics, December 2025.

⁴ [Integrated Postsecondary Education Data System](#). National Center for Education Statistics, January 2026.

⁵ [National Postsecondary Student Aid Study](#). National Center for Education Statistics, November 2023.

⁶ [Wealth Analysis FAQ](#). Urban Institute, 2021.



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