

# Briefing Paper



IWPR #C462

February 2018

## Understanding the New College Majority: The Demographic and Financial Characteristics of Independent Students and their Postsecondary Outcomes

Independent college students, once considered “nontraditional,” now constitute the majority of students in the United States. As of 2012, just over half of all U.S. college students were independent (51 percent)—meaning they had at least one defining characteristic outlined in the Free Application for Federal Student Aid (FAFSA), including being at least 24 years old; married; a graduate or professional student; a veteran; an orphan, in foster care, or ward of the court; a member of the armed forces; an emancipated minor; someone who is homeless or at risk of becoming homeless; or having legal dependents other than a spouse (Federal Student Aid n.d.; IWPR 2016a).

Independent college students’ life circumstances, and in turn their college experiences, are often dramatically different than those of dependent students. Viewing higher education policies and programs through the lens of independent students, with their often-complex schedules and financial and family responsibilities, is important to increasing college access and success, since so many students are financially independent. It is important for promoting racial and ethnic equity in college attainment, given the relatively large share of students of color among independent students. Supporting the postsecondary success of independent students can also improve the economy by helping to meet employer demand for skilled workers and promoting family economic security.

This briefing paper provides an overview of the makeup of today’s independent student population and describes the need to improve higher education data collection to track trends in independent student postsecondary success and completion.

### Defining Independent Students

Independent students have one or more of the following characteristics:

- at least 24 years old;
- married;
- a graduate or professional student;
- a veteran;
- a member of the armed forces;
- an orphan, in foster care, or a dependent or ward of the court since age 13;
- has legal dependents other than a spouse;
- an emancipated minor; or
- homeless or at risk of becoming homeless.

## A Snapshot of Independent Students

### ➤ Women are Much More Likely than Men to be Independent Students

Fifty five percent of women in college are independent students compared with 46 percent of men (Appendix A). At least half of women students of every racial/ethnic group, with the exception of Asian women, are independent. Among men, the majority of Black and American Indian/Alaska Native students are independent, whereas the majority of students from all other racial/ethnic groups are dependent.

### Compared with dependent students, independent students are...

Twelve years **older**, on average.  
.....

More likely to be **female** (61 percent versus 53 percent).  
.....

More likely to be **students of color** (45 percent versus 39 percent).  
.....

**Often parents** of children younger than 18  
(51 percent are parents—71 percent of whom are mothers).  
.....

Nearly twice as likely to live with **low incomes** (66 percent versus 36 percent).  
.....

More than twice as likely to have an **Expected Family Contribution (EFC) of \$0**  
(51 percent versus 24 percent).  
.....

More likely to have substantial **unmet financial need** (\$5,296 versus \$4,650).  
.....

32 percent more likely to **work** at least 20 hours per week while in school  
(57 percent versus 39 percent).  
.....

Likely to spend over 20 hours per week **caring for dependents**.  
.....

More than twice as likely to enroll in college **part time**  
(44 percent versus 19 percent).  
.....

Nearly 70 percent **less likely to graduate** with a degree or certificate within 6 years  
of enrolling in college (33 percent versus 56 percent).

### ➤ Most Students of Color are Independent

More than half of all students of color are independent (55 percent), compared with 49 percent of White students (IWPR 2016a). Among the largest racial and ethnic groups, Black and American Indian/Alaska Native students are the most likely to be independent (65 percent and 63 percent, respectively; Appendix A).

➤ **Half of Independent Students are Parents of Dependent Children**

Roughly half of independent college students, or 4.8 million students, are parents of dependent children (Gault et al. 2014b; IWPR 2016a). A large majority of student parents are women (71 percent). Women of color in college are especially likely to be student parents: 47 percent of Black women, 41 percent of American Indian/Alaska Native women, 39 percent of Native Hawaiian/Pacific Islander women, and 32 percent of Hispanic or Latina women in college are mothers, compared with 29 percent of White and 18 percent of Asian women in college (Appendix B).

The majority of mothers in college are raising their children without the support of a spouse or partner (60 percent). Nearly 8 in 10 single student parents are single mothers (Gault, Reichlin, and Román 2014; Gault et al. 2014b). Black and American Indian/Alaska Native women are especially likely to be single parents while in college: nearly two-in-five Black women (37 percent) and more than one-quarter of American Indian/Alaska Native women (27 percent) are raising a child on their own, compared with 19 percent of Hispanic women, 14 percent of White women, and 7 percent of Asian/Pacific Islander women (IWPR 2016a).

➤ **The Median Age of Independent Students is 29**

The large majority of independent students are older than age 24, with only 14 percent between the ages of 19 and 23. The median age of female independent students is 30 and it is 29 for independent male students, compared with 20 for dependent students (IWPR 2016a; Appendix C). Fifty one percent of women independent students and 47 percent of men independent students are 30 years or older. Independent students who are parents are also older, on average, than their nonparent counterparts, with a median age of 32 compared with 27 among independent nonparents (62 percent of parents in college are at least 30 years old, compared with 37 percent of independent students without children; IWPR 2016a).

➤ **Independent Students are More than Twice as Likely as Dependent Students to be Living in Poverty**

Independent students make up the large majority of college students living at or below the federal poverty line (72 percent; IWPR 2016a) and are more than twice as likely as dependent students to be in poverty: 42 percent of independent students live at or below 100 percent of the federal poverty line, compared with 17 percent of dependent students (Appendix C). Independent students with children are slightly more likely than independent nonparents to be living in poverty (43 compared with 41 percent), with single parents experiencing much higher rates of poverty (63 percent of single mothers in college live in poverty). Independent American Indian /Alaska Native and Black students are more likely than independent students from other racial/ethnic groups to be poor: nearly 60 percent and 53 percent, respectively, are at or below poverty, compared with 46 percent of Asian, 43 percent of Hispanic, and 36 percent of White independent students (IWPR 2016a).

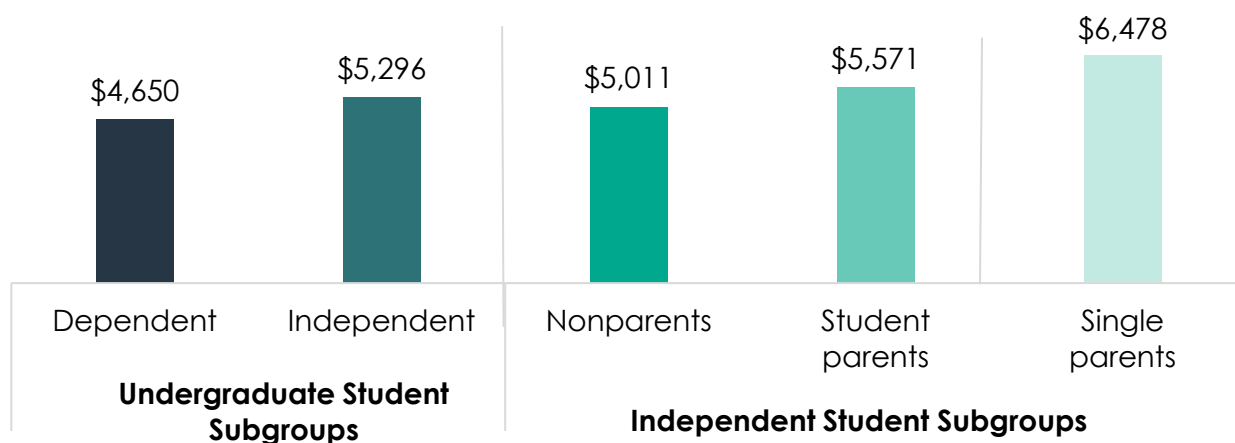
➤ **Independent Students have Limited Financial Resources to Devote to College and High Levels of Unmet Financial Need**

Many independent students have no financial resources to devote to college tuition, fees, or other expenses. Two-in-five independent students without children, and 61 percent of student parents, have

an Expected Family Contribution (EFC)—the amount they or their families are able to contribute to college costs—of \$0; in contrast, less than one-quarter of dependent students report having an EFC of \$0 (IWPR 2016a).

The majority of student parents (72 percent) and independent students without children (65 percent) have unmet financial need after taking all family contributions, grants, and need-based aid into account (compared with 55 percent of dependent students; IWPR 2016a). Unmet need is substantial for many of these students: in 2011-12, independent nonparents had an average unmet need of nearly \$5,011, and student parents’ unmet need averaged roughly \$5,600—nearly \$1,000 more than that of dependent students (Figure 1).

**Figure 1. Average Unmet Need among College Students by Dependency, Parental, and Marital Status, 2011-12**



Note: Unmet need is defined as total student budget minus Expected Family Contribution and all financial aid received, except private loans. Student parents include single and married undergraduate college students who are raising a dependent child. Student parents are counted as single if they are unmarried, divorced, widowed, or separated.

Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2011-12 National Postsecondary Student Aid Study (NPSAS:12).

➤ **Balancing Work and School is Common for Independent Students**

More than two-thirds of independent students juggle work on top of going to school, and the majority work at least 20 hours per week (57 percent; Appendix C; IWPR 2016a). While working can ease students’ financial strain, and make it possible to support a family while in school, too much work extends the time it takes to complete school and lowers the chances of graduating (King 2002; Kuh et al. 2007). Independent students work an average of 22 hours per week, or one eight-hour work day more than dependent students, who work an average of 14 hours per week (Appendix C). Nearly one-third (31 percent) of independent students are combining college with full-time work (40 or more work hours per week): of all students working full-time, nearly 8 in 10 are independent. Among student parents, who put in significant time on caregiving each week, 34 percent also work full time.

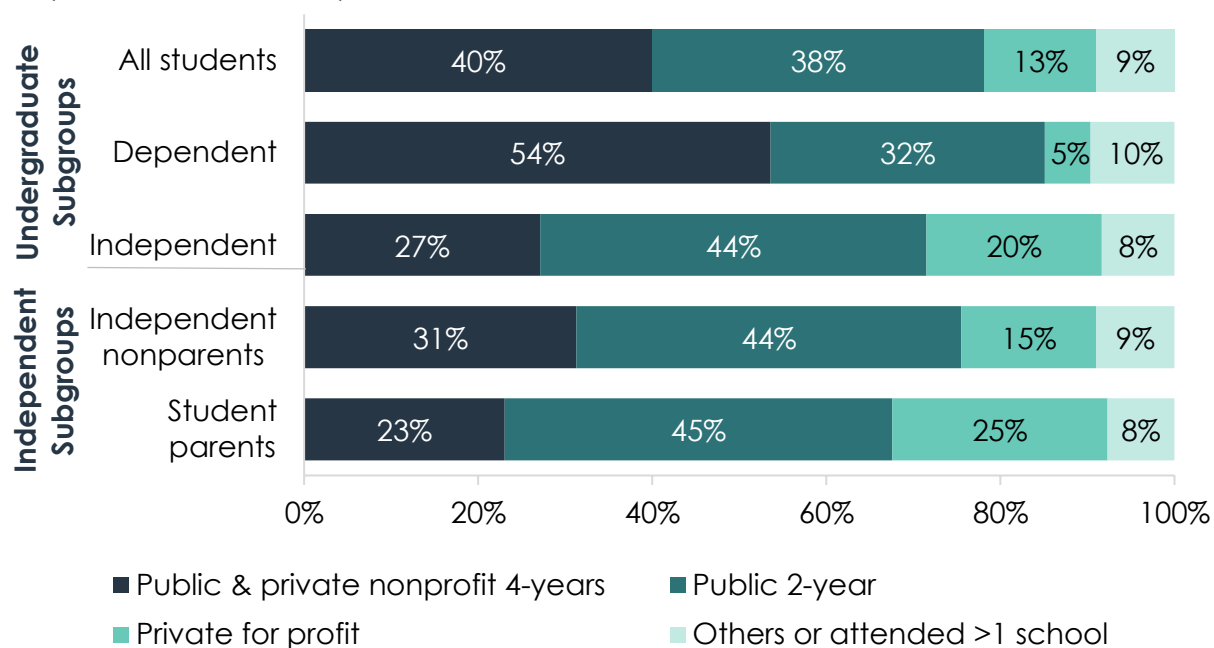
➤ **Independent Students are More Likely than Dependent Students to Attend College Part-Time**

Independent students are more than twice as likely as dependent students to attend college exclusively part time (44 percent compared with 19 percent, respectively, and another 16 percent of independent students have mixed part- and full-time attendance; Appendix C). Independent students with children are more likely than nonparents to be enrolled part-time: 43 percent of student parents attend college part-time compared with 28 percent of students without dependent children (IWPR 2016a).

➤ **Independent Students are Nearly Four Times More Likely to Attend For-Profit Colleges than Dependent Students**

The largest share of independent students attends community college (44 percent; Figure 2); roughly 20 percent attend public four-year institutions and 7 percent attend private four-year institutions (compared with 31 percent of dependent students who attend community colleges and a total of 54 percent enrolled at public and private four-year schools; IWPR 2016a). Another 20 percent of independent students are enrolled at for-profit colleges, making them four times more likely to attend for-profits than their dependent peers, only 5 percent of whom attend college at a for-profit institution. Student parents are particularly likely to enroll in for-profits: one-quarter of all parents in college attend for-profit colleges. Roughly similar proportions of dependent and independent students attend other institutions or more than one institution (10 percent and 8 percent, respectively; Figure 2).

**Figure 2. Share of Undergraduate Students by Institution Type, Dependency Status, and Parent Status, 2011-12**



Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2011-12 National Postsecondary Student Aid Study (NPSAS:12).

### ➤ **Independent Students are Less Likely to Graduate than Dependent Students**

Only one-third of independent students earn a degree or certificate within six years, compared with more than half of their dependent peers (Appendix C). Among independent students with children, attainment rates vary considerably according to marital status: 27 percent of single student parents graduate with a degree or certificate within 6 years of enrolling in college, compared with 39 percent of those who are married (IWPR 2016b).

## Recommendations

- Colleges and federal data systems should collect, track, and report data on independent student outcomes, with breakdowns by gender, race/ethnicity, and parent status. Data tracking can help colleges and higher education leaders pinpoint interventions that support independent students. Any outcomes-based institutional funding policies should measure outcomes by gender, race/ethnicity, and for independent students separately.
- Ensure that financial needs assessments at the federal, state, and institutional levels, account for the full array of school expenses experienced by independent students, including child care and transportation costs.
- Consider new financial aid eligibility and award policies that would allow independent students to reduce their work hours. For example, forms could allow students to signal a desired reduction in work hours when entering school, which would result in reduced earned income if financial aid became available. Currently, employees' earned income could keep them qualifying for financial aid, requiring them to work as much while they are in school as they did before entering college.
- Design or adjust higher education interventions to ensure that part-time independent students have full access to financial aid, incentive programs, and student supports.
- Encourage employers to provide predictable schedules that allow independent students to schedule class time and child care in advance.
- Train college faculty, administrators, and staff on the demands facing independent students, and ask that college systems, policies, and programs be assessed and modified, if needed, to address the scheduling and financial needs of independent students.

## Appendix A. Students' Dependency Status by Race/Ethnicity and Gender, 2011-12.

<b>All Students</b>	<b>Independent</b>	<b>Dependent</b>
All students	51.3%	48.7%
White	48.8%	51.2%
Black or African American	64.5%	35.5%
Hispanic or Latino	50.3%	49.7%
Asian	41.1%	58.9%
American Indian or Alaska Native	63.0%	37.0%
Native Hawaiian/other Pacific Islander	53.5%	46.5%
More than one race	47.6%	52.4%
<b>Female Students</b>	<b>Independent</b>	<b>Dependent</b>
All women	55.0%	45.0%
White	52.3%	47.7%
Black or African American	68.7%	31.3%
Hispanic or Latino	53.2%	46.8%
Asian	44.4%	55.6%
American Indian or Alaska Native	63.3%	36.7%
Native Hawaiian/other Pacific Islander	63.0%	37.0%
More than one race	50.9%	49.1%
<b>Male Students</b>	<b>Independent</b>	<b>Dependent</b>
All men	46.3%	53.7%
White	44.6%	55.4%
Black or African American	57.5%	42.5%
Hispanic or Latino	46.5%	53.5%
Asian	37.3%	62.7%
American Indian or Alaska Native	62.5%	37.5%
Native Hawaiian/other Pacific Islander	44.0%	56.0%
More than one race	42.4%	57.6%

Notes: Data describe undergraduates in all degree-granting and non-degree-granting institutions. Data exclude Puerto Rico. Race categories exclude persons of Hispanic ethnicity.

Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2011-12 National Postsecondary Student Aid Study (NPSAS:12).

## Appendix B. Parent Status of Undergraduates by Sex, and Race/Ethnicity 2011-12.

All students	Parents		Nonparents
	All	Single	
All students	25.9%	53.5%	74.1%
White	23.4%	43.9%	76.6%
Black or African American	38.7%	73.9%	61.3%
Hispanic or Latino	25.7%	57.2%	74.3%
Asian	14.8%	37.5%	85.2%
American Indian or Alaska Native	34.3%	60.1%	65.7%
Native Hawaiian/other Pacific Islander	27.5%	46.4%	72.5%
More than one race	23.6%	53.9%	76.4%
Female Students	Parents		Nonparents
	All	Single	
All women	32.2%	59.9%	67.8%
White	29.1%	50.3%	70.9%
Black or African American	47.0%	79.9%	53.0%
Hispanic or Latino	31.6%	62.1%	68.4%
Asian	18.2%	34.9%	81.8%
American Indian or Alaska Native	41.4%	69.6%	58.6%
Native Hawaiian/other Pacific Islander	39.4%	51.3%	60.6%
More than one race	28.0%	60.5%	72.0%
Male Students	Parents		Nonparents
	All	Single	
All men	17.5%	38.1%	82.5%
White	16.3%	30.0%	83.7%
Black or African American	24.9%	54.9%	75.1%
Hispanic or Latino	17.6%	45.2%	82.4%
Asian	10.9%	42.5%	89.1%
American Indian or Alaska Native	23.5%	34.6%	76.5%
Native Hawaiian/other Pacific Islander	15.4%	n/a	84.6%
More than one race	16.7%	36.5%	83.3%

Notes: Data describe undergraduates in all degree-granting and non-degree-granting institutions. Data exclude Puerto Rico. Race categories exclude persons of Hispanic ethnicity.

Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2011-12 National Postsecondary Student Aid Study (NPSAS:12).



## Appendix C. Characteristics of Undergraduate Students by Dependency Status

Percentage / Average/Median	Dependent	Independent	All
Median age	20	29	22
Percent with dependent children	0.0%	50.4%	25.9%
Percent that are single parents	0.0%	53.5%	13.9%
Percent living at or below the poverty line	17.0%	41.6%	29.6%
Percent living at or below 200% of poverty	35.7%	66.0%	51.2%
Percent with Expected Family Contribution (EFC) of \$0	23.7%	51.2%	37.8%
Average unmet need	\$4,650	\$5,296	\$4,985
Percent with unmet need	54.9%	68.5%	61.9%
Average Pell grant award	\$1,270	\$1,545	\$1,411
Percent receiving Pell grants	34.7%	47.5%	41.3%
Percent working 20 or more hours per week	38.8%	57.3%	48.3%
Average work hours per week	14	22	18
Percent working in a Federal Work Study job	9.5%	3.8%	6.7%
Percent enrolled exclusively part-time	19.0%	43.8%	31.7%
Percent completing a degree or certificate within 6 years	56.1%	33.2%	49.5%
Percent attending public two-year institutions	31.5%	44.4%	38.1%
Percent attending public four-year institutions	37.5%	19.7%	28.4%
Percent attending private for-profit institutions	5.3%	20.1%	12.9%

Notes: Data describe undergraduates in all degree-granting and non-degree-granting institutions. Work hours exclude hours worked in Federal Work Study jobs.

Source: IWPR analysis of U.S. Department of Education, National Center for Education Statistics, 2011-12 National Postsecondary Student Aid Study (NPSAS:12). Data on share of student parents that are single come from NPSAS and the Integrated Postsecondary Education Data System (IPEDS). Data on completion rates from 2003-04 Beginning Postsecondary Students Longitudinal Study, Second Follow-up (BPS:04/09).

## References

- Federal Student Aid. n.d. "Glossary." <[https://studentaid.ed.gov/sa/glossary#Independent\\_Student](https://studentaid.ed.gov/sa/glossary#Independent_Student)> (accessed December 15, 2016).
- Gault, Barbara, Lindsey Reichlin, Elizabeth Reynolds, and Meghan Froehner. 2014. "4.8 Million College Students Are Raising Children." Fact Sheet, IWPR #C424. Washington, DC: Institute for Women's Policy Research. <<http://www.iwpr.org/publications/pubs/4.8-million-college-students-are-raising-children>> (accessed September 8, 2015).
- Gault, Barbara, Lindsey Reichlin, and Stephanie Román. 2014. *College Affordability for Low-Income Adults: Improving Returns on Investment for Families and Society*. Report, IWPR #C412. Washington, DC: Institute for Women's Policy Research. <<http://www.iwpr.org/publications/pubs/college-affordability-for-low-income-adults-improving-returns-on-investment-for-families-and-society/>> (accessed February 19, 2016).
- IWPR. 2016a. Institute for Women's Policy Research (IWPR) analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2011–12 National Postsecondary Student Aid Study (NPSAS:12).
- . 2016b. Institute for Women's Policy Research (IWPR) analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2003–04 Beginning Postsecondary Students Longitudinal Study, Second Follow Up (BPS:04/09).
- King, Jacqueline E. 2002. *Crucial Choices: How Students' Financial Decisions Affect Their Academic Success*. Washington, DC: American Council on Education, Center for Policy Analysis. <<http://web3.apiu.edu/researchfile/Research%20Materials/Price%20Elasticity/Crucial%20choices-how%20students'%20financial%20decisions%20affect%20theri%20academic%20success.pdf>> (accessed February 8, 2017).
- Kuh, George D., Jillian Kinzie, Ty Cruce, Rick Shoup, and Robert M. Gonyea. 2007. *Connecting the Dots: Multi-Faceted Analyses of the Relationships between Student Engagement Results from the NSSE, and the Institutional Practices and Conditions That Foster Student Success*. Bloomington, IN: Center for Postsecondary Research. <[http://nsse.indiana.edu/pdf/Connecting\\_the\\_Dots\\_Report.pdf](http://nsse.indiana.edu/pdf/Connecting_the_Dots_Report.pdf)> (accessed June 9, 2017).

*This briefing paper was authored by Lindsey Reichlin Cruse, Eleanor Eckerson, and Barbara Gault. The authors thank Cynthia Hess, Mary Sykes, and Melanie Kruevelis for their assistance and input. Funding was provided by the Lumina Foundation, with additional support from the ECMC Foundation.*

**For more information on IWPR reports or membership, please call (202) 785 5100, email [iwpr@iwpr.org](mailto:iwpr@iwpr.org), or visit [www.iwpr.org](http://www.iwpr.org).**

The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research that illuminates economic and social policy issues affecting women and their families, and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the Program on Gender Analysis in Economics at American University.