

Independent Students Depend on Pell Grants for Access to College¹

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Who are independent students? Since at least 1996, about half of undergraduate students have been independent.² Similarly, the share of Pell Grant recipients who are independent students is about the same today as it was two decades ago.³ Federal law defines whether someone is a dependent or independent student, and that definition recognizes that independent students are not likely receiving support from their parents.⁴ More specifically:

- **The vast majority (86%) of independent students qualify based on their age** (24 or older).
- **Many students, regardless of their age, meet other criteria for independence.** More than half (54%) have children or other dependents, a little less than half (42%) are married, 10% have been orphans or wards of the court at some point since age 13, and 8% are active duty military or veterans.
- **Independent students are nearly twice as likely to be the first in their families to go to college.** 44% of independent students have parents with no more than a high school degree, compared with 25% of dependent students.
- **Independent students are more likely to be underrepresented students of color.** 34% of independent students are underrepresented racial/ethnic minorities,⁵ compared with 24% of dependent students.
- **Independent students are more likely to be female.** 62% of independent students are female, compared with 53% of dependent students.
- **Independent students are overwhelmingly pursuing bachelor's and associate's degrees.** About one-third (32%) of independent undergraduate students are enrolled in bachelor's degree programs, and nearly half (48%) are working towards an associate's degree.
- **About half (52%) of independent students attend public community colleges,** compared with 36% of dependent students.

Independent students who receive Pell Grants are needy. The average income of an independent Pell Grant recipient is **\$16,000**, compared with \$44,300 for independent students who don't receive Pell Grants.

Like dependent Pell Grant recipients, independent Pell Grant recipients have substantial unmet financial need, even after accounting for grant aid and student loans.

- After taking into account grants and the amount a family is expected to pay for college expenses (Expected Family Contribution), independent Pell Grant recipients have **an average of \$15,700 in remaining financial need**, compared with \$10,100 for dependent Pell Grant recipients. Even after taking out federal student loans on top of this grant aid and family contribution, independent Pell Grant recipients *still* must finance \$10,800, compared with \$7,100 for dependent Pell Grant recipients.⁶
- Independent Pell Grant recipients are *three times* more likely to borrow than independent students who do not receive Pell Grants (66% vs. 22%).⁷

The vast majority of independent Pell Grant recipients do not live with their parents and delayed college for work or family reasons.

- Almost all (90%) independent Pell Grant recipients do not live with their parents. In fact, two-thirds (66%) of independent Pell Grant recipients have dependents of their own.
- **The vast majority (87%) of independent Pell Grant recipients do not go straight to college after high school,**⁸ delaying college for work (87%) or marriage and family (65%) reasons.⁹

¹ Unless otherwise noted, figures are based on Education Trust analysis of data from the U.S. Department of Education, National Postsecondary Student Aid Study, 2007-08.

² Education Trust analysis of data from the U.S. Department of Education, National Postsecondary Student Aid Study, 1995-96, 1999-2000, 2003-04, and 2007-08. In 1995-96, 51 percent of undergraduates and 58% of Pell Grant recipients were independent students. In 2007-08, 47 percent of undergraduates and 58% of Pell Grant recipients were independent.

³ U.S. Department of Education, Pell Grant End of Year Report, 2010-11 and 1989-90.

⁴ Chapter 2, Filling Out the FAFSA, Federal Student Aid Handbook, 2011-12, page AVG-21.

⁵ Underrepresented students of color include African-American, Hispanic, and American Indian students.

⁶ Analysis of financial need is based on undergraduates attending one institution full-time and for the full year.

⁷ Even when only considering students who attend exclusively full-time, independent Pell Grant recipients are more likely to borrow than independent students who do not receive Pell Grants (75% vs. 44%).

⁸ Education Trust analysis of data from the U.S. Department of Education, Beginning Postsecondary Students Longitudinal Study, 2004/2009.

⁹ Students can list one or more reasons for delaying enrollment.