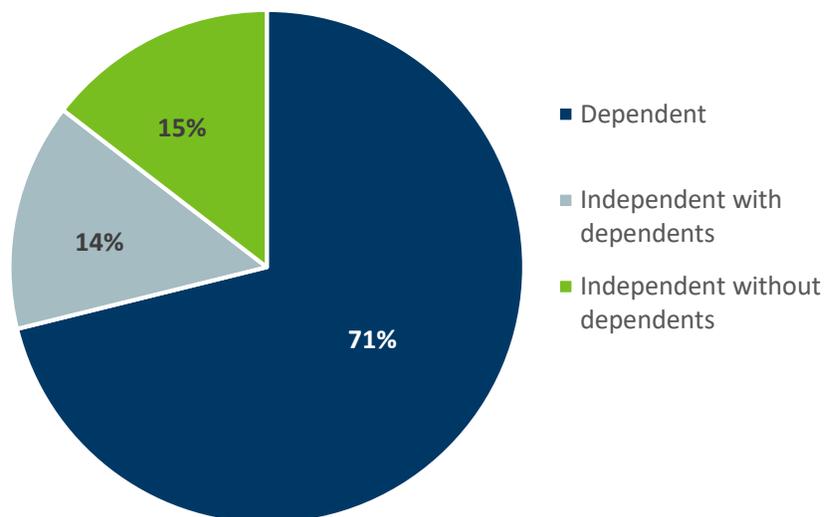


April 2020

Introduction

We often think of college undergraduates as young, recent high school graduates. Overall, this is the norm — last year, roughly 70 percent of undergraduates eligible for the State Grant were dependent students, meaning they were dependent on a parent for financial support. However, nearly 30 percent of undergraduates who were eligible for a State Grant were listed as independents last year, indicating that they do not rely on a parent or guardian for financial support. This generally means that they are adult learners. Often an overlooked group, adult learners make up a sizeable portion of our undergraduate population in Minnesota. Many are — in addition to being college students — parents, spouses, and employees. Last year about half of all adult learners were parents with dependent children, nearly 19,000 students in total (Figure 1).

Figure 1: Minnesota Undergraduates by Family Type, 2018-2019



Demographics of Student Parents

All parents work hard, and student parents are no exception. Almost two-thirds of student parents and about half of all unmarried student parents care for two or more dependents (Figure 2). Meanwhile, most student parents are older. More than half of all student parents are over the age of 30, and an even greater share of married student parents are over the age of 30 (Figure 3). Nearly three-quarters of student parents identified as female in 2019.

Figure 2: Demographics of Unmarried Students with Dependents, 2018-2019

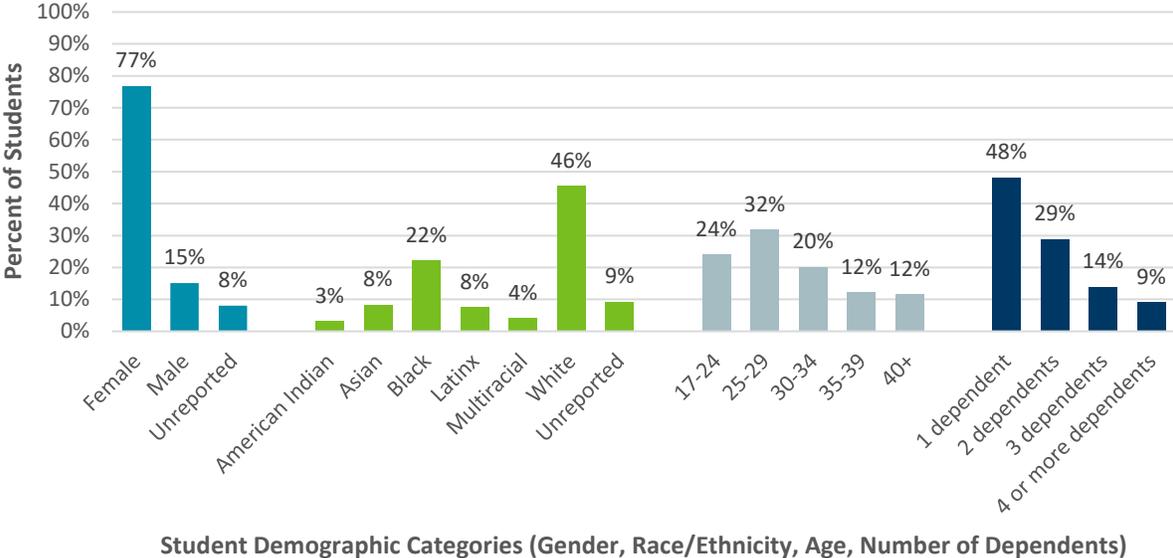
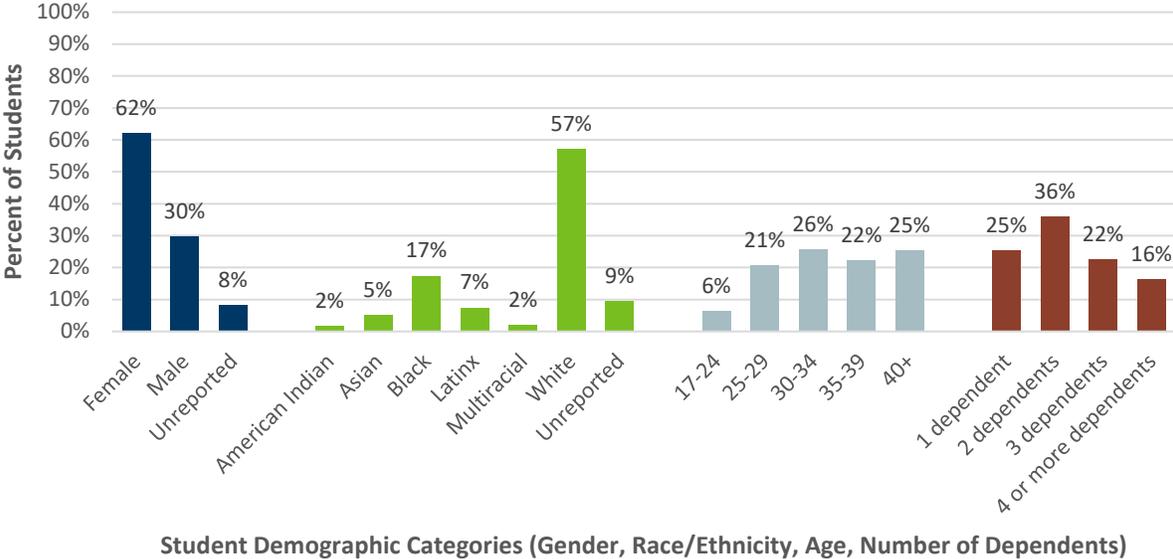


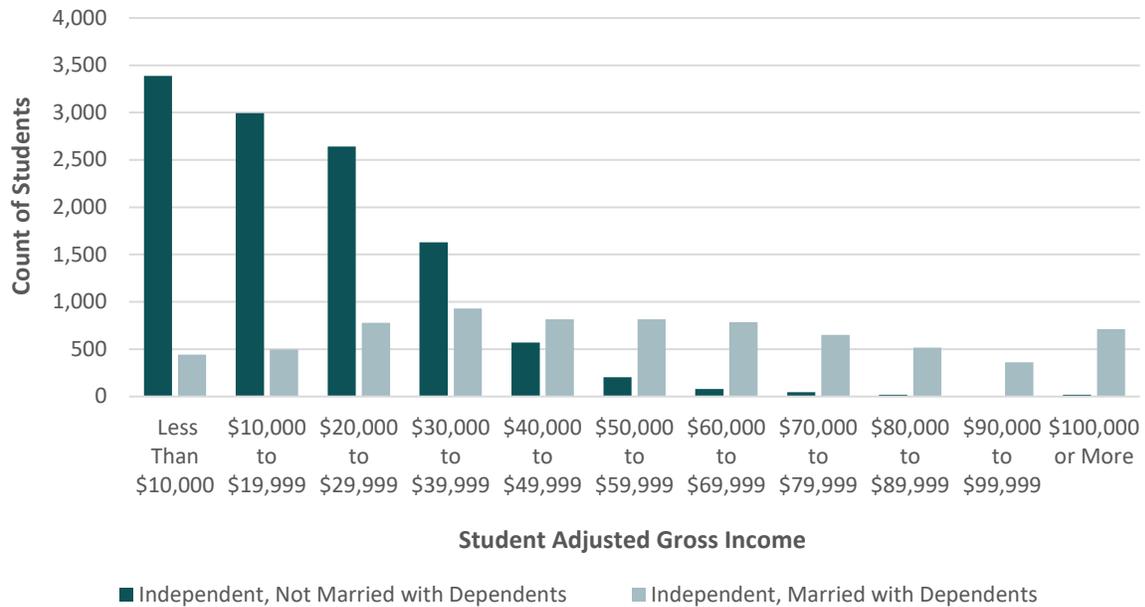
Figure 3: Demographics of Married Students with Dependents, 2018-2019



Incomes of student parents

Most student parents have incomes under \$30,000 a year, and more than 50 percent of unmarried student parents have incomes under \$20,000. Nearly one-fifth of all student parents had incomes at or beneath the poverty threshold in 2019 (Figure 4).

Figure 4: Parents by Marital Status and Adjusted Gross Income, State Grant Eligible Undergraduates, 2018-2019



By comparison, the average family adjusted gross income for the parents of dependent students was roughly \$93,000. Fewer than 20 percent of households with dependent students had incomes beneath the poverty threshold (Table 1).

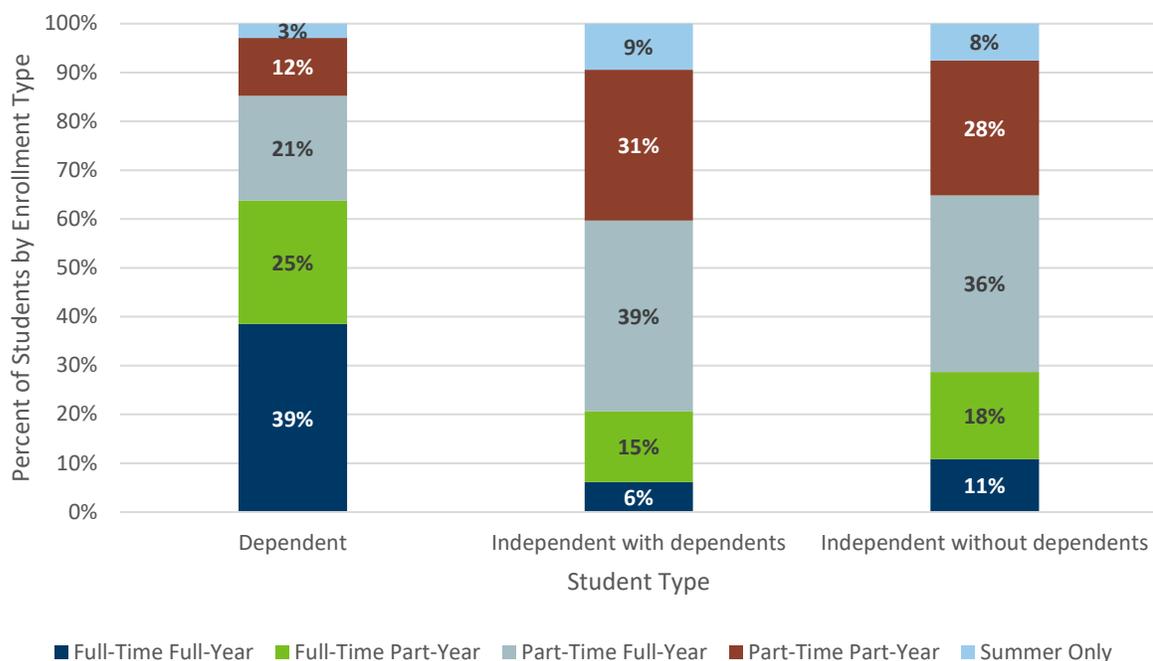
Table 1: Family and Income Profile of Minnesota Undergraduates by Family Type, 2018-2019

Family Type	Count	Percent	Average Household Size	Median Age	Median Family Adjusted Gross Income	Average Family Adjusted Gross Income	Percent with Income Less than 100% of Poverty
Dependent	93,888	71%	4.2	20	\$ 77,315	\$ 92,918	17%
Independent, Married with Dependents	7,306	6%	4.4	34	\$ 53,272	\$ 57,504	20%
Independent, Not Married with Dependents	11,598	9%	2.9	28	\$ 20,083	\$ 21,797	55%
Independent, Married without Dependents	2,736	2%	2.0	28	\$ 44,852	\$ 48,987	19%
Independent, Not Married without Dependents	16,455	12%	1.0	26	\$ 19,642	\$ 21,213	40%
Total	131,983	100%	3.7	21	\$ 56,145	\$ 76,041	23%

Student Parent Enrollment Patterns

Although college can be challenging for all students, for many reasons, many adult learners face unique hurdles to achieving their education. For student parents in particular, these extra challenges may include parenting demands, work, and ongoing financial obligations. Therefore, it's not surprising that the majority of student parents attended college on a part-time basis in 2019. Nearly 40% of dependent students were enrolled full time for a full academic year in 2019, compared to just 6% of student parents (Figure 5). The average credit load in fall and spring semesters was also lower for student parents than for other student types, and student parents were more likely to take coursework year-round (Table 2).

Figure 5: Enrollment Patterns of State Grant Applicants by Student Type, Fiscal Year 2019¹



¹Full-Time, Full-Year: Students who registered for 15 or more credits during both fall and spring terms if a semester-based calendar is used; OR registered for 15 or more credits during fall, winter and spring terms if a quarter-based calendar is used.

Full-Time, Part-Year: Students who registered for 15 or more credits during either fall or spring terms if a semester-based calendar is used; OR registered for 15 or more credits during either fall, winter or spring terms if a quarter-based calendar is used AND the student registered for fewer than 15 credits for the other terms.

Part-Time, Full-Year: Students who registered for fewer than 15 credits during both fall and spring terms if a semester-based calendar is used; OR registered for fewer than 15 credits during fall, winter and spring terms if a quarter-based calendar is used.

Part-Time, Part-Year: Students who registered for fewer than 15 credits during either fall or spring terms if a semester-based calendar is used; OR registered for fewer than 15 credits during either fall, winter or spring terms if a quarter-based calendar is used AND the student did not register for at least one of the other terms.

Summer only: Students who registered at any level for either summer term and did not register in fall, winter or spring terms.

Table 2: Average Credits Taken by State Grant Applicants by Student Type, Fiscal Year 2019

Student Type	Fall Term	Winter Term	Spring Term	Summer 1 Term	Summer 2 Term
Dependent	12.84	0.29	12.02	.25	.77
Independent with dependents	7.52	4.67	7.47	.70	1.48
Independent without dependents	8.72	2.20	8.28	.38	1.24

There are also large disparities by student type in what type of degree students choose to pursue. While the majority of dependent students enrolled in bachelor’s degree programs in 2019, nearly all student parents enrolled in a degree requiring two years or less to complete, with most pursuing an associate degree (Table 3).

Table 3: Percent of State Grant Applicants Enrolling in Degree Programs by Student Type, Fiscal Year 2019

Degree Type	Dependent	Independent with Dependents	Independent with no Dependents
Sub-Baccalaureate Certificate	5%	17%	12%
Associate Degree	31%	69%	62%
Bachelor’s Degree	63%	14%	26%

About the Data

This analysis identified [Minnesota resident undergraduates who completed the Free Application for Federal Student Aid \(FAFSA\) in 2018-2019 and were eligible for a Minnesota State Grant](#). When applying for financial aid, students are either [dependent or independent](#).

Independent students are undergraduates meeting one or more criteria (age 25 years and older, married, have dependents/children, veteran, active duty military, homeless, former foster care youth, or other eligible circumstances). Students age 24 and younger and not meeting the criteria for independent status are classified as “dependent.”

The financial aid application data on income and family status was matched to enrollment records to include additional demographic characteristics and enrollment activity.

For more information:

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