



TODAY'S STUDENT

Too many Americans are failing to graduate college. Why? In part, because our assumptions about them are wrong. Most of us envision college students as 18- to 21-year-olds fresh out of high school. That's no longer the reality.

IDENTITY

37% of college students are 25 or older, and 46% are first-generation college goers.

After a good start at Seattle Central College, Ivan Fernandez “basically lost two terms” in his struggle to have his immigration status made permanent. He is currently covered under DACA, the Deferred Action for Childhood Arrivals program begun during the administration of President Barack Obama.

Because he is now married to a U.S. citizen, Ivan thought the status process would be straightforward. It hasn’t been. He had to leave the country, return to Mexico, and then re-enter the United States so his husband Brad could “claim” him, according to Ivan. That travel, plus the legal fees they were forced to incur, have left the couple deeply in debt.

[Read more of Ivan’s story →](#)



9%

of college students are first-generation immigrants.



42%

of college students are students of color.



Ivan Fernandez



Instead of dealing with all the pain and loneliness, I put that energy into learning.

A majority of college students work—many full time—while supporting themselves through school.

Lisa Villarreal of Whitehouse, Texas, earned two of her credentials — an associate degree and a certification as a First Assembly of God minister — on her own dime. But she can (and does) thank Cigna Corp. for picking up the tab for the two additional degrees: the bachelor's and her Master of Business Administration. If not for Cigna's Education Reimbursement Program, "I probably wouldn't have gone back to school," Villarreal admits.

The workplace benefit that returned Lisa Villarreal to college helps her company, too, a recent economic analysis shows. On one hand, the tuition program makes college affordable for hundreds of Cigna employees. On the other, it is a business strategy that gives Cigna a handsome financial return on investment. Cigna also realizes an intangible, perhaps even more valuable dividend: heightened employee loyalty.

[Read more of Lisa's story](#) →



64%

of college students work, and 40% of them work full time.



49%

of college students are financially independent from their parents.



6%

of college students serve or have served in the U.S. armed forces.



24%

of college students have children or other dependents.



57%

of students live independently — away from their parents or campus housing.

**Today's students:
older, more diverse,
working, raising
families, and often
struggling. Share the
facts. #TodaysStudent**

POVERTY

Homelessness, food insecurity, and poverty affect college students.

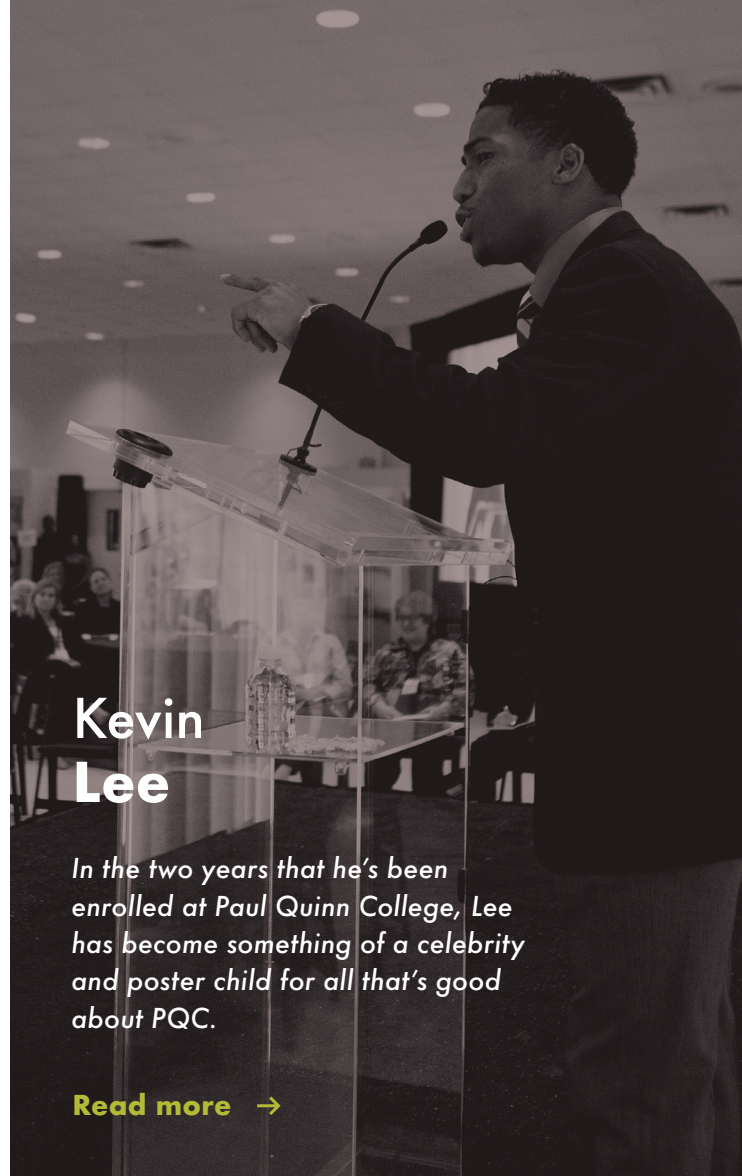
Kevin Lee arrived on campus after a series of devastating blows. When Lee was 16, he and his mother had lost their home after the house they rented in Pittsburgh was condemned by the city following a flood. By the time Kevin's senior year was over, he had attended high schools in two states, missed as many months of school as he attended, and was forced to graduate from an alternative high school program in Pittsburgh.

Still, Lee graduated from high school as class valedictorian and set his sights on completing college.



31%

of college students come from families at or below the Federal Poverty Guideline. The majority of college students (53%) come from families at or below twice the poverty level.



Kevin Lee

In the two years that he's been enrolled at Paul Quinn College, Lee has become something of a celebrity and poster child for all that's good about PQC.

[Read more →](#)



36%

of college students reported not knowing where their next meal was coming from.



9%

of college students reported being homeless within the past year.

SUCCESS

Economic background dramatically affects success in school and work, especially when race is factored in.

A single mother of two, Maliaka White of Seattle suddenly found herself out of work. That's when she decided she would try again — for the fourth time — to further her education. "It was the scariest time of my life. I'd never been out of a job before. It was a point when I was at rock bottom."

White's school experience has been different this time because she's taken advantage of the counseling and mentoring available to her. She also has a job in the college's administration of-fice. She started there working at the front desk and has been promoted several times to more advanced assignments. She now works for the Seattle Central Foundation, putting in 15 to 20 hours a week.

This time, the fourth time, everything is working out, she said. White hopes to continue her education by seeking a bachelor's degree in public affairs at Seattle University.



1.6x

Ninth-graders from high-income families are 1.6x more likely than students from low-income families to pursue an education beyond high school.



11%

of young adults from low-income families earn bachelor's degrees by age 24, compared with 58% from high-income families.



5x

Students from low-income households are 5x more likely to move out of poverty if they earn a college degree.



32%-45%

45% of black and American Indian students from low-income families delay starting college vs. 32% of similar white students.



Maliaka White

Read more of Maliaka's story →

Most bachelor's degree holders leave college with loan debt.

Jeri Urian had the smarts to finish near the top of her 2001 graduating class. But when classmates headed to college, she stayed home to join the family business, a South New Jersey video store.

Urian admits she wasn't exactly fired up about continuing her education. But she was also put off by nagging concerns about the high cost of college.

She managed the store until it closed in 2013, re-entering the workforce shortly thereafter in a Discover Financial Group call center in New Castle, Del., directly across the Delaware River from her old high school. There, in addition to earning a paycheck, Urian took advantage of a pilot program that covers 100 percent of college tuition for Discover employees.

[Read more](#) →



68%

of bachelor's earners graduate with student loan debt, owing an average of \$30,100.



45%-85%

Graduates with loan debt: 85% (black), 69% (white), 66% (Latino), 45% (Asian-American).



\$25k+

Average student loan debt among bachelor's holders: \$34k (black), \$30.1k (white), \$25,450 (Latino and Asian-American).



\$26.9k+

Average undergraduate student loan debt by institution type: \$26.9k (public), \$31,450 (nonprofit), \$39.9 (for-profit).



5x

Tuition has increased 503% more than inflation over the past 35 years.

Today's student is struggling to navigate an outdated system.

Learn what can be done to change this and more at luminafoundation.org/todays-student

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- Analysis of 2015-16 National Postsecondary Student Aid Study (NPSAS:16) data, conducted by the Institute for Higher Education Policy (IHEP). Computation by NCES PowerStats Version 1.0. Variables: DEPTYPE. Weight: WTA000. Undergraduate students with one or more dependents while enrolled 2015-16
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- Analysis of 2015-16 National Postsecondary Student Aid Study (NPSAS:16) data, conducted by the Institute for Higher Education Policy (IHEP). Computation by NCES PowerStats Version 1.0. Variables: PAREduc. Weight: WTA000. Undergraduate students are considered first-generation if their parents had some college education but no degree, vocational/technical training, high school diploma or equivalent, or no high school education 2015-16.
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