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September 2005

Executive Summary

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Executive Summary

This report provides a comprehensive look at independent students who were enrolled in postsecondary education in the United States and Puerto Rico in 1999–2000. Under federal financial aid policy, parents have the primary responsibility for financing their children’s education, unless the student is considered to be financially independent of his or her parents. Independent students are assumed to be financially self-sufficient and no longer dependent upon their parents to support them or finance their education. They are either at an age at which they are expected to be financially independent, or they have family responsibilities (i.e., are married and/or have children) or other characteristics that require institutions and financial aid administrators to treat them as adults with certain needs that differ from those of dependent students. For federal financial aid purposes, undergraduate students automatically qualify for independent status if they are age 24 or older. Those younger than age 24 may qualify for independent status if they are married, have dependents of their own, are military veterans, or are orphans or wards of the court (figure A). In addition, some otherwise dependent students may be considered independent due to unusual personal circumstances. Financial aid administrators have the authority to use their “professional judgment” to make these determinations.¹

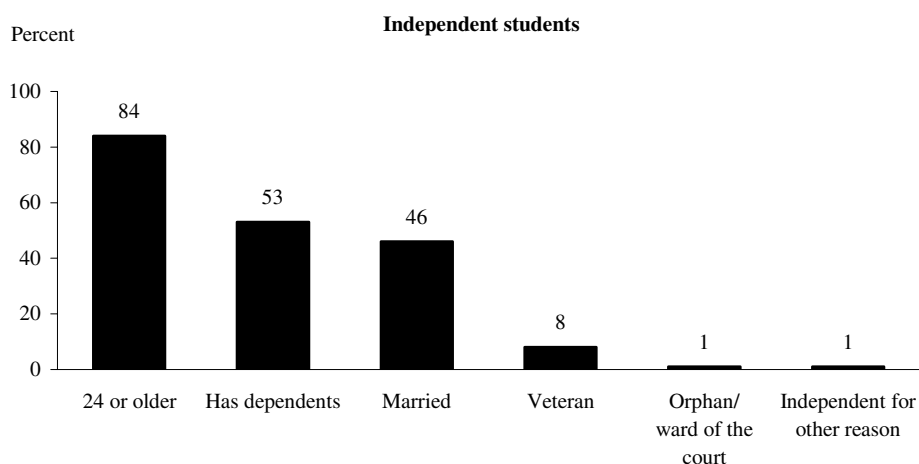
¹ Professional judgment must be used on a case-by-case basis. Often it involves circumstances in which the student does not live with his or her parents or the student and parents are estranged. The aid administrator must document the reasons for overriding the student’s dependency status, and the student may also need to provide documentation to show that he or she is self-supporting.

This study uses data from the 1999–2000 National Postsecondary Student Aid Study to compare independent and dependent students and distinguish among independent students based on family status and age. Independent students are categorized by their family responsibilities in the following manner: single, no children; married, no children; single parents; and married parents. Family responsibilities are taken into account when determining financial aid eligibility. This study presents in detail how these groups differ with respect to their demographic characteristics, where they attend college, whether they attend full time or part time, what they study, and how they finance their education. Standard *t* tests were used in the analysis to determine statistical significance at the $p < .05$ significance level.

Who Are Independent Students?

Just over one-half (52 percent) of all undergraduates were independent students in 1999–2000 (figure 1). That year, they represented roughly two-thirds of community college students (64 percent) and part-time students (67 percent) (figures 3 and 1, respectively). The educational and life circumstances of independent students must be analyzed separately from those of dependent students because independent students have far more family and work responsibilities. In 1999–2000, about one-half (53 percent) had dependents (figure 4), including one-fourth who were single parents (figure 5). (By definition, dependent students are not married and do not have dependents of their own.) Fifty-eight percent of independent students were employed full time

Figure A. Among independent undergraduates, percentage who met the various criteria used for determining independent status: 1999–2000



NOTE: Categories are not mutually exclusive. “Independent for other reason” includes those who did not meet any of the other criteria for independence but were determined to be financially independent through the professional judgment of a financial aid administrator. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

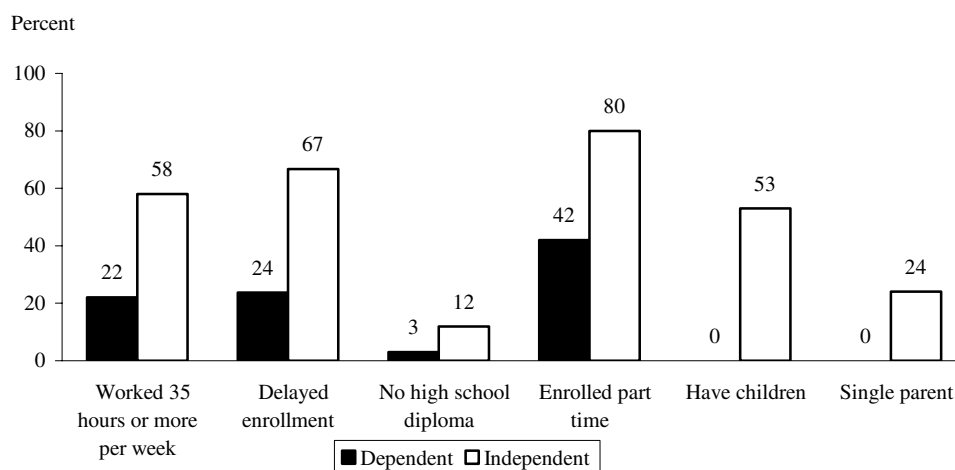
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

while enrolled, compared with 22 percent of dependent students (figure B). The majority (80 percent) of independent students were enrolled part time, in comparison with 42 percent of dependent students. About two-thirds (67 percent) of independent students and about one-fourth (24 percent) of dependent students had delayed 1 year or more after high school before starting postsecondary education; independent students were also less likely than dependent students to have earned a high school diploma (88 percent vs. 97 percent) (table 2a). All of these characteristics have been identified as risk factors for persistence in postsecondary education (Horn and Premo 1995). Without adequate financial and academic support, these responsibilities and risk factors can become obstacles to educational success.

Demographic Characteristics of Independent Students

About one-half (51 percent) of all independent students were age 30 or older; one-third (33 percent) were between ages 24 and 29; and 16 percent were younger than age 24 (table 2a). Among the youngest group, 90 percent were married, had dependents of their own, or both (table 4). Six percent of the independent students younger than age 24 did not meet any of the criteria for independence defined in the Higher Education Act, and were presumably determined to be independent by the professional judgment of a financial aid officer (table 1a).

One-half (50 percent) came from families where neither parent had attended college,

Figure B. Percentage of undergraduates with risk characteristics, by dependency status: 1999–2000

NOTE: Students were considered to be enrolled part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

compared with 27 percent of dependent students who were first-generation students (table 2a). Nearly 60 percent of independent students were women, compared with 53 percent of dependent students; independent students were also less likely to be White (64 percent vs. 71 percent) and more likely to be Black (15 percent vs. 9 percent).

Independent students who were enrolled part time or for only part of the academic year were more likely than full-time independent students to have many of the characteristics of nontraditional students.² Compared with full-time independent students, part-time independent students were more likely to be age 30 or older (55 percent vs.

35 percent), to be married (47 percent vs. 38 percent), and to work full time while enrolled (65 percent vs. 30 percent). Part-time independent students also were more likely to have delayed their entry into postsecondary education after high school (69 percent vs. 59 percent) and to have parents with only a high school education or less (51 percent vs. 45 percent).

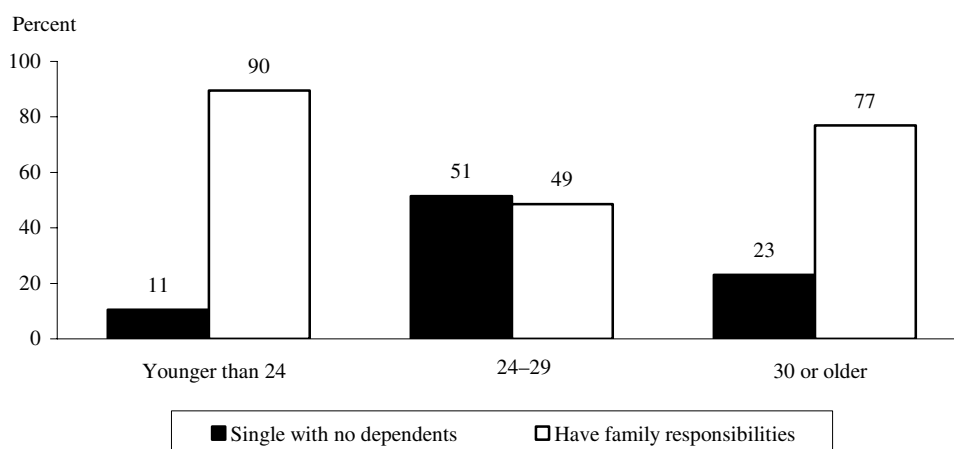
Independent Status by Age, Class Level, and Family Responsibilities

This study found that the youngest (younger than age 24) and the oldest (age 30 or older) independent students were more likely than not to have family responsibilities (figure C).

Independent students younger than age 24 were

² Horn (1996) defined nontraditional students as having one or more of the following characteristics: delayed enrollment in postsecondary education, part-time attendance, financial independence, full-time employment, having children, being a single parent, and not having obtained a high school diploma.

Figure C. Percentage distribution of independent undergraduates by family responsibilities, by age category: 1999–2000



NOTE: “Family responsibilities” is defined as being married, having dependents, or both. Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.
 SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

more likely to have family responsibilities (90 percent) than their counterparts in the older age groups because this is mainly how they qualify for independent status. Those between 24 and 29 were the least likely to have any family responsibilities (51 percent vs. 11–23 percent). Students age 30 or older were the most likely group to be married with children (40 percent) (figure 5).

As with age, class level was related directly to independent status, among students enrolled in 4-year institutions. As students progressed to higher class levels, they were more likely to be older and to be married. About one-fourth (26 percent) of freshmen and sophomores were independent students, but among college seniors, about one-half (49 percent) were independent (table 5). Seniors were also the group with the largest percentage of independent students who were single and had no dependents (20 percent) because they were able to qualify on the basis of age alone.

Compared with dependent students, independent students age 24 or older who had no family responsibilities (that is, they were single with no dependents) were more likely to have characteristics that define nontraditional students. They appeared to be more self-sufficient than dependent students as they were more likely to work full time while enrolled (57 percent vs. 22 percent) (table 6b). They were also more likely to attend part time (81 percent vs. 42 percent), to enroll at a public 2-year institution (54 percent vs. 34 percent), and to have delayed their enrollment after high school (65 percent vs. 24 percent).

Income

The median annual income of independent students in 1998 was about \$27,000 (table 11a). Part-time students (who were more likely to work) and married students (whose spouses contribute to

their earnings) had the highest incomes. One-half (50 percent) of married part-time students had incomes above \$50,000. By contrast, more than one-half (54–58 percent) of full-time single independent students had incomes of \$13,000 or below. Almost one-third (29 percent) of all independent students were below 125 percent of the 1998 federal poverty level (calculated from figure D). Among independent students who were single parents, about one-half (48 percent) were below this poverty level.

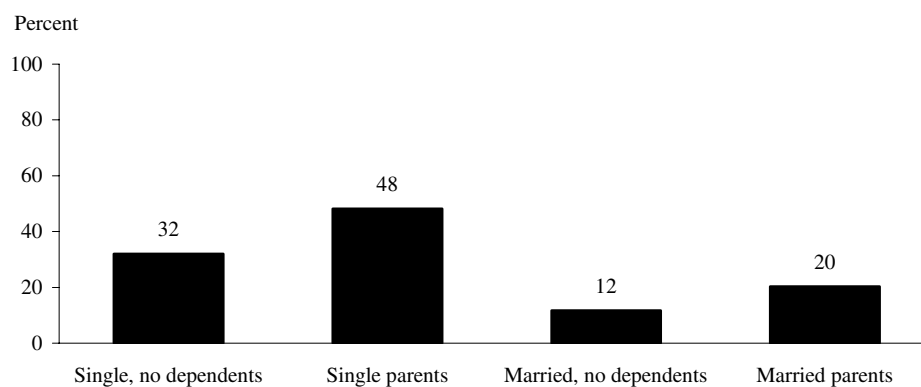
Middle-income (\$13,001–\$50,000) independent students who had children were more likely to receive grants than those who did not have

children (table 11c). Independent students who did not have children were more likely to receive loans, if they had incomes that were below the median (\$0–\$27,000).

Education Financing

Independent students are more likely to enroll in lower tuition institutions than dependent students. In 1999–2000, more than one-half (56 percent) of all independent students attended the lowest priced institutions—public 2-year institutions, also known as community colleges (figure 2 and table 9). They were also more likely to choose 4-year institutions that specialized in

Figure D. Percentage of independent undergraduates with incomes below 125 percent of the poverty level, by independent student category: 1999–2000



NOTE: The average income cutoff at 125 percent of the poverty level was \$21,286 ($\$17,029 \times 1.25$) in 1999 for a family of four people. From the U.S. Census Bureau website. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

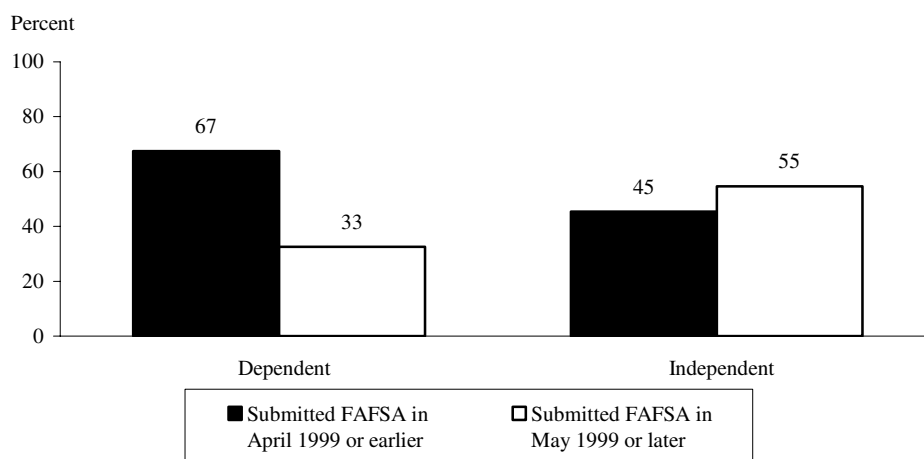
career-related fields (table 7) and that charged lower tuition than research and doctoral universities (table 10).

Independent students were less likely to apply for financial aid than dependent students (61 percent vs. 71 percent) (table 14), and were less likely to submit a Free Application for Federal Student Aid (FAFSA) before the typical May 1 priority deadline for receiving state and institutional grant aid (45 percent vs. 67 percent) (figure E). Late applicants were more likely to enroll at lower cost community colleges part time, and were less likely to be low-income (table 17). Among those who did apply for financial aid, about 85 percent received some type of assistance (table 14). Compared with dependent students, independent students who applied for financial aid

were more likely to receive federal Pell Grants (61 percent vs. 34 percent) (table 20), but were less likely to receive state grants (19 percent vs. 24 percent) and institutional grants (15 percent vs. 35 percent) (table 15). Independent students also were less likely to take out a Stafford loan (51 percent vs. 58 percent). However, those who did take out loans borrowed more, on average, than dependent students (\$5,500 vs. \$3,800) (table 20). This was in part because independent students had higher annual federal student loan limits than dependent students and were more likely to take out a combination of subsidized and unsubsidized Stafford loans (31 percent vs. 13 percent) (figure F).

Independent students were more likely than dependent students to use a variety of other

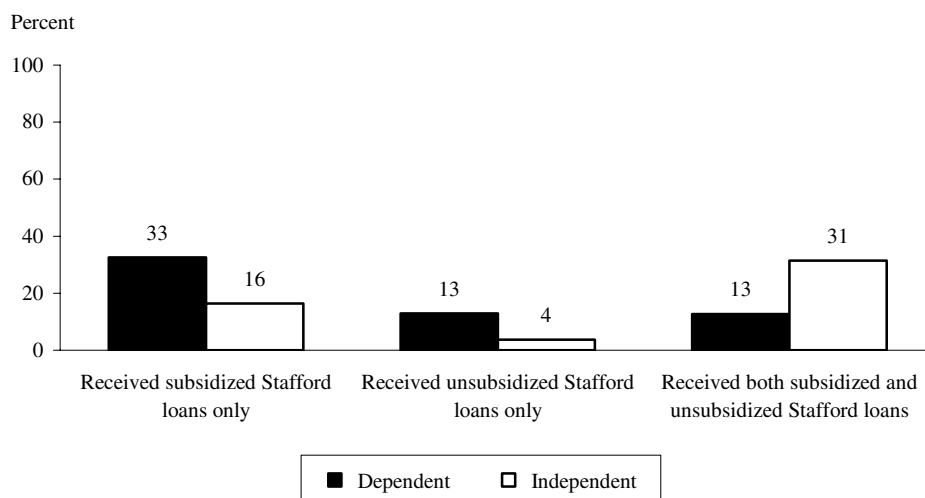
Figure E. Among undergraduates enrolled in fall 1999, percentage distribution of those who submitted a Free Application for Federal Student Aid (FAFSA), by application date and dependency status: 1999–2000



NOTE: Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Figure F. Among undergraduates who applied for federal aid, percentage receiving Stafford loans, by Stafford loan type and dependency status: 1999–2000



NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

resources in addition to financial aid to pay for their education. They were more likely than dependent students to receive tuition aid from employers (14 percent vs. 3 percent) and, among those at 4-year institutions, were more likely to claim a Hope or Lifetime Learning federal tax credit (25–26 percent vs. 16–17 percent) (table 21). Also, a greater percentage of independent students carried a credit card balance (46 percent vs. 29 percent), and among those who did so, the average amount of the balance was higher (\$3,800 vs. \$1,900). This study could not determine, however, the extent to which credit card debt may have been used to finance students' educational expenses.

Financial Aid by Type of Institution

Independent students attending private for-profit less-than-4-year institutions were more likely than those at other types of institutions to apply for federal financial aid (89 percent vs. 29–53 percent) and, among applicants, were more likely to receive Pell Grants (71 percent vs. 54–62 percent at the other types of institutions) and take out both subsidized and unsubsidized Stafford loans (62 percent vs. 10–44 percent) (table 20).

Compared with their counterparts at other types of institutions, independent students at private not-for-profit 4-year institutions who applied for federal aid were the least likely to receive Pell Grants (54 percent vs. 61–71 percent); however, they borrowed the largest amounts from the Stafford loan programs (\$6,800 vs. \$3,500–

\$5,700) (table 20) and carried the highest credit card debt (\$4,400 vs. \$3,000–\$3,800) (table 21). These students were also the most likely to receive financial aid from an employer (25 percent vs. 3–13 percent) (table 21). Compared with those enrolled at public 4-year institutions, independent students attending private not-for-profit institutions were more likely to be age 30 or older (55 percent vs. 40 percent), married (49 percent vs. 40 percent), and employed full time (65 percent vs. 48 percent) (table 2b).

Independent students attending public 2-year institutions, where students pay a lower average tuition than that at other institutions (\$1,400 vs. \$3,600–\$9,900) (table 9), were the least likely to apply for financial aid (50 percent vs. 68–95 percent) (table 15) and also received the smallest average amount of aid (\$3,400 vs. \$7,200–\$9,700) (table 9).

Conclusion

While independent status is determined primarily by age, what truly characterizes independent students and sets them apart from dependent students are their work and family responsibilities. Independent students who had no family responsibilities also appeared to be more self-sufficient than dependent students in at least one important way: they were more likely to work full time while enrolled (57 percent vs. 22 percent) (table 6b).

The types and amounts of aid for which independent students apply and which they receive depend largely upon their family and work responsibilities, attendance status, and where they enroll. In short, their life circumstances, as much as their academic and career goals, work together to shape their varied needs.