WHO ARE TODAY’S STUDENTS?
Nationally, today’s students are more diverse than any previous generation of college students: in age, race, and income level. They’re more mobile and may not live on campus. Most participate in the workforce, either full-time or part-time. Work and family responsibilities beyond the classroom—whether that is on-campus or online—often compete with today’s students’ educational goals.

NATIONWIDE, TODAY’S STUDENTS ARE:

- **37%**
  - Older than 25

- **64%**
  - Working while in college

- **24%**
  - Parenting

- **13%**
  - Living on campus

- **40%**
  - Part-time

University of Maryland University College (UMUC) student John Englehart had to juggle parenting, work, and postsecondary education. He says nontraditional students often feel forgotten about in higher education, and he hopes real legislation and policy can come to light to help students like him afford college and bring the American dream to families. Once John earned his college degree, he followed through on his promise to take his daughter to Disney World—a promise his daughter reminded him of when John once procrastinated on homework.

To learn more about John’s story, visit todaysstudents.higherlearningadvocates.org.
SNAPSHOT: How do Maryland’s numbers stack up?

To better understand how Maryland compares to the national higher education landscape, look to the data below detailing trends in enrollment, federal student aid, tuition and fees, earnings, and attainment comparing national and state level data.

**ENROLLMENT**

Maryland’s total student enrollment is **368,587**

52% of Maryland students attend full-time.

**FEDERAL STUDENT AID**

About **62%** of Maryland’s college students and their families take out federal student loans,¹ compared to **70%** nationwide.²

¹Includes Direct Subsidized Loan, Direct Unsubsidized Loans, Parent PLUS, Grad PLUS, and Perkins Loan.
²https://www.cnbc.com/2017/07/03/this-is-the-age-most-americans-pay-off-their-student-loans.html

Further details on federal student aid can be found in the Maryland Federal Student Aid Portfolio diagram.
SNAPSHOT: How do Maryland’s numbers stack up?

TUITION & FEES

Maryland’s institutions of higher education tuition & fees are below the national average at public four-year institutions.

Source: College Board. Trends in College Pricing 2018. Figure 5 and 6. https://trends.collegeboard.org/college-pricing
Source: College Board. Average Tuition and Fees and Room and Board in Current Dollars, 2017-18 and 2018-19.

ATTAINMENT

In 2016-2017, about-average rates of Maryland students obtained postsecondary degrees and credentials compared to the rest of the nation.

Note: Certificates only include less than one year and at least one year but less than 4 years.
SNAPSHOT: How do Maryland’s numbers stack up?

ATTAINMENT continued

As of February 2019,

51.4%

of Maryland residents ages 25-64 have obtained a certificate or postsecondary degree.

NATIONALLY,

47.6%

of Americans ages 25-64 have obtained a certificate or postsecondary degree.³

Maryland Education Levels for Residents Ages 25-64

- High School Graduate or less: 7.3%
- Some college, no credential: 18.5%
- Certificate: 32.4%
- Associate Degree: 22.6%
- Bachelor’s Degree: 16.2%
- Graduate or Professional Degree: 3.0%

Percentage of Maryland Residents Ages 25-64 with at least an Associate’s Degree by Race

- Hispanic
  - National Average: 24%
  - Maryland: 27%
- White
  - National Average: 54%
  - Maryland: 47%
- African-American
  - National Average: 31%
  - Maryland: 38%
- American Indian
  - National Average: 25%
  - Maryland: 34%
- Asian & Pacific Islander
  - National Average: 63%
  - Maryland: 72%

³http://strongernation.luminafoundation.org/report/2019/#state/MD
SNAPSHOT: How do Maryland’s numbers stack up?

EARNINGS AND EMPLOYMENT

Americans who earn a postsecondary degree or credential have higher earnings potential.

Source: Georgetown University Center for Education and Workforce. Certificates: Gateway to Gainful Employment and College Degrees. https://cew.georgetown.edu/cew-reports/certificates/

Maryland workers with higher levels of postsecondary attainment have more earning power than their peers with less than a bachelor’s degree. The median earnings of Maryland residents is above the national average.


The majority of jobs nationwide in 2020 will require education beyond high school.

**WHAT CHALLENGES DO TODAY’S STUDENTS FACE?**

<table>
<thead>
<tr>
<th>Affordability</th>
<th>Part-Time vs.</th>
<th>Completion</th>
<th>Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>49% Financially Independent</td>
<td>40% Part-Time</td>
<td>38% of students with additional financial, work, and family obligations leave school in their first year</td>
<td>64% Work while in college</td>
</tr>
<tr>
<td>31% At or Below Federal Poverty Line</td>
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<tr>
<th>Parenting</th>
<th>Emergency Costs</th>
<th>Veteran-Status</th>
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<tbody>
<tr>
<td>24%</td>
<td>Early data from the University Innovation Alliance (UIA), a coalition of eleven public research universities, shows that about 4,000 Pell-eligible college seniors, who are in good academic standing, are at risk of being dropped from their classes or not allowed to graduate because less than $1,000 is owed to their institutions.</td>
<td>4% of undergrads are veterans but they face unique challenges, such as applying competencies learned in military service to civilian careers and academics.</td>
</tr>
</tbody>
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<td>24%</td>
<td>4%</td>
<td>4%</td>
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**HOW CAN FEDERAL POLICY HELP SET TODAY’S STUDENTS UP FOR SUCCESS?**

Outcomes are critical for today’s students—including completion, employment, equity, and value—to be gained from higher learning. Federal policy needs to catch up to the way that today’s students are learning and reward institutions and systems that deliver the strongest career and educational outcomes.

**FEDERAL FINANCIAL AID** should be redesigned with a focus on the needs of a wide range of students, especially those who work full- or part-time, are financially independent, or need to enroll in courses outside the traditional two-semester approach. Redesign approaches could include rethinking Pell eligibility for workforce programs, or simpler loan repayment to match today’s students’ needs.

**DATA** gathered through federal, state, and workforce data systems should cover the full spectrum of today’s students, not just first-time, full-time students. Today’s students, families, schools, and taxpayers need clear information to make informed choices about higher learning.

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4 [https://www.insidehighered.com/sites/default/server_files/files/Completion%20Grants%20release%208_16_17%20FINAL.pdf](https://www.insidehighered.com/sites/default/server_files/files/Completion%20Grants%20release%208_16_17%20FINAL.pdf)
5 [https://www.luminafoundation.org/todays-student-statistics](https://www.luminafoundation.org/todays-student-statistics)