

# WEB TABLES

U.S. DEPARTMENT OF EDUCATION  
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## Trends in Graduate Student Financing: Selected Years, 1995–96 to 2011–12

In 2011–12, graduate students received a total of \$51.7 billion in federal loans and grants, institutional grants, employer support, and financial aid from other sources. In 2007–08, this figure was \$36.7 billion (College Board 2008, 2012). The data presented in these Web Tables were collected through five administrations of the National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12). During that time, there have been several significant changes in federal financial aid that have affected graduate students; Graduate and Professional Student PLUS Loans were introduced in 2006 and the Unsubsidized Direct (Stafford) Loan limits were increased for graduate students in 2007. As of July 2012, after the latest survey period ended, graduate students were no longer able to receive Subsidized Direct Loans.

These Web Tables provide detailed estimates on the sources of funds that graduate students used to finance their education over a 16-year period, beginning with NPSAS:96.<sup>1</sup> All the data are presented separately for students in the largest graduate degree programs and by demographic and other academic characteristics for the 5 survey years from 1995–96 to 2011–12.

Section 1 introduces trends in the composition of graduate students, the cost of their education, how much aid they received, and in what combinations.

- Table 1 presents graduate students' characteristics, including their demographic attributes, academic characteristics, and their programs of study.
- Table 2 displays the average prices (in current dollars) that graduate students faced, including total price (cost of attendance) and total net price (price net of grant aid) for each of the survey years.

- Table 3 shows the percentage of graduate students who received financial aid and the average amounts they received in current dollars.
- Table 4 highlights trends for graduate students who received financial aid by whether they borrowed and, if so, whether they combined their loans with other types of aid.

Section 2 focuses on trends in graduate students' receipt of graduate financial aid, showing the percentages who received each major type of financial aid and the average amounts they received in current dollars, by selected enrollment and student characteristics.

- Table 5 presents the percentage of graduate students who received federal aid along with the average amounts received.
- Table 6 shows the percentage of graduate students who received grants from any source along with the average amounts received.

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- Table 7 presents the percentage of graduate students who took out any loans along with the average amounts borrowed.
- Table 8 displays the percentage of graduate students who received institutional aid along with the average amounts received.
- Table 9 presents the percentage of graduate students who took out Direct PLUS Loans for graduate and professional students and the average amounts borrowed.
- Table 10 shows the percentage of graduate students who took out private or alternative loans and the average amounts borrowed.
- Table 11 displays the percentage of graduate students who received employer aid and the average amounts received.

Section 3 focuses on trends in borrowing by graduate students and how their borrowing is related to the receipt of other aid, to the maximum amounts borrowed, and to total borrowing.

- Table 12 displays graduate students' average ratio of total loans to total aid.
- Table 13 presents the percentage of students who took out the annual total maximum allowed in federal loans.
- Table 14 provides a summary of graduate students' average total cumulative indebtedness, including loans at both the undergraduate and graduate levels in current dollars.

## RELATED NCES REPORTS

*Web Tables—Profile and Financial Aid Estimates of Graduate Students: 2011–12* (NCES 2015-168).

<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015168>

*Web Tables—Trends in Graduate Borrowing: Selected Years, 1995–96 to 2007–08* (NCES 2010-180).

<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2010180>

*Web Tables—Trends in Student Financing of Graduate and First-Professional Education: Selected Years, 1995–96 to 2007–08* (NCES 2011-217).

<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2011217>

## DATA

The estimates presented in these Web Tables are based on data from five administrations of the National Postsecondary Student Aid Study (NPSAS): NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12. These studies, conducted by the U.S. Department of Education's National Center for Education Statistics (NCES), are comprehensive, nationally representative surveys of how students finance their postsecondary education. NPSAS also includes a broad array of demographic and enrollment characteristics.

NPSAS uses a two-stage sampling design. Institutions are selected for inclusion in the first stage, and

students are selected from these institutions during the second stage. The NPSAS:12 target population consisted of all eligible undergraduate and graduate students enrolled any time between July 1, 2011, and June 30, 2012, in Title IV<sup>2</sup> eligible postsecondary institutions in the 50 states and the District of Columbia.

The institution-eligibility conditions were consistent with all previous NPSAS administrations with three exceptions: Title IV participation, inclusion of correspondence schools, and exclusion of Puerto Rico. The requirement that an institution be eligible to distribute federal Title IV aid was implemented beginning with NPSAS:2000. Institutions that offered only correspondence courses, provided these same institutions were also eligible to distribute federal Title IV student aid, were first included in NPSAS:04. In NPSAS:12, institutions in Puerto Rico were not included in the sample. Therefore, the Web Tables include two totals: one with and one without estimates from students who attended Puerto Rican institutions. Disaggregated estimates for NPSAS administrations prior to 2011–12 include estimates from these students, whereas 2011–12 estimates do not. Approximately 16,000 graduate students were study respondents in NPSAS:12; analogous sample sizes for the earlier NPSAS administrations were 14,500 in NPSAS:08, 10,900 in NPSAS:04, 11,800 in NPSAS:2000, and 7,000 in NPSAS:96.

Due to improvements in weighting procedures over time and the subsequent reweighting of historical datasets, prior year estimates in these tables may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. NPSAS:08 data were re-weighted in August 2013.

For more information about the methodology used in the NPSAS surveys, see the following reports:

- *National Postsecondary Student Aid Study, 1995–96 (NPSAS:96) Methodology Report*  
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=98073>)
- *National Postsecondary Student Aid Study 1999–2000 (NPSAS:2000) Methodology Report*  
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2002152>)
- *2004 National Postsecondary Student Aid Study (NPSAS:04) Full-scale Methodology Report*  
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2006180>)
- *2007–08 National Postsecondary Student Aid Study (NPSAS:08) Full-scale Methodology Report*  
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2011188>)
- *2011–12 National Postsecondary Student Aid Study (NPSAS:12) Data File Documentation*  
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014182>)

## VARIABLES USED

All estimates presented in these Web Tables were produced using PowerStats, a web-based software application that allows users to generate tables for many of the postsecondary surveys conducted by NCES. The variables used in these Web Tables are listed below. Visit the NCES DataLab website <http://nces.ed.gov/datalab> to view detailed information on how these variables were constructed and their sources. Under *Code Books* choose NPSAS: 1995–1996, NPSAS: 1999–2000, NPSAS: 2003–2004, NPSAS: 2007–2008, and NPSAS: 2011–2012 under *view by subject* or *view by variable name*. The program files that generated the statistics presented in these Web Tables can be found at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015026>.

| Label  | Name     |            |          |          |          |
|--|----------|------------|----------|----------|----------|
|  | NPSAS:96 | NPSAS:2000 | NPSAS:04 | NPSAS:08 | NPSAS:12 |
| Age  | AGE      | AGE        | AGE      | AGE      | AGE      |
| Aid package by type of aid   | AIDPACK  | AIDTYPE    | AIDTYPE  | AIDTYPE  | AIDTYPE  |
| Attendance pattern   | ATTNSTAT | ATTNSTAT   | ATTNSTAT | ATTNSTAT | ATTNSTAT |
| Citizenship  | CITIZEN2 | CITIZEN2   | CITIZEN2 | CITIZEN2 | CITIZEN2 |
| Cumulative amount borrowed for undergraduate and graduate students | BORAMT3  | BORAMT3    | BORAMT3  | BORAMT3  | BORAMT3  |
| Dependency and marital status                                      | DEPEND5B | DEPEND5B   | DEPEND5B | DEPEND5B | DEPEND5B |
| Direct Loan total maximum  | STAFFCT2 | STAFCT2    | STAFCT2  | STAFCT2  | STAFCT2  |
| Direct PLUS Loans to graduate students                             |          |            |          | GPLUSAMT | GPLUSAMT |
| Direct Subsidized and Unsubsidized Loans                           | STAFFAMT | STAFFAMT   | STAFFAMT | STAFFAMT | STAFFAMT |
| Employer aid   | EMPLYAMT | EMPLYAMT   | EMPLYAMT | EMPLYAMT | EMPLYAMT |
| Excludes Puerto Rico from estimates                                | COMPTO87 | COMPTO87   | COMPTO87 | COMPTO87 |          |
| Graduate degree program  | GRADDEG  | GRADDEG    | GRADDEG  | GRADDEG  | GRADDEG  |
| Graduate field of study  | MAJORS4  | MAJORS4    | MAJORSGR | MAJORSGR | MAJORSGR |
| Graduate program – master’s  | MASTERS2 | GRADPGM2   | GRADPGM  | GRADPGM  | GRADPGM  |
| Graduate program – doctor’s  | DOCTOR   | GRADPGM2   | GRADPGM  | GRADPGM  | GRADPGM  |
| Graduate program – professional                                    | FRSTPROF | GRADPGM2   | GRADPGM  | GRADPGM  | GRADPGM  |
| Institution control  | AIDCTRL  | AIDCTRL    | AIDCTRL  | CONTROL  | CONTROL  |
| Institution type   | AIDSECT  | AIDSECT    | AIDSECTG | AIDSECTG | AIDSECTG |
| Institutional aid total  | INSTAMT  | INSTAMT    | INSTAMT  | INSTAMT  | INSTAMT  |
| Private (alternative) loans  | OTHLNAMT | PRIVLOAN   | PRIVLOAN | PRIVLOAN | PRIVLOAN |
| Race/ethnicity   | RACE     | RACE2      | RACE     | RACE     | RACE     |

## ABOUT POWERSTATS

PowerStats produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. It also contains a detailed description of how each variable was created and question wording for items coming directly from an interview.

With PowerStats, users can replicate or expand upon the tables presented in this report. The output from PowerStats includes the table estimates (e.g., percentages or means), standard errors,<sup>3</sup> and weighted sample sizes for the estimates. If the number of valid cases is too small to produce a reliable estimate (i.e., fewer than 30 cases), PowerStats prints the double dagger symbol (‡) instead of the estimate.

In addition to producing tables, PowerStats users may conduct linear or logistic regressions. Many options are available for output with the regression results. For a description of all the options available, users should access the PowerStats website at <http://nces.ed.gov/datalab/index.aspx>.

## VARIABLES USED—continued

| Label                                | Name     |            |          |          |          |
|--------------------------------------|----------|------------|----------|----------|----------|
|                                      | NPSAS:96 | NPSAS:2000 | NPSAS:04 | NPSAS:08 | NPSAS:12 |
| Ratio of loans to total aid          | LOANPCT  | LOANPCT    | LOANPCT  | LOANPCT  | LOANPCT  |
| Sex                                  | GENDER   | GENDER     | GENDER   | GENDER   | GENDER   |
| Student and spouse's income          | PCTINDEP | INDEPINC   | PCTINDEP | INDEPINC | INDEPINC |
| Student budget (attendance adjusted) | BUDGETAJ | BUDGETA2   | BUDGETAJ | BUDGETAJ | BUDGETAJ |
| Student budget minus all grants      | NETCST3  | NETCST3    | NETCST3  | NETCST3  | NETCST3  |
| Total aid amount                     | TOTAID   | TOTAID     | TOTAID   | TOTAID   | TOTAID   |
| Total federal aid                    | TFEDAID  | TFEDAID    | TFEDAID  | TFEDAID  | TFEDAID  |
| Total grants                         | TOTGRT   | TOTGRT     | TOTGRT   | TOTGRT   | TOTGRT   |
| Total loans                          | TOTLOAN  | TOTLOAN    | TOTLOAN  | TOTLOAN  | TOTLOAN  |
| Tuition and fees paid                | TUITION2 | TUITION2   | TUITION2 | TUITION2 | TUITION2 |

For more information, contact

[NCES.Info@ed.gov](mailto:NCES.Info@ed.gov)  
(800) 677-6987

For readers with disabilities, a Section 508-compliant version of these Web Tables is available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015026>.

## REFERENCES

The College Board. (2008). *Trends in Student Aid 2008*. New York: Author.

The College Board. (2012). *Trends in Student Aid 2012*. New York: Author.

## ENDNOTES

<sup>1</sup> Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in NPSAS:12. A separate total excluding Puerto Rico was created to compare totals across all years.

<sup>2</sup> Title IV institutions are those eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act. These programs include Pell Grants, federal student loans, work-study, and other federal aid.

<sup>3</sup> The NPSAS samples are not simple random samples; therefore, techniques for estimating sampling error assuming simple random sampling cannot be applied to these data. PowerStats takes into account the complexity of the NPSAS sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by PowerStats approximates the estimator by replication of the sampled population using a bootstrap technique.

# National Center for Education Statistics

**Table 1.**  
**Percentage distribution of graduate students by selected enrollment and student characteristics:**  
**1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12**

| Enrollment and student characteristics                          | 1995–96      | 1999–2000    | 2003–04      | 2007–08      | 2011–12      |
|---|--------------|--------------|--------------|--------------|--------------|
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>—</b>     |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>—</b>     | <b>100.0</b> |
| Graduate program level <sup>1</sup>                             |              |              |              |              |              |
| Master's degree   | 56.4         | 59.2         | 59.5         | 64.4         | 67.7         |
| Doctor's degree – research/scholarship                          | 12.4         | 13.2         | 13.7         | 15.8         | 13.3         |
| Doctor's degree – professional practice                         | 11.6         | 11.3         | 12.4         | 8.4          | 10.5         |
| Other <sup>2</sup>  | 19.6         | 16.3         | 14.4         | 11.3         | 8.6          |
| Master's degree program   |              |              |              |              |              |
| Business administration (M.B.A.)                                | 18.9         | 20.0         | 19.0         | 18.7         | 16.2         |
| Education (any master's)  | 28.7         | 28.5         | 30.6         | 31.5         | 23.9         |
| Other master's <sup>3</sup>                                     | 52.4         | 51.6         | 50.4         | 49.8         | 60.0         |
| Doctor's degree program – research/scholarship                  |              |              |              |              |              |
| Ph.D. (except in education)                                     | 76.8         | 62.0         | 59.7         | 58.9         | 65.5         |
| Education (any doctorate) <sup>4</sup>                          | 12.0         | 17.7         | 15.7         | 16.0         | 19.2         |
| Other doctorate   | 11.2         | 20.3         | 24.6         | 25.0         | 15.3         |
| Doctor's degree program – professional practice                 |              |              |              |              |              |
| Medicine (M.D. or D.O.)   | 25.4         | 25.0         | 21.9         | 23.4         | 27.8         |
| Other health science <sup>5</sup>                               | 25.9         | 27.6         | 23.0         | 20.4         | 32.7         |
| Law (LL.B. or J.D.)   | 46.0         | 40.7         | 43.8         | 50.6         | 39.2         |
| Theology (M.Div., M.H.L., B.D.)                                 | ‡            | 6.8 !        | 11.3 !       | 5.6          | ‡            |
| Attendance status <sup>6</sup>                                  |              |              |              |              |              |
| Full-time, full-year  | 31.2         | 33.5         | 32.4         | 32.7         | 37.8         |
| Part-time or part-year  | 68.8         | 66.5         | 67.6         | 67.3         | 62.2         |
| Type of institution <sup>7</sup>                                |              |              |              |              |              |
| Public  | 57.5         | 57.6         | 53.2         | 49.9         | 47.5         |
| Private nonprofit   | 40.9         | 40.5         | 42.7         | 41.9         | 40.7         |
| For-profit  | 1.6          | 1.9          | 4.1          | 8.2          | 11.7         |
| Tuition and fees <sup>8</sup>                                   |              |              |              |              |              |
| Lowest 25 percent in 1995–96                                    | 25.0         | 17.7         | 8.3          | 3.9          | 2.2          |
| Lower middle 25 percent in 1995–96                              | 25.0         | 25.8         | 16.8         | 13.8         | 7.5          |
| Upper middle 25 percent in 1995–96                              | 25.0         | 26.3         | 31.0         | 26.3         | 21.4         |
| Highest 25 percent in 1995–96                                   | 25.0         | 30.2         | 43.8         | 56.0         | 68.9         |

See notes at end of table.

# National Center for Education Statistics

**Table 1.**  
**Percentage distribution of graduate students by selected enrollment and student characteristics:**  
**1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics    | 1995–96 | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
|---|---------|-----------|---------|---------|---------|
| Sex                                       |         |           |         |         |         |
| Male                                      | 46.4    | 42.4      | 42.2    | 39.8    | 39.7    |
| Female                                    | 53.6    | 57.6      | 57.8    | 60.2    | 60.3    |
| Citizenship                               |         |           |         |         |         |
| U.S. citizen                              | 93.2    | 87.8      | 88.1    | 88.4    | 87.7    |
| Resident alien                            | 3.0     | 3.1       | 4.0     | 3.1     | 3.6     |
| Foreign or international student          | 3.8     | 9.1       | 7.9     | 8.5     | 8.7     |
| Age                                       |         |           |         |         |         |
| 24 or younger                             | 17.5    | 17.4      | 19.4    | 19.2    | 18.7    |
| 25–29                                     | 32.5    | 32.6      | 31.8    | 31.3    | 33.0    |
| 30–34                                     | 17.1    | 17.0      | 16.1    | 16.5    | 17.4    |
| 35–39                                     | 10.8    | 10.4      | 10.2    | 11.9    | 11.1    |
| 40 or older                               | 22.1    | 22.7      | 22.6    | 21.1    | 19.9    |
| Race/ethnicity <sup>9</sup>               |         |           |         |         |         |
| White                                     | 76.1    | 71.0      | 67.8    | 66.2    | 63.6    |
| Black                                     | 7.1     | 8.7       | 9.6     | 12.4    | 11.8    |
| Hispanic                                  | 5.0     | 6.9       | 7.9     | 8.0     | 8.7     |
| Asian/Pacific Islander                    | 10.0    | 10.5      | 11.3    | 10.7    | 13.4    |
| Other or Two or more races                | 1.8     | 2.9       | 3.4     | 2.6     | 2.5     |
| Marital status/dependents <sup>10</sup>   |         |           |         |         |         |
| Unmarried with no dependents              | 50.9    | 47.5      | 48.0    | 49.9    | 50.2    |
| Married with no dependents                | 18.7    | 18.4      | 18.3    | 16.4    | 15.0    |
| Unmarried with dependents                 | 9.7     | 9.3       | 9.2     | 9.4     | 9.7     |
| Married with dependents                   | 20.8    | 24.8      | 24.5    | 24.2    | 25.1    |
| Income (including spouse's) <sup>11</sup> |         |           |         |         |         |
| Lowest 25 percent in 1995–96              | 25.0    | 17.3      | 19.1    | 18.2    | 17.1    |
| Lower middle 25 percent in 1995–96        | 25.0    | 19.3      | 16.3    | 11.7    | 13.7    |
| Upper middle 25 percent in 1995–96        | 25.0    | 23.3      | 21.2    | 15.7    | 18.7    |
| Highest 25 percent in 1995–96             | 25.0    | 40.1      | 43.4    | 54.4    | 50.6    |

See notes at end of table.

# National Center for Education Statistics

**Table 1.**

**Percentage distribution of graduate students by selected enrollment and student characteristics:  
1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other master's includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> The estimates are for tuition quartiles in 1995–96. For later years, the same 1995–96 cutpoints are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>11</sup> The estimates are for income quartiles in 1995–96. For later years, the same 1995–96 cutpoints are used but adjusted for inflation.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

**Table S1.**

**Standard errors for table 1: Percentage distribution of graduate students by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12**

| Enrollment and student characteristics                          | 1995–96 | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
|---|---------|-----------|---------|---------|---------|
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | †       | †         | †       | †       | †       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | †       | †         | †       | †       | †       |
| <b>Graduate program level</b>                                   |         |           |         |         |         |
| Master's degree   | 1.19    | 0.67      | 0.98    | 0.94    | 0.54    |
| Doctor's degree – research/scholarship                          | 0.82    | 0.42      | 0.74    | 0.66    | 0.31    |
| Doctor's degree – professional practice                         | 0.03    | 0.55      | 0.32    | 0.31    | 0.32    |
| Other   | 1.22    | 0.51      | 1.00    | 0.61    | 0.38    |
| <b>Master's degree program</b>                                  |         |           |         |         |         |
| Business administration (M.B.A.)                                | 2.02    | 0.99      | 1.17    | 1.24    | 0.81    |
| Education (any master's)  | 1.27    | 0.82      | 1.26    | 1.28    | 0.86    |
| Other master's  | 1.95    | 1.02      | 1.54    | 1.17    | 1.10    |
| <b>Doctor's degree program – research/scholarship</b>           |         |           |         |         |         |
| Ph.D. (except in education)                                     | 3.41    | 1.73      | 1.46    | 2.03    | 1.28    |
| Education (any doctorate)                                       | 3.26    | 1.30      | 0.84    | 2.13    | 0.94    |
| Other doctorate   | 2.20    | 1.97      | 1.59    | 1.62    | 0.79    |
| <b>Doctor's degree program – professional practice</b>          |         |           |         |         |         |
| Medicine (M.D. or D.O.)   | 5.01    | 3.69      | 2.45    | 1.60    | 2.31    |
| Other health science  | 4.15    | 3.93      | 3.65    | 1.36    | 2.62    |
| Law (LL.B. or J.D.)   | 4.63    | 3.54      | 2.94    | 2.11    | 1.83    |
| Theology (M.Div., M.H.L., B.D.)                                 | †       | 2.77      | 3.43    | 0.91    | †       |
| <b>Attendance status</b>  |         |           |         |         |         |
| Full-time, full-year  | 1.02    | 0.67      | 1.84    | 0.62    | 0.72    |
| Part-time or part-year  | 1.02    | 0.67      | 1.84    | 0.62    | 0.72    |
| <b>Type of institution</b>                                      |         |           |         |         |         |
| Public  | 0.78    | 0.54      | 0.87    | 0.22    | 0.12    |
| Private nonprofit   | 0.76    | 0.54      | 0.86    | 0.17    | 0.12    |
| For-profit  | 0.42    | 0.30      | 0.61    | 0.36    | 0.14    |
| <b>Tuition and fees</b>   |         |           |         |         |         |
| Lowest 25 percent in 1995–96                                    | 0.81    | 0.59      | 1.22    | 0.41    | 0.33    |
| Lower middle 25 percent in 1995–96                              | 0.83    | 0.59      | 1.16    | 0.70    | 0.46    |
| Upper middle 25 percent in 1995–96                              | 0.72    | 0.63      | 1.00    | 0.93    | 0.72    |
| Highest 25 percent in 1995–96                                   | 0.85    | 0.70      | 2.03    | 0.90    | 0.90    |

See notes at end of table.



# National Center for Education Statistics

**Table S1.**

**Standard errors for table 1: Percentage distribution of graduate students by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
|--|---------|-----------|---------|---------|---------|
| Sex                                    |         |           |         |         |         |
| Male                                   | 0.92    | 0.71      | 0.95    | 0.76    | 0.68    |
| Female                                 | 0.92    | 0.71      | 0.95    | 0.76    | 0.68    |
| Citizenship                            |         |           |         |         |         |
| U.S. citizen                           | 0.40    | 0.41      | 0.54    | 0.40    | 0.49    |
| Resident alien                         | 0.25    | 0.20      | 0.28    | 0.22    | 0.26    |
| Foreign or international student       | 0.38    | 0.36      | 0.49    | 0.36    | 0.42    |
| Age                                    |         |           |         |         |         |
| 24 or younger                          | 0.55    | 0.50      | 0.85    | 0.64    | 0.49    |
| 25–29                                  | 0.77    | 0.65      | 0.80    | 0.72    | 0.73    |
| 30–34                                  | 0.69    | 0.43      | 0.63    | 0.65    | 0.56    |
| 35–39                                  | 0.57    | 0.41      | 0.54    | 0.65    | 0.54    |
| 40 or older                            | 0.74    | 0.60      | 1.07    | 0.75    | 0.61    |
| Race/ethnicity                         |         |           |         |         |         |
| White                                  | 0.90    | 0.63      | 0.95    | 0.87    | 0.73    |
| Black                                  | 0.56    | 0.45      | 0.60    | 0.67    | 0.50    |
| Hispanic                               | 0.62    | 0.45      | 0.62    | 0.43    | 0.39    |
| Asian/Pacific Islander                 | 0.76    | 0.36      | 0.44    | 0.38    | 0.49    |
| Other or Two or more races             | 0.19    | 0.18      | 0.36    | 0.36    | 0.27    |
| Marital status/dependents              |         |           |         |         |         |
| Unmarried with no dependents           | 0.90    | 0.68      | 1.19    | 0.80    | 0.75    |
| Married with no dependents             | 0.58    | 0.37      | 0.56    | 0.66    | 0.53    |
| Unmarried with dependents              | 0.58    | 0.35      | 0.50    | 0.66    | 0.42    |
| Married with dependents                | 0.67    | 0.56      | 1.03    | 0.72    | 0.68    |
| Income (including spouse's)            |         |           |         |         |         |
| Lowest 25 percent in 1995–96           | 0.76    | 0.40      | 0.84    | 0.56    | 0.82    |
| Lower middle 25 percent in 1995–96     | 0.80    | 0.58      | 0.77    | 0.37    | 0.66    |
| Upper middle 25 percent in 1995–96     | 0.83    | 0.49      | 0.67    | 0.59    | 0.59    |
| Highest 25 percent in 1995–96          | 0.75    | 0.56      | 1.40    | 0.70    | 1.21    |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08 and NPSAS:12).

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment characteristics                                      | Average total price of attendance <sup>1</sup> |                 |                 |                 |               | Average net price <sup>2</sup> |                 |                 |                 |               |
|---|--|-----------------|-----------------|-----------------|---------------|--------------------------------|-----------------|-----------------|-----------------|---------------|
|   | 1995–96  | 1999–2000       | 2003–04         | 2007–08         | 2011–12       | 1995–96                        | 1999–2000       | 2003–04         | 2007–08         | 2011–12       |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>\$11,200</b>                                | <b>\$14,900</b> | <b>\$18,500</b> | <b>\$22,300</b> | <b>—</b>      | <b>\$10,000</b>                | <b>\$12,600</b> | <b>\$16,200</b> | <b>\$19,200</b> | <b>—</b>      |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>11,200</b>                                  | <b>14,900</b>   | <b>18,600</b>   | <b>22,300</b>   | <b>26,800</b> | <b>10,000</b>                  | <b>12,600</b>   | <b>16,300</b>   | <b>19,200</b>   | <b>22,900</b> |
| Graduate program level <sup>3</sup>                             |  |                 |                 |                 |               |                                |                 |                 |                 |               |
| Master's degree   | 10,300   | 13,300          | 15,900          | 19,900          | 22,900        | 9,300                          | 11,400          | 14,200          | 17,300          | 20,400        |
| Doctor's degree – research/scholarship                          | 13,800   | 19,600          | 24,300          | 29,300          | 36,600        | 11,400                         | 14,100          | 18,600          | 23,000          | 25,000        |
| Doctor's degree – professional practice                         | 22,800   | 27,800          | 32,100          | 41,900          | 48,900        | 20,900                         | 24,700          | 29,200          | 38,400          | 44,000        |
| Other <sup>4</sup>  | 5,300  | 7,800           | 11,600          | 10,900          | 14,100        | 4,800                          | 7,100           | 10,700          | 10,100          | 12,900        |
| Master's degree program   |  |                 |                 |                 |               |                                |                 |                 |                 |               |
| Business administration (M.B.A.)                                | 12,300   | 14,500          | 18,000          | 23,300          | 23,600        | 11,000                         | 12,200          | 15,600          | 19,700          | 20,200        |
| Education (any master's)  | 7,500  | 9,800           | 12,500          | 15,600          | 18,000        | 7,200                          | 9,100           | 11,600          | 14,300          | 16,700        |
| Other master's <sup>5</sup>                                     | 11,400   | 14,700          | 17,200          | 21,300          | 24,700        | 10,100                         | 12,400          | 15,200          | 18,300          | 21,800        |
| Master's field of study   |  |                 |                 |                 |               |                                |                 |                 |                 |               |
| Humanities  | 12,400   | 16,000          | 16,900          | 22,000          | 24,900        | 10,600                         | 13,300          | 14,400          | 18,800          | 20,400        |
| Social/behavioral sciences                                      | 12,500   | 16,400          | 17,500          | 21,700          | 24,700        | 11,200                         | 14,400          | 15,500          | 19,800          | 23,000        |
| Life and physical sciences                                      | 11,500   | 14,300          | 17,000          | 19,900          | 22,700        | 10,100                         | 11,500          | 15,100          | 16,200          | 19,700        |
| Engineering/computer science/mathematics                        | 9,900  | 13,200          | 16,400          | 20,400          | 22,800        | 8,900                          | 10,500          | 13,700          | 16,600          | 19,400        |
| Business/management   | 11,800   | 14,200          | 17,200          | 22,200          | 23,600        | 10,500                         | 12,000          | 15,100          | 18,900          | 20,800        |
| Health  | 12,000   | 15,000          | 18,900          | 22,900          | 25,900        | 10,800                         | 13,000          | 17,500          | 19,600          | 23,600        |
| Other   | 8,200  | 10,500          | 14,000          | 17,100          | 20,400        | 7,700                          | 9,600           | 12,800          | 15,400          | 18,500        |
| Doctor's degree program – research/scholarship                  |  |                 |                 |                 |               |                                |                 |                 |                 |               |
| Ph.D. (except in education)                                     | 14,500   | 22,000          | 26,000          | 31,000          | 40,900        | 11,700                         | 15,000          | 18,300          | 22,500          | 25,600        |
| Education (any doctorate) <sup>6</sup>                          | 8,900  | 12,300          | 16,500          | 20,200          | 24,300        | 8,300                          | 11,000          | 14,200          | 17,200          | 21,500        |
| Other doctorate   | 13,700   | 18,400          | 25,200          | 31,000          | 32,900        | 12,400                         | 14,100          | 22,000          | 27,800          | 27,400        |

See notes at end of table.

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment characteristics                   | Average total price of attendance <sup>1</sup> |           |          |          |          | Average net price <sup>2</sup> |           |          |          |          |
|--|--|-----------|----------|----------|----------|--------------------------------|-----------|----------|----------|----------|
|  | 1995–96  | 1999–2000 | 2003–04  | 2007–08  | 2011–12  | 1995–96                        | 1999–2000 | 2003–04  | 2007–08  | 2011–12  |
| Doctoral field of study                      |  |           |          |          |          |                                |           |          |          |          |
| Humanities                                   | \$15,200                                       | \$17,100  | \$19,000 | \$27,800 | \$34,600 | \$12,800                       | \$12,300  | \$14,500 | \$22,000 | \$22,900 |
| Social/behavioral sciences                   | 15,000   | 21,500    | 25,900   | 31,200   | 39,100   | 11,500                         | 15,900    | 20,100   | 25,700   | 28,300   |
| Life and physical sciences                   | 15,600   | 25,500    | 28,600   | 33,800   | 42,800   | 12,400                         | 16,600    | 18,300   | 23,600   | 26,800   |
| Engineering/computer science/mathematics     | 13,200   | 21,600    | 26,100   | 33,100   | 42,400   | 10,600                         | 15,100    | 18,100   | 23,800   | 26,000   |
| Business/management                          | 12,000   | 16,200    | 20,700   | 27,400   | 30,200   | 10,800                         | 12,700    | 17,200   | 25,000   | 24,400   |
| Health                                       | ‡  | 27,600    | 33,800   | 36,100   | 47,500   | ‡                              | 23,800    | 30,800   | 33,300   | 42,700   |
| Other  | 10,300   | 23,000    | 27,600   | 35,300   | 41,300   | 9,500                          | 20,600    | 24,200   | 30,700   | 27,400   |
| Doctor's degree – professional practice      |  |           |          |          |          |                                |           |          |          |          |
| Medicine (M.D. or D.O.)                      | 26,100   | 30,500    | 38,000   | 42,900   | 55,300   | 23,100                         | 25,800    | 34,600   | 40,300   | 48,900   |
| Other health science <sup>7</sup>            | 23,200   | 27,200    | 33,700   | 38,700   | 45,600   | 21,800                         | 25,000    | 31,800   | 35,900   | 43,100   |
| Law (LL.B. or J.D.)                          | 23,500   | 28,600    | 32,500   | 44,800   | 53,300   | 22,000                         | 26,100    | 29,500   | 40,800   | 46,800   |
| Theology (M.Div., M.H.L., B.D.) <sup>3</sup> | 12,600 !                                       | 14,800    | 16,200   | 23,000   | —        | 11,900 !                       | 11,900    | 12,200   | 18,200   | —        |
| Attendance status <sup>8</sup>               |  |           |          |          |          |                                |           |          |          |          |
| Full-time, full-year                         | 20,000   | 25,900    | 30,900   | 37,300   | 42,500   | 17,500                         | 21,400    | 26,900   | 32,000   | 35,800   |
| Part-time or part-year                       | 7,300  | 9,300     | 12,700   | 15,000   | 17,300   | 6,700                          | 8,100     | 11,100   | 13,000   | 15,100   |
| Type of institution <sup>9</sup>             |  |           |          |          |          |                                |           |          |          |          |
| Public                                       | 9,100  | 11,700    | 15,100   | 18,300   | 23,100   | 8,100                          | 10,000    | 13,000   | 15,400   | 19,400   |
| Private nonprofit                            | 14,200   | 19,400    | 22,300   | 26,200   | 32,200   | 12,600                         | 16,300    | 19,600   | 22,700   | 27,200   |
| For-profit                                   | 12,600   | 16,000    | 23,500   | 26,500   | 22,700   | 11,800                         | 14,500    | 21,800   | 24,400   | 21,900   |
| Tuition and fees <sup>10</sup>               |  |           |          |          |          |                                |           |          |          |          |
| Lowest 25 percent                            | 2,700  | 4,900     | 7,800    | 8,800    | 11,100   | 2,500                          | 4,300     | 6,900    | 7,700    | 9,800    |
| Lower middle 25 percent                      | 6,900  | 9,500     | 12,900   | 15,800   | 18,900   | 6,400                          | 8,400     | 11,500   | 14,100   | 16,900   |
| Upper middle 25 percent                      | 12,100   | 15,700    | 19,600   | 23,600   | 28,700   | 10,800                         | 13,400    | 17,200   | 20,000   | 25,200   |
| Highest 25 percent                           | 23,200   | 29,500    | 34,100   | 41,000   | 48,500   | 20,300                         | 24,300    | 29,400   | 35,100   | 39,600   |

See notes at end of table.

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment characteristics              | Average total price of attendance <sup>1</sup> |           |          |          |          | Average net price <sup>2</sup> |           |          |          |          |
|---|--|-----------|----------|----------|----------|--------------------------------|-----------|----------|----------|----------|
|   | 1995–96  | 1999–2000 | 2003–04  | 2007–08  | 2011–12  | 1995–96                        | 1999–2000 | 2003–04  | 2007–08  | 2011–12  |
| Sex                                     |  |           |          |          |          |                                |           |          |          |          |
| Male                                    | \$12,300                                       | \$16,300  | \$20,000 | \$24,200 | \$28,700 | \$10,900                       | \$13,600  | \$17,100 | \$20,300 | \$23,900 |
| Female                                  | 10,200   | 13,900    | 17,500   | 21,000   | 25,500   | 9,200                          | 11,900    | 15,500   | 18,500   | 22,200   |
| Citizenship                             |  |           |          |          |          |                                |           |          |          |          |
| U.S. citizen                            | 10,800   | 14,300    | 18,100   | 21,700   | 25,800   | 9,800                          | 12,200    | 16,000   | 18,800   | 22,400   |
| Resident alien                          | 15,400   | 17,500    | 20,400   | 22,200   | 26,700   | 13,400                         | 14,900    | 17,300   | 19,100   | 23,200   |
| Foreign or international student        | 15,300   | 19,500    | 22,400   | 28,200   | 36,700   | 13,300                         | 15,500    | 18,000   | 23,300   | 27,500   |
| Age                                     |  |           |          |          |          |                                |           |          |          |          |
| 24 or younger                           | 15,500   | 20,300    | 23,900   | 28,200   | 34,700   | 14,000                         | 16,900    | 20,800   | 24,200   | 29,200   |
| 25–29                                   | 12,900   | 17,100    | 21,000   | 24,900   | 30,300   | 11,400                         | 14,400    | 18,200   | 21,300   | 25,400   |
| 30–34                                   | 10,400   | 13,900    | 17,500   | 20,400   | 23,900   | 9,300                          | 11,600    | 15,000   | 17,300   | 20,500   |
| 35–39                                   | 9,100  | 12,100    | 15,000   | 19,200   | 21,200   | 8,200                          | 10,400    | 13,100   | 17,000   | 18,900   |
| 40 or older                             | 6,800  | 9,600     | 12,800   | 16,200   | 19,100   | 6,200                          | 8,500     | 11,600   | 14,300   | 17,100   |
| Race/ethnicity <sup>11</sup>            |  |           |          |          |          |                                |           |          |          |          |
| White                                   | 10,600   | 14,100    | 17,800   | 21,500   | 25,900   | 9,500                          | 12,000    | 15,600   | 18,600   | 22,100   |
| Black                                   | 10,900   | 14,900    | 18,300   | 20,800   | 24,500   | 9,300                          | 12,600    | 16,100   | 18,500   | 22,400   |
| Hispanic                                | 12,300   | 14,800    | 18,300   | 23,800   | 25,600   | 11,200                         | 12,400    | 16,100   | 20,300   | 22,000   |
| Asian/Pacific Islander                  | 14,600   | 19,200    | 22,800   | 27,700   | 33,300   | 13,100                         | 16,100    | 19,200   | 22,900   | 27,100   |
| Other or Two or more races              | 14,100   | 17,700    | 20,600   | 22,300   | 28,300   | 12,500                         | 13,700    | 17,900   | 19,100   | 23,700   |
| Marital status/dependents <sup>12</sup> |  |           |          |          |          |                                |           |          |          |          |
| Unmarried with no dependents            | 13,500   | 18,100    | 22,300   | 26,000   | 31,300   | 12,100                         | 15,100    | 19,400   | 22,500   | 26,400   |
| Married with no dependents              | 9,600  | 12,900    | 17,000   | 19,900   | 25,700   | 8,600                          | 11,000    | 14,600   | 17,100   | 21,700   |
| Unmarried with dependents               | 9,100  | 12,100    | 15,000   | 18,300   | 21,200   | 8,300                          | 10,600    | 13,500   | 16,100   | 18,900   |
| Married with dependents                 | 7,900  | 11,300    | 13,800   | 17,600   | 20,400   | 7,100                          | 9,700     | 12,000   | 15,100   | 17,900   |

See notes at end of table.

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment characteristics  | Average total price of attendance <sup>1</sup> |           |          |          |          | Average net price <sup>2</sup> |           |          |          |          |
|-----------------------------|--|-----------|----------|----------|----------|--------------------------------|-----------|----------|----------|----------|
|                             | 1995–96  | 1999–2000 | 2003–04  | 2007–08  | 2011–12  | 1995–96                        | 1999–2000 | 2003–04  | 2007–08  | 2011–12  |
| Income (including spouse's) |  |           |          |          |          |                                |           |          |          |          |
| Lowest 25 percent           | \$15,700                                       | \$21,200  | \$24,100 | \$29,300 | \$35,500 | \$13,900                       | \$17,900  | \$21,400 | \$25,800 | \$31,100 |
| Lower middle 25 percent     | 12,600   | 16,100    | 20,400   | 23,700   | 28,700   | 11,200                         | 13,600    | 17,400   | 20,100   | 23,600   |
| Upper middle 25 percent     | 10,100   | 12,000    | 16,400   | 18,900   | 22,400   | 9,200                          | 10,300    | 14,200   | 16,300   | 19,000   |
| Highest 25 percent          | 7,800  | 10,400    | 13,400   | 17,400   | 20,500   | 7,100                          | 8,900     | 11,900   | 14,600   | 17,900   |

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> Total price of attendance is the total budget (attendance intensity-adjusted) at the institution for students who attended only one institution during the academic year. The budget includes room and board, books and supplies, transportation, and personal expenses. Institutions typically use this value as a student's budget for the purpose of awarding federal financial aid.

<sup>2</sup> In calculating the net price, all grant aid is subtracted from the total price of attendance. Averages include students who received no grant aid.

<sup>3</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>4</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>5</sup> Other master's includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>6</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates

<sup>7</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>8</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>9</sup> Students attending more than one institution were excluded.

<sup>10</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>11</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>12</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Tuition and fees at the sampled institution are for students who attended only one institution during the academic year. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment characteristics                               | Average total price of attendance |           |         |         |         | Average net price |           |         |         |         |
|--|-----------------------------------|-----------|---------|---------|---------|-------------------|-----------|---------|---------|---------|
|  | 1995–96                           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 | 1995–96           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
| Total (50 states, District of Columbia, and Puerto Rico) | \$220                             | \$180     | \$530   | \$210   | †       | \$170             | \$130     | \$470   | \$170   | †       |
| U.S. total (excluding Puerto Rico)                       | 220                               | 180       | 500     | 220     | 270     | 170               | 130       | 450     | 170     | 220     |
| Degree program   |                                   |           |         |         |         |                   |           |         |         |         |
| Master's degree program                                  | 250                               | 200       | 470     | 250     | 310     | 210               | 170       | 450     | 210     | 300     |
| Doctoral degree  | 500                               | 280       | 850     | 540     | 690     | 460               | 320       | 560     | 460     | 380     |
| First-professional degree                                | 700                               | 690       | 1,360   | 650     | 720     | 690               | 570       | 1,350   | 630     | 640     |
| Other graduate program                                   | 310                               | 300       | 740     | 460     | 590     | 280               | 280       | 740     | 420     | 610     |
| Master's degree program                                  |                                   |           |         |         |         |                   |           |         |         |         |
| Business administration (M.B.A.)                         | 510                               | 430       | 910     | 780     | 970     | 480               | 440       | 890     | 670     | 930     |
| Education (any master's)                                 | 270                               | 250       | 420     | 400     | 410     | 270               | 240       | 430     | 390     | 390     |
| M.A., M.S., and any other master's degree                | 370                               | 280       | 580     | 310     | 460     | 300               | 240       | 560     | 300     | 410     |
| Master's field of study                                  |                                   |           |         |         |         |                   |           |         |         |         |
| Humanities   | 630                               | 780       | 1,070   | 890     | 1,060   | 490               | 700       | 920     | 880     | 850     |
| Social/behavioral sciences                               | 680                               | 540       | 1,050   | 860     | 1,710   | 540               | 480       | 850     | 910     | 1,620   |
| Life and physical sciences                               | 760                               | 650       | 1,020   | 1,000   | 1,200   | 670               | 500       | 1,010   | 820     | 920     |
| Engineering/computer science/mathematics                 | 600                               | 540       | 830     | 820     | 900     | 580               | 460       | 910     | 750     | 850     |
| Business/management                                      | 460                               | 450       | 810     | 710     | 820     | 410               | 420       | 780     | 610     | 810     |
| Health   | 1,020                             | 530       | 1,240   | 860     | 750     | 820               | 550       | 1,350   | 640     | 680     |
| Other  | 320                               | 260       | 400     | 360     | 440     | 310               | 230       | 390     | 340     | 370     |
| Doctor's degree program – research/scholarship           |                                   |           |         |         |         |                   |           |         |         |         |
| Ph.D. except in education                                | 470                               | 390       | 730     | 560     | 810     | 540               | 260       | 390     | 490     | 430     |
| Education (any doctorate)                                | 770                               | 510       | 720     | 1,150   | 740     | 740               | 460       | 610     | 1,160   | 600     |
| Any other doctoral degree                                | 1,250                             | 980       | 1,490   | 930     | 1,090   | 1,090             | 900       | 1,400   | 1,040   | 970     |

See notes at end of table.

# National Center for Education Statistics

**Table S2.**

**Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment characteristics               | Average total price of attendance |           |         |         |         | Average net price |           |         |         |         |
|--|-----------------------------------|-----------|---------|---------|---------|-------------------|-----------|---------|---------|---------|
|  | 1995–96                           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 | 1995–96           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
| Doctoral field of study                  |                                   |           |         |         |         |                   |           |         |         |         |
| Humanities                               | \$1,020                           | \$920     | \$1,160 | \$1,290 | \$1,900 | \$930             | \$470     | \$1,110 | \$1,160 | \$1,080 |
| Social/behavioral sciences               | 670                               | 1,030     | 860     | 2,530   | 1,480   | 600               | 1410      | 940     | 1,920   | 790     |
| Life and physical sciences               | 1,420                             | 860       | 960     | 930     | 1,470   | 1,300             | 510       | 710     | 970     | 910     |
| Engineering/computer science/mathematics | 990                               | 650       | 770     | 1,070   | 1,200   | 960               | 550       | 530     | 1,440   | 650     |
| Business/management                      | 1,670                             | 1,280     | 3,200   | 2,120   | 1,120   | 1,640             | 1030      | 2,820   | 2,280   | 1,080   |
| Health                                   | †                                 | 840       | 1,140   | 910     | 950     | †                 | 650       | 990     | 890     | 880     |
| Other                                    | 640                               | 610       | 1,180   | 670     | 980     | 620               | 530       | 1,140   | 730     | 700     |
| Doctor's degree – professional practice  |                                   |           |         |         |         |                   |           |         |         |         |
| Medicine (M.D.)                          | 1,360                             | 930       | 1,110   | 1,230   | 1,520   | 1,240             | 860       | 960     | 1,150   | 1,500   |
| Other health science degree              | 650                               | 1,170     | 1,990   | 1,020   | 1,440   | 740               | 1,230     | 1,670   | 1,040   | 1,350   |
| Law (LL.B. or J.D.)                      | 1,050                             | 580       | 1,130   | 1,120   | 990     | 980               | 460       | 1,240   | 1,060   | 900     |
| Theology (M.Div., M.H.L., B.D.)          | 4,530                             | 1,200     | 1,110   | 2,220   | †       | 4,360             | 1,060     | 1,660   | 1,680   | †       |
| Attendance intensity                     |                                   |           |         |         |         |                   |           |         |         |         |
| Full-time,full-year                      | 360                               | 270       | 470     | 290     | 360     | 320               | 220       | 450     | 290     | 320     |
| Part-time or part-year                   | 210                               | 120       | 260     | 240     | 220     | 180               | 100       | 240     | 200     | 210     |
| Type of institution                      |                                   |           |         |         |         |                   |           |         |         |         |
| Public                                   | 200                               | 150       | 260     | 210     | 310     | 160               | 130       | 230     | 160     | 250     |
| Private nonprofit                        | 430                               | 420       | 1,010   | 330     | 470     | 350               | 300       | 930     | 280     | 340     |
| For-profit                               | 1,150                             | 2,600     | 1,400   | 1,400   | 960     | 1,210             | 2,650     | 1,430   | 1,100   | 930     |
| Tuition and fees                         |                                   |           |         |         |         |                   |           |         |         |         |
| Lowest 25 percent                        | 150                               | 120       | 440     | 210     | 290     | 140               | 110       | 420     | 200     | 270     |
| Lower middle 25 percent                  | 210                               | 150       | 210     | 250     | 300     | 210               | 140       | 220     | 250     | 300     |
| Upper middle 25 percent                  | 250                               | 190       | 270     | 290     | 370     | 230               | 160       | 250     | 310     | 380     |
| Highest 25 percent                       | 480                               | 350       | 600     | 380     | 470     | 390               | 280       | 560     | 380     | 420     |

See notes at end of table.

# National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment characteristics    | Average total price of attendance |           |         |         |         | Average net price |           |         |         |         |
|-------------------------------|-----------------------------------|-----------|---------|---------|---------|-------------------|-----------|---------|---------|---------|
|                               | 1995–96                           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 | 1995–96           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
| Sex                           |                                   |           |         |         |         |                   |           |         |         |         |
| Male                          | \$280                             | \$300     | \$620   | \$350   | \$500   | \$220             | \$220     | \$590   | \$300   | \$400   |
| Female                        | 230                               | 180       | 520     | 250     | 300     | 190               | 160       | 470     | 230     | 260     |
| Citizenship                   |                                   |           |         |         |         |                   |           |         |         |         |
| U.S. citizen                  | 210                               | 170       | 540     | 230     | 260     | 160               | 130       | 480     | 180     | 210     |
| Resident alien                | 820                               | 1,180     | 1,070   | 1,090   | 1,250   | 630               | 970       | 970     | 1,000   | 1,200   |
| Foreign/international student | 1,040                             | 460       | 750     | 500     | 1,050   | 790               | 370       | 640     | 460     | 800     |
| Age                           |                                   |           |         |         |         |                   |           |         |         |         |
| 24 or younger                 | 420                               | 400       | 760     | 430     | 500     | 400               | 340       | 700     | 380     | 480     |
| 25–29                         | 290                               | 230       | 540     | 360     | 530     | 250               | 230       | 470     | 330     | 430     |
| 30–34                         | 390                               | 360       | 720     | 470     | 620     | 310               | 280       | 690     | 450     | 530     |
| 35–39                         | 390                               | 370       | 640     | 930     | 640     | 310               | 340       | 600     | 750     | 580     |
| 40 or older                   | 260                               | 260       | 550     | 410     | 410     | 250               | 260       | 560     | 360     | 420     |
| Race/ethnicity                |                                   |           |         |         |         |                   |           |         |         |         |
| White                         | 200                               | 160       | 470     | 260     | 290     | 160               | 140       | 430     | 230     | 250     |
| Black                         | 530                               | 570       | 690     | 580     | 640     | 430               | 420       | 640     | 530     | 630     |
| Hispanic                      | 640                               | 510       | 1,220   | 870     | 800     | 530               | 520       | 1,220   | 810     | 700     |
| Asian/Pacific Islander        | 660                               | 490       | 870     | 510     | 870     | 620               | 430       | 760     | 470     | 700     |
| Other or Two or more races    | 1,170                             | 770       | 1,240   | 1,830   | 2,610   | 1,190             | 660       | 1,120   | 1,530   | 2,300   |
| Dependents and marital status |                                   |           |         |         |         |                   |           |         |         |         |
| No dependents, unmarried      | 260                               | 250       | 620     | 290     | 400     | 220               | 210       | 550     | 230     | 310     |
| No dependents, married        | 350                               | 290       | 580     | 490     | 620     | 300               | 240       | 540     | 450     | 550     |
| With dependents, unmarried    | 490                               | 360       | 720     | 890     | 600     | 440               | 350       | 790     | 720     | 580     |
| With dependents, married      | 260                               | 250       | 480     | 530     | 400     | 230               | 190       | 440     | 430     | 400     |

See notes at end of table.



# National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment characteristics  | Average total price of attendance |           |         |         |         | Average net price |           |         |         |         |
|-----------------------------|-----------------------------------|-----------|---------|---------|---------|-------------------|-----------|---------|---------|---------|
|                             | 1995–96                           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 | 1995–96           | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
| Income (including spouse's) |                                   |           |         |         |         |                   |           |         |         |         |
| Lowest 25 percent           | \$330                             | \$360     | \$730   | \$390   | \$470   | \$300             | \$300     | \$670   | \$350   | \$420   |
| Lower middle 25 percent     | 380                               | 330       | 560     | 420     | 530     | 280               | 250       | 490     | 400     | 430     |
| Upper middle 25 percent     | 300                               | 230       | 480     | 360     | 580     | 260               | 210       | 460     | 360     | 500     |
| Highest 25 percent          | 240                               | 230       | 540     | 470     | 410     | 210               | 210       | 510     | 390     | 390     |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                 | 2003–04     |                 | 2007–08     |                 | 2011–12     |                |
|---|-------------|----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>52.8</b> | <b>\$9,600</b> | <b>59.8</b> | <b>\$12,800</b> | <b>71.3</b> | <b>\$14,500</b> | <b>73.4</b> | <b>\$17,400</b> | <b>—</b>    | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>52.7</b> | <b>9,600</b>   | <b>59.8</b> | <b>12,900</b>   | <b>71.3</b> | <b>14,500</b>   | <b>73.3</b> | <b>17,500</b>   | <b>70.4</b> | <b>22,000</b>  |
| Graduate program level <sup>1</sup>                             |             |                |             |                 |             |                 |             |                 |             |                |
| Master's degree   | 52.4        | 7,700          | 58.6        | 10,200          | 69.4        | 11,500          | 73.1        | 14,200          | 68.8        | 17,000         |
| Doctor's degree – research/scholarship                          | 65.7        | 11,400         | 72.4        | 18,400          | 81.9        | 19,700          | 86.5        | 23,300          | 81.8        | 31,100         |
| Doctor's degree – professional practice                         | 79.0        | 16,800         | 83.9        | 20,900          | 86.9        | 25,100          | 87.9        | 33,200          | 87.7        | 41,300         |
| Other <sup>2</sup>  | 30.0        | 5,300          | 37.0        | 6,400           | 55.7        | 8,300           | 46.0        | 8,300           | 44.2        | 10,700         |
| Master's degree program   |             |                |             |                 |             |                 |             |                 |             |                |
| Business administration (M.B.A.)                                | 51.8        | 7,300          | 60.6        | 10,000          | 73.6        | 11,900          | 80.1        | 14,300          | 69.2        | 16,500         |
| Education (any master's)  | 42.3        | 5,400          | 47.7        | 6,700           | 60.5        | 9,500           | 65.1        | 11,600          | 62.5        | 14,300         |
| Other master's <sup>3</sup>                                     | 58.9        | 8,800          | 63.9        | 11,700          | 73.2        | 12,300          | 75.6        | 15,600          | 71.2        | 18,200         |
| Master's field of study   |             |                |             |                 |             |                 |             |                 |             |                |
| Humanities  | 58.6        | 10,500         | 65.4        | 12,500          | 74.5        | 12,700          | 74.2        | 15,200          | 69.7        | 20,900         |
| Social/behavioral sciences                                      | 62.9        | 10,500         | 76.1        | 12,800          | 70.5        | 14,500          | 74.5        | 17,200          | 72.7        | 19,500         |
| Life and physical sciences                                      | 76.1        | 9,500          | 65.8        | 12,000          | 79.1        | 13,800          | 74.8        | 17,100          | 62.5        | 20,800         |
| Engineering/computer science/mathematics                        | 54.7        | 6,600          | 59.1        | 9,900           | 75.0        | 11,100          | 76.0        | 12,800          | 60.3        | 14,300         |
| Business/management   | 52.2        | 7,100          | 60.7        | 10,200          | 74.1        | 11,400          | 79.8        | 13,400          | 69.1        | 16,100         |
| Health  | 57.9        | 9,600          | 67.4        | 11,100          | 67.0        | 13,600          | 75.3        | 18,000          | 75.6        | 18,200         |
| Other   | 44.8        | 6,000          | 49.3        | 7,800           | 63.5        | 10,300          | 67.4        | 13,300          | 67.7        | 15,900         |
| Doctor's degree program – research/scholarship                  |             |                |             |                 |             |                 |             |                 |             |                |
| Ph.D. (except in education)                                     | 66.6        | 12,400         | 79.1        | 20,600          | 87.3        | 21,200          | 91.5        | 24,100          | 85.3        | 35,100         |
| Education (any doctorate) <sup>4</sup>                          | 43.9        | 5,800          | 50.0        | 9,800           | 67.6        | 12,100          | 76.1        | 16,200          | 69.9        | 18,700         |
| Other doctorate   | 76.8        | 9,800          | 71.2        | 16,000          | 77.9        | 20,000          | 81.4        | 25,700          | 81.3        | 26,600         |

See notes at end of table.

# National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics   | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctoral field of study                  |         |                |           |                |         |                |         |                |         |                |
| Humanities                               | 72.6    | \$12,000       | 69.5      | \$14,000       | 72.7    | \$13,900       | 81.9    | \$20,800       | 77.2    | \$28,800       |
| Social/behavioral sciences               | 67.9    | 13,500         | 78.3      | \$19,800       | 81.6    | 20,800         | 89.9    | 24,200         | 85.4    | 33,800         |
| Life and physical sciences               | 78.2    | 11,900         | 87.4      | 24100.0        | 92.8    | 23,600         | 89.5    | 26,600         | 86.1    | 36,900         |
| Engineering/computer science/mathematics | 67.5    | 10,800         | 79.4      | 18500.0        | 90.3    | 21,300         | 92.4    | 25,200         | 85.9    | 36,000         |
| Business/management                      | 57.9    | ‡              | 74.6      | 11400.0        | 69.7    | 16,300         | 90.0    | 22,000         | 83.9    | 21,800         |
| Health                                   | ‡       | ‡              | 80.3      | \$20,900       | 88.3    | 26,700         | 84.9    | 30,100         | 87.2    | 39,700         |
| Other                                    | 50.9    | 7,900          | 75.7      | \$19,600       | 83.4    | 21,700         | 85.8    | 28,200         | 82.4    | 36,200         |
| Doctor's degree – professional practice  |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                  | 81.6    | 20,900         | 79.3      | 23,300         | 88.5    | 30,400         | 84.2    | 35,800         | 86.8    | 46,900         |
| Other health science <sup>5</sup>        | 81.9    | 16,000         | 83.9      | 19,400         | 90.6    | 25,900         | 89.9    | 31,500         | 91.0    | 38,000         |
| Law (LL.B. or J.D.)                      | 80.5    | 17,100         | 88.5      | 22,500         | 88.3    | 24,800         | 89.4    | 34,700         | 88.1    | 45,500         |
| Theology (M.Div., M.H.L., B.D.)          | 76.0    | 11,300 !       | 73.4      | 5,900          | 71.3    | 11,700         | 82.4    | 14,300         | —       | —              |
| Attendance status <sup>6</sup>           |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                     | 75.9    | 14,100         | 81.7      | 19,100         | 85.9    | 21,900         | 86.9    | 26,300         | 86.1    | 31,500         |
| Part-time or part-year                   | 42.2    | 6,000          | 48.7      | 7,500          | 64.3    | 9,700          | 66.9    | 11,800         | 60.9    | 13,900         |
| Type of institution <sup>7</sup>         |         |                |           |                |         |                |         |                |         |                |
| Public                                   | 50.9    | 8,300          | 55.3      | 10,700         | 68.5    | 12,900         | 70.3    | 15,800         | 66.6    | 20,400         |
| Private nonprofit                        | 55.2    | 11,400         | 65.5      | 15,700         | 73.3    | 16,600         | 74.4    | 19,400         | 72.6    | 26,000         |
| For-profit                               | 52.1    | 6,100          | 71.1      | 11,900         | 90.0    | 13,400         | 86.6    | 17,300         | 75.7    | 15,000         |
| Tuition and fees <sup>8</sup>            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                        | 26.8    | 2,700          | 35.1      | 4,100          | 54.6    | 6,600          | 55.2    | 7,000          | 48.3    | 9,500          |
| Lower middle 25 percent                  | 48.0    | 4,800          | 52.4      | 7,100          | 66.7    | 10,200         | 70.6    | 12,200         | 69.4    | 14,600         |
| Upper middle 25 percent                  | 63.2    | 8,800          | 69.8      | 11,700         | 78.2    | 14,300         | 82.2    | 17,800         | 78.8    | 21,800         |
| Highest 25 percent                       | 71.9    | 16,000         | 81.6      | 21,500         | 86.5    | 23,200         | 85.5    | 28,300         | 84.2    | 35,700         |

See notes at end of table.

# National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Sex                                     |         |                |           |                |         |                |         |                |         |                |
| Male                                    | 55.0    | \$10,100       | 64.2      | \$13,600       | 75.6    | \$15,100       | 76.6    | \$18,200       | 70.8    | \$23,900       |
| Female                                  | 50.9    | 9,000          | 56.5      | 12,100         | 68.1    | 14,000         | 71.3    | 16,900         | 70.2    | 20,800         |
| Citizenship                             |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                            | 52.7    | 9,400          | 60.0      | 12,600         | 71.5    | 14,300         | 73.6    | 17,400         | 71.4    | 21,800         |
| Resident alien                          | 62.3    | 13,000         | 63.6      | 14,100         | 73.1    | 16,900         | 75.1    | 16,500         | 65.7    | 21,300         |
| Foreign or international student        | 47.9    | 10,300         | 55.9      | 14,500         | 68.4    | 15,100         | 70.8    | 18,200         | 62.3    | 25,700         |
| Age                                     |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                           | 66.5    | 11,900         | 70.4      | 16,300         | 78.3    | 18,800         | 78.0    | 21,200         | 78.7    | 26,900         |
| 25–29                                   | 59.9    | 10,900         | 65.9      | 14,600         | 77.0    | 16,600         | 78.6    | 20,000         | 74.5    | 25,200         |
| 30–34                                   | 50.7    | 8,500          | 58.0      | 12,200         | 70.4    | 12,800         | 73.2    | 15,600         | 70.7    | 20,000         |
| 35–39                                   | 45.9    | 7,500          | 54.9      | 9,700          | 65.0    | 11,600         | 73.5    | 14,000         | 62.3    | 17,200         |
| 40 or older                             | 36.3    | 5,400          | 46.4      | 7,400          | 60.7    | 8,700          | 61.6    | 12,100         | 60.1    | 14,500         |
| Race/ethnicity <sup>9</sup>             |         |                |           |                |         |                |         |                |         |                |
| White                                   | 52.3    | 9,200          | 59.1      | 12,300         | 69.3    | 13,900         | 71.2    | 16,800         | 69.5    | 21,700         |
| Black                                   | 58.1    | 10,600         | 64.9      | 13,300         | 80.2    | 14,300         | 80.3    | 17,700         | 80.6    | 19,800         |
| Hispanic                                | 57.8    | 11,300         | 61.1      | 12,700         | 75.2    | 15,000         | 81.2    | 18,900         | 71.1    | 21,800         |
| Asian/Pacific Islander                  | 49.4    | 10,600         | 57.8      | 14,900         | 71.4    | 16,800         | 73.4    | 19,300         | 63.2    | 26,400         |
| Other or Two or more races              | 55.9    | 8,800          | 64.0      | 16,100         | 75.8    | 17,100         | 73.3    | 18,500         | 82.7    | 22,700         |
| Marital status/dependents <sup>10</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 59.7    | 11,100         | 66.8      | 15,400         | 77.1    | 17,400         | 76.9    | 20,800         | 74.6    | 26,100         |
| Married with no dependents              | 44.8    | 8,400          | 51.3      | 10,900         | 68.8    | 12,300         | 72.8    | 14,300         | 65.6    | 20,400         |
| Unmarried with dependents               | 45.1    | 7,800          | 53.8      | 11,000         | 66.8    | 11,600         | 74.8    | 14,800         | 72.8    | 17,300         |
| Married with dependents                 | 46.5    | 6,600          | 54.9      | 8,900          | 63.5    | 10,500         | 66.1    | 12,700         | 64.0    | 15,600         |

See notes at end of table.

# National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 71.6    | \$12,700       | 77.3      | \$17,400       | 79.5    | \$19,400       | 78.2    | \$23,200       | 76.7    | \$29,200       |
| Lower middle 25 percent                | 55.1    | 11,100         | 62.3      | 14,300         | 77.7    | 16,200         | 80.4    | 19,500         | 77.1    | 24,000         |
| Upper middle 25 percent                | 49.3    | 8,200          | 52.6      | 9,500          | 70.6    | 12,000         | 68.2    | 14,100         | 69.3    | 18,100         |
| Highest 25 percent                     | 40.9    | 5,600          | 46.9      | 7,100          | 57.7    | 8,800          | 66.9    | 11,600         | 58.5    | 14,700         |

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Any aid includes all types of financial aid from any source except parents, friends, or relatives. Graduate PLUS Loans and other types of aid such as Veterans' benefits and job training funds are included, but federal tax credits for education are not included. Federal aid includes all federal grants, loans, work-study awards, and federal Graduate PLUS loans. Excludes Veterans' benefits and education tax credit and tax deduction benefits. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>1.07</b> | <b>\$230</b>   | <b>0.47</b> | <b>\$220</b>   | <b>0.94</b> | <b>\$330</b>   | <b>0.59</b> | <b>\$180</b>   | <b>†</b>    | <b>†</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>1.11</b> | <b>240</b>     | <b>0.47</b> | <b>230</b>     | <b>0.94</b> | <b>320</b>     | <b>0.59</b> | <b>180</b>     | <b>0.65</b> | <b>230</b>     |
| Graduate program level  |             |                |             |                |             |                |             |                |             |                |
| Master's degree   | 1.30        | 250            | 0.67        | 230            | 1.21        | 330            | 0.82        | 220            | 0.91        | 280            |
| Doctor's degree – research/scholarship                          | 2.65        | 630            | 1.19        | 370            | 1.52        | 530            | 0.78        | 510            | 1.00        | 640            |
| Doctor's degree – professional practice                         | 1.76        | 520            | 1.03        | 810            | 1.17        | 810            | 1.05        | 660            | 1.04        | 590            |
| Other   | 1.82        | 490            | 1.50        | 390            | 2.82        | 630            | 2.92        | 580            | 2.35        | 580            |
| Master's degree program   |             |                |             |                |             |                |             |                |             |                |
| Business administration (M.B.A.)                                | 3.29        | 590            | 1.81        | 570            | 2.28        | 790            | 1.97        | 580            | 3.15        | 930            |
| Education (any master's)  | 1.71        | 280            | 1.26        | 250            | 2.19        | 460            | 1.69        | 390            | 2.00        | 520            |
| Other master's  | 2.04        | 330            | 0.98        | 270            | 1.48        | 390            | 1.08        | 320            | 0.89        | 390            |
| Master's field of study   |             |                |             |                |             |                |             |                |             |                |
| Humanities  | 4.35        | 1,050          | 2.96        | 940            | 2.80        | 970            | 2.38        | 830            | 2.73        | 1,250          |
| Social/behavioral sciences                                      | 3.43        | 610            | 2.26        | 620            | 4.01        | 1,140          | 2.87        | 760            | 2.61        | 1,520          |
| Life and physical sciences                                      | 5.26        | 1,000          | 3.88        | 790            | 4.10        | 1,320          | 3.58        | 1,230          | 3.91        | 1,180          |
| Engineering/computer science/mathematics                        | 4.84        | 630            | 2.69        | 760            | 2.91        | 770            | 2.34        | 930            | 2.55        | 800            |
| Business/management   | 2.75        | 560            | 1.59        | 580            | 1.90        | 610            | 1.72        | 490            | 2.35        | 700            |
| Health  | 3.30        | 870            | 2.25        | 550            | 5.25        | 900            | 2.28        | 1,070          | 1.96        | 810            |
| Other   | 1.82        | 270            | 1.05        | 290            | 1.83        | 390            | 1.34        | 340            | 1.63        | 540            |
| Doctor's degree program – research/scholarship                  |             |                |             |                |             |                |             |                |             |                |
| Ph.D. (except in education)                                     | 2.65        | 660            | 1.38        | 540            | 1.18        | 490            | 0.68        | 500            | 1.14        | 790            |
| Education (any doctorate)                                       | 6.61        | 840            | 3.14        | 540            | 2.35        | 870            | 3.42        | 1,270          | 2.28        | 850            |
| Other doctorate   | 6.80        | 1,500          | 3.11        | 970            | 3.10        | 1,080          | 2.11        | 910            | 2.30        | 1,120          |

See notes at end of table.

# National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics          | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctoral field of study                         |         |                |           |                |         |                |         |                |         |                |
| Humanities                                      | 6.36    | \$1,120        | 3.23      | \$1,700        | 3.40    | \$820          | 1.87    | \$1,130        | 2.90    | \$1,670        |
| Social/behavioral sciences                      | 3.91    | 860            | 1.90      | 1,150          | 2.16    | 1,090          | 1.84    | 1,950          | 2.10    | 1,250          |
| Life and physical sciences                      | 4.75    | 1,850          | 2.03      | 1060.00        | 1.31    | 680            | 1.49    | 920            | 2.42    | 1,580          |
| Engineering/computer science/mathematics        | 6.16    | 1,270          | 2.84      | 1100.00        | 1.44    | 620            | 1.15    | 1,200          | 1.77    | 1,250          |
| Business/management                             | 10.23   | †              | 6.40      | 1110.00        | 9.77    | 1,710          | 5.35    | 2,740          | 1.83    | 1,300          |
| Health  | †       | †              | 1.35      | 1,160          | 1.34    | 780            | 1.44    | 970            | 1.43    | 830            |
| Other   | 5.35    | 930            | 1.92      | 550            | 1.25    | 770            | 0.96    | 650            | 1.11    | 800            |
| Doctor's degree program – professional practice |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                         | 3.11    | 990            | 3.12      | 1,920          | 1.92    | 1,120          | 2.16    | 1,410          | 1.80    | 1,230          |
| Other health science                            | 2.63    | 870            | 2.04      | 800            | 2.43    | 1,010          | 2.17    | 1,150          | 2.20    | 1,190          |
| Law (LL.B. or J.D.)                             | 1.71    | 550            | 1.32      | 510            | 1.47    | 840            | 1.33    | 1,000          | 1.60    | 1,090          |
| Theology (M.Div., M.H.L., B.D.)                 | 22.67   | 5,110          | 10.13     | 1,220          | 7.12    | 1,510          | 4.57    | 2,070          | †       | †              |
| Attendance status                               |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                            | 1.30    | 410            | 0.66      | 360            | 1.06    | 350            | 0.80    | 330            | 0.77    | 330            |
| Part-time or part-year                          | 1.39    | 270            | 0.72      | 150            | 1.08    | 220            | 0.84    | 260            | 0.99    | 280            |
| Type of institution                             |         |                |           |                |         |                |         |                |         |                |
| Public  | 1.18    | 250            | 0.69      | 190            | 1.05    | 240            | 0.86    | 290            | 0.89    | 290            |
| Private nonprofit                               | 1.97    | 470            | 0.83      | 510            | 1.43    | 640            | 0.78    | 300            | 0.89    | 400            |
| For-profit                                      | 2.38    | 530            | 4.04      | 1,140          | 4.36    | 1,010          | 3.40    | 1,350          | 3.18    | 510            |
| Tuition and fees                                |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                               | 1.58    | 290            | 1.17      | 200            | 2.08    | 620            | 1.85    | 350            | 1.93    | 470            |
| Lower middle 25 percent                         | 2.34    | 360            | 1.30      | 220            | 1.71    | 280            | 1.38    | 280            | 1.38    | 410            |
| Upper middle 25 percent                         | 1.77    | 400            | 0.93      | 260            | 1.33    | 340            | 0.94    | 360            | 1.17    | 510            |
| Highest 25 percent                              | 1.57    | 490            | 0.63      | 460            | 1.12    | 550            | 0.91    | 520            | 0.86    | 550            |

See notes at end of table.

# National Center for Education Statistics

**Table S3.**

**Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 1.47    | \$360          | 0.87      | \$360          | 0.93    | \$480          | 0.86    | \$340          | 1.01    | \$460          |
| Female                                 | 1.26    | 230            | 0.64      | 240            | 1.32    | 350            | 0.82    | 260            | 0.90    | 250            |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 1.10    | 210            | 0.57      | 210            | 1.02    | 340            | 0.64    | 190            | 0.73    | 240            |
| Resident alien                         | 5.30    | 840            | 3.41      | 1,610          | 3.18    | 1,130          | 2.66    | 1,320          | 3.56    | 1,540          |
| Foreign or international student       | 5.24    | 1,810          | 2.05      | 620            | 2.18    | 580            | 1.85    | 500            | 2.43    | 1,170          |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 1.62    | 480            | 1.09      | 390            | 1.42    | 520            | 1.26    | 450            | 1.38    | 500            |
| 25–29                                  | 1.60    | 340            | 1.01      | 310            | 1.11    | 440            | 0.92    | 360            | 1.17    | 530            |
| 30–34                                  | 2.57    | 460            | 1.51      | 450            | 2.00    | 540            | 1.66    | 510            | 1.73    | 700            |
| 35–39                                  | 2.28    | 550            | 1.79      | 480            | 2.36    | 720            | 2.07    | 540            | 2.85    | 630            |
| 40 or older                            | 1.61    | 320            | 1.17      | 290            | 2.36    | 470            | 1.67    | 500            | 1.43    | 430            |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 1.12    | 230            | 0.61      | 210            | 1.15    | 340            | 0.77    | 270            | 0.86    | 310            |
| Black                                  | 2.69    | 570            | 1.99      | 750            | 2.06    | 520            | 2.07    | 680            | 2.33    | 600            |
| Hispanic                               | 5.14    | 540            | 1.94      | 590            | 2.76    | 850            | 1.71    | 960            | 2.40    | 920            |
| Asian/Pacific Islander                 | 3.22    | 740            | 1.78      | 630            | 1.78    | 730            | 1.43    | 530            | 2.18    | 910            |
| Other or Two or more races             | 6.23    | 1,290          | 2.66      | 990            | 3.11    | 1,180          | 5.62    | 1,340          | 3.12    | 2,320          |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 1.31    | 300            | 0.64      | 270            | 0.93    | 400            | 0.76    | 270            | 0.83    | 320            |
| Married with no dependents             | 2.06    | 400            | 1.14      | 400            | 1.88    | 480            | 1.75    | 590            | 1.99    | 710            |
| Unmarried with dependents              | 2.37    | 620            | 1.72      | 500            | 3.36    | 660            | 2.91    | 760            | 2.16    | 610            |
| Married with dependents                | 2.06    | 300            | 1.07      | 390            | 1.92    | 450            | 1.52    | 320            | 1.60    | 420            |

See notes at end of table.



# National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.36    | \$430          | 0.87      | \$320          | 1.06    | \$530          | 0.97    | \$410          | 1.10    | \$440          |
| Lower middle 25 percent                | 2.04    | 490            | 1.09      | 400            | 1.47    | 390            | 1.10    | 360            | 1.30    | 480            |
| Upper middle 25 percent                | 1.96    | 380            | 1.12      | 360            | 1.49    | 350            | 1.54    | 350            | 1.51    | 530            |
| Highest 25 percent                     | 1.52    | 310            | 1.20      | 260            | 2.01    | 430            | 1.62    | 530            | 1.56    | 410            |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                   | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|--|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|  | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Total (50 states, District of Columbia, and Puerto Rico) | 25.6                      | 15.8                          | 58.6                               | 33.3                      | 30.7                          | 36.1                               | 32.4                      | 23.7                          | 43.8                               | 33.6                      | 24.1                          | 42.3                               | —                         | —                             | —                                  |
| U.S. total (excluding Puerto Rico)                       | 24.9                      | 15.7                          | 59.4                               | 33.3                      | 30.7                          | 36.0                               | 32.7                      | 23.4                          | 43.9                               | 33.7                      | 24.1                          | 42.2                               | 40.4                      | 23.6                          | 36.0                               |
| Graduate program level <sup>1</sup>                      |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Master's degree  | 25.1                      | 12.8                          | 62.2                               | 38.4                      | 25.4                          | 36.3                               | 33.6                      | 21.6                          | 44.8                               | 36.4                      | 22.1                          | 41.5                               | 43.9                      | 22.6                          | 33.5                               |
| Doctor's degree – research/scholarship                   | 11.3                      | 8.0                           | 80.6                               | 25.2                      | 44.7                          | 30.0                               | 13.5                      | 21.0                          | 65.5                               | 19.0                      | 21.9                          | 59.1                               | 18.4                      | 15.5                          | 66.0                               |
| Doctor's degree – professional practice                  | 42.2                      | 37.4                          | 20.3                               | 9.2                       | 44.7                          | 46.1                               | 44.2                      | 41.5                          | 14.2                               | 44.3                      | 45.7                          | 10.0                               | 50.1                      | 42.0                          | 7.9                                |
| Other <sup>2</sup>                                       | 22.0                      | 8.4                           | 69.6                               | 54.4                      | 17.0                          | 28.6                               | 37.1                      | 14.4                          | 48.5                               | 32.2                      | 16.5                          | 51.2                               | 37.9                      | 14.2                          | 47.9                               |
| Master's degree program                                  |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Business administration (M.B.A.)                         | 18.1                      | 13.9                          | 68.0                               | 51.2                      | 20.5                          | 28.2                               | 27.3                      | 25.9                          | 46.9                               | 30.8                      | 21.2                          | 48.0                               | 35.9                      | 18.3                          | 45.8                               |
| Education (any master's)                                 | 35.5                      | 7.8                           | 56.8                               | 41.9                      | 15.1                          | 43.1                               | 40.1                      | 17.4                          | 42.4                               | 49.1                      | 18.6                          | 32.3                               | 56.3                      | 22.1                          | 21.6                               |
| Other master's <sup>3</sup>                              | 23.4                      | 14.3                          | 62.3                               | 32.2                      | 31.4                          | 36.4                               | 32.7                      | 22.1                          | 45.2                               | 31.6                      | 24.4                          | 44.0                               | 41.6                      | 23.9                          | 34.5                               |
| Master's field of study                                  |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Humanities   | 19.4                      | 18.8                          | 61.8                               | 28.4                      | 37.9                          | 33.6                               | 27.4                      | 26.9                          | 45.7                               | 24.1                      | 26.4                          | 49.5                               | 28.8                      | 33.5                          | 37.6                               |
| Social/behavioral sciences                               | 39.2                      | 17.3                          | 43.4                               | 19.8                      | 33.5                          | 46.7                               | 34.1                      | 32.9                          | 33.0                               | 51.1                      | 25.6                          | 23.2                               | 57.4                      | 21.4                          | 21.2                               |
| Life and physical sciences                               | 13.0 !                    | 3.6 !                         | 83.3                               | 27.1                      | 33.1                          | 39.8                               | 33.7                      | 22.1                          | 44.3                               | 21.6                      | 28.1                          | 50.4                               | 38.9                      | 24.0                          | 37.1                               |
| Engineering/computer science/mathematics                 | 8.7                       | 4.1 !                         | 87.2                               | 45.6                      | 27.7                          | 26.7                               | 22.7 !                    | 10.3                          | 67.0                               | 11.0                      | 14.8                          | 74.3                               | 20.7                      | 12.6                          | 66.7                               |
| Business/management                                      | 22.0                      | 13.6                          | 64.4                               | 50.2                      | 19.6                          | 30.1                               | 29.2                      | 23.4                          | 47.5                               | 32.7                      | 20.2                          | 47.1                               | 41.2                      | 19.4                          | 39.4                               |
| Health   | 26.3                      | 25.3                          | 48.4                               | 30.4                      | 30.8                          | 38.7                               | 43.2                      | 26.7                          | 30.1                               | 35.9                      | 31.9                          | 32.2                               | 47.7                      | 23.5                          | 28.8                               |
| Other  | 33.5                      | 9.6                           | 56.9                               | 40.6                      | 18.9                          | 40.5                               | 39.5                      | 20.0                          | 40.5                               | 46.4                      | 20.9                          | 32.7                               | 50.9                      | 24.0                          | 25.1                               |

See notes at end of table.

# National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics            | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|---|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|   | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Doctor's degree program –<br>research/scholarship |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Ph.D. except in education                         | 6.3                       | 7.4                           | 86.3                               | 21.6                      | 49.0                          | 29.4                               | 5.9                       | 16.9                          | 77.2                               | 10.3 !                    | 17.9                          | 71.8                               | 6.3                       | 14.0                          | 79.7                               |
| Education (any doctorate) <sup>4</sup>            | 24.3                      | 11.5 !                        | 64.2                               | 35.9                      | 27.0                          | 37.1                               | 24.2                      | 15.9                          | 59.9                               | 26.8                      | 28.6                          | 44.6                               | 53.7                      | 17.1                          | 29.2                               |
| Other doctorate                                   | 17.1                      | ‡                             | 73.9                               | 31.2                      | 41.0                          | 27.8                               | 28.5                      | 35.0                          | 36.5                               | 37.3                      | 28.5                          | 34.2                               | 38.0                      | 21.5                          | 40.5                               |
| Doctoral field of study                           |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Humanities  | 10.8 !                    | 11.3 !                        | 77.9                               | 44.2                      | 36.2                          | 19.7                               | 14.4                      | 20.5                          | 65.2                               | 12.8                      | 27.2                          | 60.0                               | 9.8                       | 19.1                          | 71.1                               |
| Social/behavioral sciences                        | 9.0                       | 13.6 !                        | 77.5                               | 18.1                      | 50.1                          | 31.8                               | 13.9                      | 33.8                          | 52.3                               | 30.1                      | 31.5                          | 38.4                               | 25.9                      | 24.7                          | 49.4                               |
| Life and physical sciences                        | ‡                         | 4.3 !                         | 95.1                               | 15.0                      | 61.2                          | 23.8                               | ‡                         | 14.3                          | 84.2                               | 4.9 !                     | 17.9                          | 77.2                               | 5.8                       | 11.7                          | 82.5                               |
| Engineering/computer<br>science/mathematics       | #                         | 2.0                           | 98.0                               | 24.4                      | 41.2                          | 34.4                               | 2.9 !                     | 9.4                           | 87.7                               | ‡                         | 9.3                           | 82.5                               | 1.5 !                     | 7.5                           | 91.0                               |
| Business/management                               | ‡                         | ‡                             | ‡                                  | 42.9                      | 29.2                          | 27.9                               | 34.0 !                    | 12.0                          | 54.0                               | 60.8 !                    | ‡                             | ‡                                  | 38.1                      | 18.1                          | 43.8                               |
| Health  | ‡                         | ‡                             | ‡                                  | 9.3                       | 49.5                          | 41.1                               | 40.3                      | 42.6                          | 17.1                               | 38.9                      | 45.4                          | 15.7                               | 49.2                      | 39.0                          | 11.8                               |
| Other   | 24.7                      | 10.3 !                        | 64.9                               | 11.7                      | 37.6                          | 50.7                               | 37.5                      | 33.3                          | 29.1                               | 31.6                      | 34.5                          | 33.9                               | 37.6                      | 31.3                          | 31.1                               |
| Doctor's degree – professional practice           |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Medicine (M.D. or D.O.)                           | 37.0                      | 43.6                          | 19.4                               | 5.9 !                     | 54.0                          | 40.1                               | 41.7                      | 45.6                          | 12.7                               | 48.2                      | 42.7                          | 9.0                                | 46.5                      | 46.5                          | 7.0                                |
| Other health science <sup>5</sup>                 | 45.4                      | 38.0                          | 16.6                               | 6.9                       | 46.6                          | 46.5                               | 45.4                      | 44.8                          | 9.8                                | 44.2                      | 47.1                          | 8.6                                | 57.0                      | 38.9                          | 4.2                                |
| Law (LL.B. or J.D.)                               | 50.2                      | 38.3                          | 11.5                               | 4.5                       | 40.6                          | 54.9                               | 50.6                      | 41.2                          | 8.2                                | 44.7                      | 47.2                          | 8.1                                | 45.6                      | 47.1                          | 7.4                                |
| Theology (M.Div., M.H.L., B.D.)                   | #                         | ‡                             | 94.4 !                             | 67.0                      | 28.1                          | ‡                                  | 17.3 !                    | 24.8                          | 58.0                               | 23.4                      | 37.9                          | 38.7                               | —                         | —                             | —                                  |
| Attendance status <sup>6</sup>                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Full-time, full-year                              | 28.1                      | 24.1                          | 47.9                               | 15.0                      | 45.5                          | 39.5                               | 37.0                      | 34.0                          | 29.0                               | 34.8                      | 32.3                          | 32.9                               | 40.0                      | 31.6                          | 28.4                               |
| Part-time or part-year                            | 22.4                      | 9.2                           | 68.4                               | 48.7                      | 18.2                          | 33.1                               | 29.5                      | 17.2                          | 53.3                               | 32.9                      | 18.9                          | 48.2                               | 40.9                      | 16.7                          | 42.5                               |

See notes at end of table.

# National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|--|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|  | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Type of institution <sup>7</sup>       |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Public                                 | 20.0                      | 13.1                          | 66.9                               | 33.9                      | 31.1                          | 35.0                               | 26.1                      | 22.5                          | 51.4                               | 26.9                      | 23.4                          | 49.7                               | 31.9                      | 25.4                          | 42.6                               |
| Private nonprofit                      | 31.6                      | 19.3                          | 49.1                               | 32.8                      | 30.7                          | 36.5                               | 36.7                      | 24.5                          | 38.8                               | 35.2                      | 24.9                          | 39.8                               | 42.2                      | 24.1                          | 33.7                               |
| For-profit                             | 36.5                      | 12.5                          | 51.0                               | 25.8 !                    | 14.8                          | 59.5                               | 57.5                      | 26.8 !                        | 15.6 !                             | 56.6                      | 23.4                          | 20.0                               | 62.2                      | 15.3                          | 22.5                               |
| Tuition and fees <sup>8</sup>          |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Lowest 25 percent                      | 14.7                      | 5.5                           | 79.7                               | 61.3                      | 11.7                          | 27.0                               | 21.1                      | 11.1                          | 67.7                               | 25.8                      | 13.1                          | 61.2                               | 35.3                      | 11.8                          | 52.9                               |
| Lower middle 25 percent                | 24.1                      | 10.9                          | 65.1                               | 42.8                      | 22.4                          | 34.8                               | 32.9                      | 21.1                          | 46.0                               | 35.5                      | 21.3                          | 43.2                               | 43.9                      | 21.3                          | 34.7                               |
| Upper middle 25 percent                | 27.0                      | 19.2                          | 53.9                               | 30.3                      | 30.9                          | 38.8                               | 35.8                      | 25.8                          | 38.4                               | 38.9                      | 23.5                          | 37.7                               | 44.3                      | 26.0                          | 29.7                               |
| Highest 25 percent                     | 31.6                      | 27.8                          | 40.6                               | 17.6                      | 43.9                          | 38.5                               | 35.9                      | 31.6                          | 32.5                               | 31.0                      | 34.0                          | 35.0                               | 35.8                      | 30.0                          | 34.2                               |
| Sex                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Male                                   | 23.4                      | 14.3                          | 62.3                               | 32.1                      | 31.8                          | 36.1                               | 29.3                      | 23.0                          | 47.7                               | 26.3                      | 23.8                          | 49.9                               | 32.9                      | 24.0                          | 43.1                               |
| Female                                 | 27.6                      | 17.2                          | 55.1                               | 34.2                      | 29.8                          | 36.0                               | 35.0                      | 24.3                          | 40.7                               | 38.9                      | 24.2                          | 36.9                               | 45.5                      | 23.3                          | 31.3                               |
| Citizenship                            |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| U.S. citizen                           | 26.6                      | 16.3                          | 57.1                               | 33.3                      | 30.1                          | 36.6                               | 34.9                      | 25.3                          | 39.8                               | 36.2                      | 25.9                          | 37.9                               | 43.8                      | 25.5                          | 30.8                               |
| Resident alien                         | 23.8                      | 18.7                          | 57.6                               | 29.3                      | 35.2                          | 35.5                               | 32.6                      | 22.1                          | 45.3                               | 28.8                      | 21.3                          | 49.9                               | 37.6                      | 20.6                          | 41.8                               |
| Foreign/international student          | ‡                         | #                             | 99.1                               | 34.6                      | 34.9                          | 30.4                               | 3.0                       | 6.4                           | 90.6                               | 7.7                       | 5.4                           | 86.9                               | 3.3 !                     | 2.9 !                         | 93.9                               |
| Age                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| 24 or younger                          | 34.1                      | 23.2                          | 42.8                               | 20.3                      | 43.3                          | 36.4                               | 33.2                      | 32.4                          | 34.5                               | 33.0                      | 28.0                          | 39.0                               | 33.7                      | 32.2                          | 34.1                               |
| 25–29                                  | 24.8                      | 17.6                          | 57.6                               | 26.3                      | 33.8                          | 39.9                               | 33.5                      | 26.8                          | 39.7                               | 32.5                      | 28.1                          | 39.4                               | 39.3                      | 24.8                          | 36.0                               |
| 30–34                                  | 19.7                      | 12.7                          | 67.5                               | 37.7                      | 27.6                          | 34.7                               | 29.4                      | 20.4                          | 50.3                               | 32.3                      | 21.1                          | 46.6                               | 43.1                      | 21.7                          | 35.2                               |
| 35–39                                  | 21.4                      | 10.5                          | 68.2                               | 42.1                      | 22.9                          | 34.9                               | 29.9                      | 22.0                          | 48.1                               | 41.0                      | 20.0                          | 39.0                               | 47.9                      | 19.2                          | 32.9                               |
| 40 or older                            | 24.0                      | 7.5                           | 68.5                               | 53.5                      | 16.8                          | 29.7                               | 33.4                      | 12.3                          | 54.3                               | 32.9                      | 17.3                          | 49.8                               | 44.1                      | 15.0                          | 40.9                               |

See notes at end of table.

# National Center for Education Statistics

**Table 4.**

**Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics  | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|---|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|   | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Race/ethnicity <sup>9</sup>             |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| White                                   | 25.4                      | 15.4                          | 59.2                               | 35.3                      | 30.0                          | 34.7                               | 32.2                      | 23.2                          | 44.6                               | 31.5                      | 24.7                          | 43.8                               | 39.1                      | 24.6                          | 36.3                               |
| Black                                   | 35.5                      | 20.2                          | 44.3                               | 27.0                      | 26.3                          | 46.7                               | 44.0                      | 25.3                          | 30.6                               | 52.0                      | 24.0                          | 24.0                               | 61.3                      | 21.2                          | 17.5                               |
| Hispanic                                | 28.5                      | 22.1                          | 49.5                               | 31.0                      | 32.1                          | 36.9                               | 34.0                      | 31.6                          | 34.4                               | 42.3                      | 26.4                          | 31.3                               | 42.0                      | 27.6                          | 30.4                               |
| Asian/Pacific Islander                  | 17.7                      | 13.2                          | 69.1                               | 28.1                      | 35.6                          | 36.3                               | 19.3                      | 18.1                          | 62.6                               | 16.6                      | 16.8                          | 66.5                               | 23.5                      | 17.5                          | 59.0                               |
| Other or Two or more races              | 20.9                      | 10.2                          | 69.0                               | 27.7                      | 40.2                          | 32.1                               | 40.3                      | 27.9                          | 31.9                               | 30.8                      | 29.6                          | 39.6                               | 38.2                      | 24.8                          | 37.0                               |
| Marital status/dependents <sup>10</sup> |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| No dependents, unmarried                | 28.5                      | 18.4                          | 53.2                               | 24.5                      | 37.7                          | 37.8                               | 34.4                      | 28.2                          | 37.4                               | 35.0                      | 27.5                          | 37.5                               | 38.3                      | 27.9                          | 33.8                               |
| No dependents, married                  | 19.4                      | 13.7                          | 66.9                               | 42.7                      | 24.9                          | 32.5                               | 26.6                      | 19.0                          | 54.3                               | 26.3                      | 20.1                          | 53.6                               | 34.4                      | 20.1                          | 45.5                               |
| With dependents, unmarried              | 28.1                      | 14.1                          | 57.8                               | 32.4                      | 24.0                          | 43.6                               | 38.5                      | 24.1                          | 37.4                               | 46.9                      | 24.0                          | 29.1                               | 56.7                      | 19.4                          | 24.0                               |
| With dependents, married                | 20.7                      | 10.6                          | 68.7                               | 47.3                      | 21.0                          | 31.7                               | 30.0                      | 16.8                          | 53.2                               | 30.2                      | 18.6                          | 51.2                               | 41.9                      | 17.5                          | 40.7                               |
| Income (including spouse's)             |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Lowest 25 percent                       | 34.0                      | 24.9                          | 41.1                               | 12.6                      | 46.8                          | 40.6                               | 36.3                      | 35.7                          | 28.0                               | 38.1                      | 32.5                          | 29.4                               | 40.7                      | 34.4                          | 24.9                               |
| Lower middle 25 percent                 | 25.9                      | 14.6                          | 59.5                               | 24.4                      | 30.5                          | 45.1                               | 34.0                      | 25.2                          | 40.8                               | 37.0                      | 25.9                          | 37.1                               | 40.2                      | 24.0                          | 35.8                               |
| Upper middle 25 percent                 | 24.5                      | 12.9                          | 62.6                               | 44.9                      | 23.0                          | 32.1                               | 31.7                      | 18.3                          | 50.0                               | 32.6                      | 22.3                          | 45.1                               | 42.8                      | 18.9                          | 38.3                               |
| Highest 25 percent                      | 16.4                      | 8.9                           | 74.6                               | 65.7                      | 13.1                          | 21.2                               | 26.1                      | 12.5                          | 61.4                               | 25.5                      | 13.8                          | 60.7                               | 37.7                      | 14.2                          | 48.1                               |

See notes at end of table.

# National Center for Education Statistics

**Table 4.**

**Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

— Not available.

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Other financial aid includes work-study, institutional graduate teaching assistantships, job training, and federal Veterans' benefits. The sample is all graduate students who received financial aid, and categories are mutually exclusive. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                   | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|--|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|  | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Total (50 states, District of Columbia, and Puerto Rico) | 1.03                      | 0.78                          | 1.03                               | 0.74                      | 0.77                          | 0.86                               | 1.14                      | 1.04                          | 1.30                               | 0.76                      | 0.67                          | 0.56                               | †                         | †                             | †                                  |
| U.S. total (excluding Puerto Rico)                       | 0.96                      | 0.88                          | 0.98                               | 0.74                      | 0.77                          | 0.86                               | 1.08                      | 1.02                          | 1.29                               | 0.76                      | 0.68                          | 0.57                               | 0.78                      | 0.54                          | 0.61                               |
| Graduate program level                                   |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Master's degree  | 1.11                      | 0.97                          | 1.16                               | 1.08                      | 1.10                          | 1.07                               | 1.55                      | 1.54                          | 1.73                               | 1.25                      | 0.87                          | 0.95                               | 1.09                      | 0.73                          | 0.97                               |
| Doctor's degree – research/scholarship                   | 2.59                      | 1.74                          | 3.12                               | 1.23                      | 1.16                          | 1.27                               | 1.09                      | 1.42                          | 1.57                               | 2.71                      | 1.72                          | 2.66                               | 0.96                      | 0.66                          | 1.22                               |
| Doctor's degree – professional practice                  | 3.12                      | 2.07                          | 3.83                               | 1.65                      | 2.41                          | 2.49                               | 2.46                      | 2.17                          | 1.67                               | 1.68                      | 1.58                          | 0.93                               | 1.79                      | 1.63                          | 0.70                               |
| Other  | 2.61                      | 1.49                          | 2.76                               | 2.55                      | 1.48                          | 2.48                               | 3.94                      | 2.29                          | 4.26                               | 2.78                      | 2.88                          | 3.90                               | 4.29                      | 2.27                          | 4.09                               |
| Master's degree program                                  |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Business administration (M.B.A.)                         | 1.76                      | 2.95                          | 2.92                               | 2.50                      | 1.93                          | 2.01                               | 3.67                      | 3.95                          | 3.97                               | 3.88                      | 2.54                          | 2.55                               | 3.25                      | 2.33                          | 3.03                               |
| Education (any master's)                                 | 2.47                      | 1.14                          | 2.54                               | 2.18                      | 1.43                          | 2.33                               | 2.80                      | 2.39                          | 2.77                               | 2.66                      | 1.57                          | 2.19                               | 2.36                      | 1.86                          | 2.08                               |
| Other master's   | 1.95                      | 1.30                          | 1.89                               | 1.27                      | 1.39                          | 1.35                               | 2.05                      | 1.66                          | 1.99                               | 1.46                      | 1.15                          | 1.40                               | 1.30                      | 0.87                          | 1.24                               |
| Master's field of study                                  |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Humanities   | 4.26                      | 3.06                          | 6.10                               | 3.45                      | 3.27                          | 4.24                               | 3.81                      | 4.03                          | 4.51                               | 2.55                      | 2.32                          | 3.21                               | 3.59                      | 2.99                          | 3.40                               |
| Social/behavioral sciences                               | 4.23                      | 3.67                          | 3.41                               | 2.68                      | 3.51                          | 3.44                               | 5.36                      | 5.93                          | 4.09                               | 3.55                      | 2.92                          | 2.88                               | 4.15                      | 2.97                          | 4.09                               |
| Life and physical sciences                               | 4.01                      | 1.41                          | 4.65                               | 3.85                      | 4.04                          | 4.83                               | 6.49                      | 4.61                          | 6.94                               | 3.37                      | 4.00                          | 4.80                               | 4.44                      | 3.39                          | 4.28                               |
| Engineering/computer science/mathematics                 | 2.03                      | 1.43                          | 2.70                               | 3.57                      | 3.45                          | 2.83                               | 8.08                      | 2.40                          | 7.47                               | 1.86                      | 2.42                          | 2.90                               | 2.50                      | 1.65                          | 2.83                               |
| Business/management                                      | 2.23                      | 2.27                          | 2.66                               | 2.34                      | 1.68                          | 1.75                               | 3.17                      | 3.16                          | 3.12                               | 3.30                      | 2.04                          | 2.29                               | 3.26                      | 1.90                          | 3.00                               |
| Health   | 3.74                      | 4.43                          | 4.44                               | 2.88                      | 3.15                          | 3.36                               | 5.71                      | 4.49                          | 4.33                               | 2.66                      | 3.35                          | 2.93                               | 2.55                      | 1.77                          | 2.61                               |
| Other  | 2.09                      | 1.32                          | 2.08                               | 1.78                      | 1.51                          | 1.89                               | 2.23                      | 2.06                          | 2.15                               | 2.13                      | 1.28                          | 1.77                               | 1.76                      | 1.41                          | 1.61                               |

See notes at end of table.

# National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics            | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|---|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|   | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Doctor's degree program –<br>research/scholarship |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Ph.D. except in education                         | 1.77                      | 1.85                          | 2.74                               | 1.27                      | 1.64                          | 1.75                               | 0.85                      | 1.11                          | 1.30                               | 3.36                      | 1.79                          | 4.01                               | 0.64                      | 0.82                          | 1.07                               |
| Education (any doctorate)                         | 7.18                      | 4.60                          | 8.31                               | 4.46                      | 3.32                          | 4.87                               | 2.92                      | 1.81                          | 3.56                               | 3.22                      | 7.10                          | 8.18                               | 1.99                      | 1.77                          | 2.04                               |
| Other doctorate                                   | 4.00                      | †                             | 4.41                               | 3.50                      | 4.65                          | 2.94                               | 3.70                      | 4.12                          | 3.48                               | 5.50                      | 3.69                          | 3.36                               | 2.80                      | 2.28                          | 3.32                               |
| Doctoral field of study                           |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Humanities  | 3.42                      | 3.67                          | 3.71                               | 4.82                      | 3.09                          | 2.84                               | 3.11                      | 3.56                          | 3.44                               | 2.63                      | 2.56                          | 3.48                               | 2.02                      | 2.40                          | 2.65                               |
| Social/behavioral sciences                        | 2.17                      | 5.31                          | 5.65                               | 3.74                      | 5.19                          | 3.55                               | 2.09                      | 4.04                          | 4.05                               | 6.96                      | 6.70                          | 7.00                               | 2.94                      | 2.20                          | 3.35                               |
| Life and physical sciences                        | †                         | 1.97                          | 2.15                               | 1.9                       | 3.3                           | 3.0                                | †                         | 2.16                          | 2.31                               | 1.49                      | 2.21                          | 2.51                               | 0.98                      | 1.56                          | 1.71                               |
| Engineering/computer<br>science/mathematics       | †                         | 0.57                          | 0.57                               | 2.9                       | 3.0                           | 3.2                                | 1.18                      | 1.47                          | 1.75                               | †                         | 1.33                          | 5.25                               | 0.50                      | 1.24                          | 1.34                               |
| Business/management                               | †                         | †                             | †                                  | 6.0                       | 5.2                           | 5.0                                | 10.98                     | 3.60                          | 8.96                               | 21.13                     | †                             | †                                  | 3.40                      | 2.13                          | 3.64                               |
| Health  | †                         | †                             | †                                  | 1.15                      | 3.51                          | 3.49                               | 3.35                      | 3.52                          | 1.46                               | 2.85                      | 3.19                          | 1.55                               | 2.90                      | 2.55                          | 1.32                               |
| Other   | 5.48                      | 3.65                          | 6.25                               | 1.47                      | 2.41                          | 2.33                               | 2.41                      | 2.17                          | 1.75                               | 1.59                      | 1.76                          | 1.99                               | 1.68                      | 1.57                          | 1.50                               |
| Doctor's degree – professional practice           |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Medicine (M.D. or D.O.)                           | 3.73                      | 4.12                          | 3.60                               | 1.90                      | 5.05                          | 4.66                               | 3.13                      | 3.11                          | 2.13                               | 3.92                      | 3.57                          | 2.02                               | 2.84                      | 3.11                          | 1.51                               |
| Other health science                              | 6.69                      | 5.79                          | 3.33                               | 1.61                      | 5.04                          | 5.69                               | 7.23                      | 6.64                          | 1.94                               | 3.51                      | 3.56                          | 1.76                               | 4.76                      | 4.38                          | 1.01                               |
| Law (LL.B. or J.D.)                               | 2.77                      | 3.48                          | 2.05                               | 0.93                      | 2.93                          | 3.00                               | 3.11                      | 2.94                          | 1.40                               | 2.23                      | 2.29                          | 1.17                               | 2.51                      | 2.25                          | 1.29                               |
| Theology (M.Div., M.H.L., B.D.)                   | †                         | †                             | 32.03                              | 4.72                      | 6.15                          | †                                  | 6.76                      | 6.96                          | 7.31                               | 6.77                      | 7.07                          | 7.51                               | †                         | †                             | †                                  |
| Attendance status                                 |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Full-time, full-year                              | 1.64                      | 1.48                          | 1.81                               | 0.76                      | 0.98                          | 1.19                               | 1.59                      | 1.43                          | 1.14                               | 1.36                      | 1.00                          | 1.10                               | 1.08                      | 0.92                          | 0.93                               |
| Part-time or part-year                            | 1.09                      | 0.87                          | 1.09                               | 0.97                      | 0.77                          | 0.99                               | 1.42                      | 1.29                          | 1.48                               | 1.07                      | 0.93                          | 0.99                               | 1.17                      | 0.78                          | 1.18                               |

See notes at end of table.



# National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|--|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|  | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Type of institution                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Public                                 | 1.09                      | 0.99                          | 1.20                               | 0.99                      | 0.83                          | 1.04                               | 1.09                      | 0.95                          | 1.35                               | 0.86                      | 0.86                          | 0.79                               | 0.93                      | 0.90                          | 0.69                               |
| Private nonprofit                      | 2.10                      | 1.44                          | 2.24                               | 1.13                      | 1.44                          | 1.50                               | 1.95                      | 1.76                          | 1.57                               | 0.85                      | 0.82                          | 0.65                               | 1.31                      | 1.05                          | 0.91                               |
| For-profit                             | 4.53                      | 1.69                          | 6.19                               | 7.88                      | 2.29                          | 7.96                               | 8.73                      | 9.05                          | 4.99                               | 5.18                      | 5.65                          | 3.71                               | 3.82                      | 1.23                          | 3.59                               |
| Tuition and fees                       |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Lowest 25 percent                      | 1.28                      | 0.75                          | 1.55                               | 2.35                      | 1.14                          | 2.07                               | 2.28                      | 1.71                          | 3.09                               | 1.79                      | 1.70                          | 2.29                               | 2.13                      | 1.25                          | 2.32                               |
| Lower middle 25 percent                | 2.27                      | 1.42                          | 2.21                               | 1.88                      | 1.26                          | 1.76                               | 2.13                      | 2.10                          | 2.35                               | 2.37                      | 1.77                          | 1.82                               | 1.88                      | 1.35                          | 1.70                               |
| Upper middle 25 percent                | 2.42                      | 1.94                          | 3.04                               | 1.24                      | 1.47                          | 1.60                               | 2.21                      | 2.02                          | 1.65                               | 1.63                      | 1.34                          | 1.35                               | 1.60                      | 1.31                          | 1.38                               |
| Highest 25 percent                     | 1.44                      | 1.99                          | 2.25                               | 0.92                      | 1.35                          | 1.40                               | 2.57                      | 1.97                          | 1.61                               | 1.54                      | 1.49                          | 1.39                               | 1.43                      | 1.19                          | 1.51                               |
| Sex                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Male                                   | 1.32                      | 0.82                          | 1.51                               | 1.16                      | 1.18                          | 1.15                               | 1.76                      | 1.31                          | 1.88                               | 1.23                      | 1.11                          | 1.25                               | 1.29                      | 0.93                          | 1.18                               |
| Female                                 | 1.36                      | 1.12                          | 1.35                               | 0.84                      | 0.86                          | 0.98                               | 1.48                      | 1.31                          | 1.46                               | 1.07                      | 0.93                          | 0.92                               | 1.11                      | 0.81                          | 0.99                               |
| Citizenship                            |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| U.S. citizen                           | 1.08                      | 0.83                          | 1.08                               | 0.75                      | 0.83                          | 0.95                               | 1.16                      | 1.09                          | 1.20                               | 0.82                      | 0.76                          | 0.61                               | 0.87                      | 0.60                          | 0.72                               |
| Resident alien                         | 3.39                      | 2.54                          | 4.73                               | 3.76                      | 3.97                          | 3.67                               | 5.05                      | 3.88                          | 4.96                               | 3.47                      | 2.95                          | 4.74                               | 3.99                      | 3.83                          | 4.41                               |
| Foreign/international student          | †                         | †                             | 0.68                               | 2.04                      | 1.72                          | 2.04                               | 0.75                      | 1.30                          | 1.52                               | 1.83                      | 1.11                          | 2.01                               | 1.15                      | 0.98                          | 1.55                               |
| Age                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| 24 or younger                          | 2.09                      | 1.64                          | 2.14                               | 1.20                      | 1.65                          | 1.53                               | 1.84                      | 1.73                          | 1.79                               | 1.72                      | 1.03                          | 1.76                               | 1.49                      | 1.61                          | 1.55                               |
| 25–29                                  | 1.26                      | 1.57                          | 1.80                               | 1.13                      | 1.35                          | 1.30                               | 1.46                      | 1.30                          | 1.37                               | 1.13                      | 1.14                          | 1.14                               | 1.38                      | 1.03                          | 1.16                               |
| 30–34                                  | 2.04                      | 2.15                          | 2.43                               | 1.84                      | 1.53                          | 1.74                               | 3.07                      | 2.06                          | 3.07                               | 2.85                      | 1.55                          | 2.55                               | 2.08                      | 1.48                          | 1.76                               |
| 35–39                                  | 2.71                      | 1.48                          | 3.45                               | 2.52                      | 2.05                          | 2.35                               | 3.76                      | 3.01                          | 3.82                               | 3.27                      | 3.01                          | 2.69                               | 2.58                      | 1.84                          | 2.48                               |
| 40 or older                            | 1.79                      | 0.66                          | 1.84                               | 1.98                      | 1.25                          | 1.86                               | 3.43                      | 2.15                          | 3.19                               | 2.04                      | 2.09                          | 2.22                               | 1.67                      | 1.27                          | 1.99                               |

See notes at end of table.

# National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96                   |                               |                                    | 1999–2000                 |                               |                                    | 2003–04                   |                               |                                    | 2007–08                   |                               |                                    | 2011–12                   |                               |                                    |
|--|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|---------------------------|-------------------------------|------------------------------------|
|  | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid | Exclu-<br>sively<br>loans | Loans<br>with<br>other<br>aid | No<br>loans<br>but<br>other<br>aid |
| Race/ethnicity                         |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| White                                  | 1.13                      | 0.92                          | 1.18                               | 0.88                      | 0.84                          | 0.92                               | 1.14                      | 1.11                          | 1.28                               | 0.88                      | 0.77                          | 0.73                               | 0.98                      | 0.73                          | 0.81                               |
| Black                                  | 3.61                      | 2.32                          | 3.27                               | 2.71                      | 2.09                          | 3.37                               | 3.77                      | 2.89                          | 2.56                               | 3.93                      | 2.82                          | 3.19                               | 2.56                      | 1.76                          | 2.59                               |
| Hispanic                               | 5.46                      | 4.87                          | 8.94                               | 2.56                      | 2.27                          | 2.68                               | 4.83                      | 4.52                          | 4.06                               | 3.11                      | 2.56                          | 2.52                               | 2.84                      | 2.62                          | 2.80                               |
| Asian/Pacific Islander                 | 3.25                      | 1.74                          | 3.50                               | 2.16                      | 2.14                          | 1.98                               | 2.12                      | 2.13                          | 2.77                               | 1.49                      | 1.70                          | 1.74                               | 1.88                      | 1.51                          | 2.06                               |
| Other or Two or more races             | 5.69                      | 2.59                          | 6.69                               | 4.09                      | 3.87                          | 3.38                               | 5.60                      | 3.68                          | 4.17                               | 5.05                      | 8.10                          | 5.52                               | 5.49                      | 3.87                          | 6.83                               |
| Marital status/dependents              |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| No dependents, unmarried               | 0.97                      | 1.04                          | 1.20                               | 1.02                      | 1.11                          | 1.03                               | 1.26                      | 1.14                          | 1.27                               | 1.17                      | 0.79                          | 1.12                               | 1.11                      | 0.91                          | 0.91                               |
| No dependents, married                 | 1.98                      | 1.36                          | 2.01                               | 1.57                      | 1.45                          | 1.70                               | 2.58                      | 1.86                          | 2.33                               | 1.66                      | 1.65                          | 1.99                               | 2.12                      | 1.77                          | 2.01                               |
| With dependents, unmarried             | 3.42                      | 1.68                          | 3.32                               | 2.26                      | 2.24                          | 2.90                               | 4.08                      | 3.29                          | 3.57                               | 4.59                      | 3.64                          | 2.78                               | 3.32                      | 2.09                          | 2.47                               |
| With dependents, married               | 1.96                      | 1.06                          | 1.71                               | 1.56                      | 1.46                          | 1.52                               | 2.62                      | 2.29                          | 3.06                               | 1.75                      | 1.99                          | 1.77                               | 1.60                      | 1.27                          | 1.43                               |
| Income (including spouse's)            |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |                           |                               |                                    |
| Lowest 25 percent                      | 1.90                      | 1.47                          | 2.05                               | 1.12                      | 1.42                          | 1.58                               | 2.64                      | 1.96                          | 1.83                               | 1.36                      | 1.07                          | 1.14                               | 1.46                      | 1.32                          | 1.24                               |
| Lower middle 25 percent                | 1.70                      | 1.28                          | 1.77                               | 1.11                      | 1.35                          | 1.62                               | 1.64                      | 1.35                          | 1.48                               | 1.99                      | 1.51                          | 1.23                               | 1.62                      | 1.30                          | 1.39                               |
| Upper middle 25 percent                | 1.77                      | 1.26                          | 2.36                               | 1.56                      | 1.34                          | 1.55                               | 2.04                      | 1.50                          | 1.98                               | 1.67                      | 1.59                          | 1.55                               | 1.58                      | 1.22                          | 1.47                               |
| Highest 25 percent                     | 1.43                      | 1.91                          | 1.73                               | 1.46                      | 1.15                          | 1.33                               | 2.38                      | 2.06                          | 2.70                               | 2.02                      | 1.45                          | 1.88                               | 1.96                      | 1.24                          | 1.89                               |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                 | 1999–2000   |                 | 2003–04     |                 | 2007–08     |                 | 2011–12     |                |
|---|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|----------------|
|   | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>26.1</b> | <b>\$10,800</b> | <b>29.8</b> | <b>\$12,500</b> | <b>38.7</b> | <b>\$14,700</b> | <b>39.3</b> | <b>\$17,700</b> | <b>—</b>    | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>25.6</b> | <b>10,900</b>   | <b>29.7</b> | <b>12,500</b>   | <b>38.7</b> | <b>14,700</b>   | <b>39.3</b> | <b>17,800</b>   | <b>44.0</b> | <b>21,300</b>  |
| Graduate program level <sup>1</sup>                             |             |                 |             |                 |             |                 |             |                 |             |                |
| Master's degree   | 23.9        | 9,100           | 27.6        | 10,900          | 36.6        | 12,400          | 38.9        | 14,800          | 44.4        | 17,300         |
| Doctor's degree – research/scholarship                          | 22.1        | 9,200           | 22.4        | 12,300          | 28.6        | 15,200          | 35.0        | 18,800          | 28.6        | 19,800         |
| Doctor's degree – professional practice                         | 67.0        | 14,900          | 71.6        | 16,600          | 72.8        | 21,200          | 77.6        | 29,700          | 79.7        | 37,500         |
| Other <sup>2</sup>  | 10.7        | 8,000           | 14.7        | 9,000           | 27.8        | 11,700          | 18.6        | 12,600          | 21.0        | 14,800         |
| Master's degree program   |             |                 |             |                 |             |                 |             |                 |             |                |
| Business administration (M.B.A.)                                | 18.9        | 10,300          | 23.3        | 11,600          | 37.7        | 13,000          | 38.4        | 15,200          | 35.8        | 17,800         |
| Education (any master's)  | 20.5        | 7,800           | 23.2        | 9,400           | 33.8        | 11,800          | 39.4        | 12,600          | 47.9        | 14,300         |
| Other master's <sup>3</sup>                                     | 28.2        | 9,400           | 31.7        | 11,400          | 38.0        | 12,500          | 38.8        | 16,100          | 45.3        | 18,500         |
| Doctor's degree program – research/scholarship                  |             |                 |             |                 |             |                 |             |                 |             |                |
| Ph.D. (except in education)                                     | 19.8        | 9,500           | 22.0        | 11,600          | 21.6        | 11,700          | 27.3        | 16,100          | 19.2        | 18,100         |
| Education (any doctorate) <sup>4</sup>                          | 15.7        | ‡               | 20.3        | 12,000          | 25.4        | 14,000          | 36.9        | 14,500          | 48.0        | 17,800         |
| Other doctorate   | 32.4        | 8,800           | 25.6        | 14,400          | 47.5        | 19,500          | 51.7        | 24,100          | 47.5        | 25,800         |
| Doctor's degree – professional practice                         |             |                 |             |                 |             |                 |             |                 |             |                |
| Medicine (M.D. or D.O.)   | 73.1        | 16,800          | 68.8        | 16,600          | 74.6        | 27,300          | 77.8        | 33,000          | 80.4        | 40,000         |
| Other health science <sup>5</sup>                               | 71.6        | 14,700          | 74.7        | 17,100          | 79.8        | 24,200          | 80.1        | 28,300          | 85.1        | 36,000         |
| Law (LL.B. or J.D.)   | 74.7        | 14,400          | 80.7        | 16,600          | 78.9        | 17,800          | 80.4        | 29,700          | 81.3        | 40,100         |
| Theology (M.Div., M.H.L., B.D.)                                 | ‡           | ‡               | 14.2        | ‡               | 31.2        | 10,300          | 42.5        | 13,300          | —           | —              |

See notes at end of table.

# National Center for Education Statistics

**Table 5.**

**Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Attendance status <sup>6</sup>         |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                   | 48.6    | \$12,600       | 52.0      | \$14,300       | 59.2    | \$17,700       | 56.2    | \$22,500       | 61.2    | \$26,800       |
| Part-time or part-year                 | 15.4    | 8,300          | 18.6      | 9,900          | 29.0    | 11,700         | 31.0    | 13,500         | 33.5    | 15,100         |
| Type of institution <sup>7</sup>       |         |                |           |                |         |                |         |                |         |                |
| Public                                 | 22.4    | 9,200          | 24.3      | 10,800         | 32.1    | 13,400         | 32.3    | 15,800         | 37.2    | 18,700         |
| Private nonprofit                      | 30.7    | 12,500         | 36.5      | 14,200         | 43.3    | 16,100         | 42.4    | 20,300         | 46.8    | 25,500         |
| For-profit                             | 27.0    | 8,500          | 48.3      | 13,100         | 75.5    | 12,900         | 62.9    | 15,900         | 57.8    | 16,300         |
| Tuition and fees <sup>8</sup>          |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 5.2     | 6,000          | 6.8       | 6,300          | 16.8    | 10,100         | 17.0    | 9,600          | 21.2    | 11,800         |
| Lower middle 25 percent                | 17.5    | 6,400          | 21.7      | 8,400          | 34.7    | 11,900         | 36.6    | 13,100         | 44.1    | 15,600         |
| Upper middle 25 percent                | 31.8    | 9,100          | 36.0      | 11,100         | 46.8    | 13,700         | 48.9    | 16,400         | 54.7    | 20,400         |
| Highest 25 percent                     | 46.8    | 14,200         | 54.2      | 16,000         | 56.6    | 18,500         | 53.6    | 25,000         | 54.4    | 30,500         |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 25.0    | 11,600         | 30.1      | 12,800         | 38.5    | 14,900         | 34.6    | 18,900         | 39.5    | 23,100         |
| Female                                 | 27.0    | 10,100         | 29.6      | 12,200         | 38.9    | 14,500         | 42.4    | 17,100         | 46.9    | 20,300         |
| Citizenship <sup>9</sup>               |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 27.1    | 10,700         | 32.6      | 12,400         | 42.1    | 14,600         | 43.1    | 17,700         | 48.6    | 21,200         |
| Resident alien                         | 28.4    | 11,700         | 36.4      | 13,600         | 39.8    | 17,200         | 35.6    | 19,200         | 36.7    | 22,300         |

See notes at end of table.

# National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Age                                     |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                           | 45.4    | \$10,900       | 44.1      | \$13,000       | 49.6    | \$16,700       | 44.4    | \$20,000       | 51.0    | \$24,600       |
| 25–29                                   | 30.5    | 11,500         | 36.3      | 12,800         | 45.0    | 14,900         | 45.4    | 19,100         | 47.1    | 23,100         |
| 30–34                                   | 20.8    | 10,100         | 24.6      | 12,700         | 34.2    | 13,300         | 36.8    | 15,700         | 44.1    | 19,300         |
| 35–39                                   | 17.0    | 10,500         | 22.6      | 11,100         | 32.9    | 13,500         | 38.3    | 14,900         | 40.1    | 17,600         |
| 40 or older                             | 12.8    | 8,900          | 16.6      | 11,100         | 26.5    | 12,800         | 27.9    | 15,400         | 34.2    | 16,900         |
| Race/ethnicity <sup>10</sup>            |         |                |           |                |         |                |         |                |         |                |
| White                                   | 26.0    | 10,900         | 29.5      | 12,400         | 37.3    | 14,600         | 37.6    | 17,700         | 43.4    | 21,500         |
| Black                                   | 36.2    | 10,400         | 42.1      | 12,400         | 54.4    | 14,000         | 58.4    | 16,900         | 65.7    | 19,000         |
| Hispanic                                | 34.0    | 10,400         | 33.2      | 10,900         | 47.9    | 14,400         | 48.7    | 17,300         | 48.1    | 20,700         |
| Asian/Pacific Islander                  | 16.7    | 11,000         | 19.0      | 14,400         | 24.4    | 17,400         | 19.9    | 22,100         | 23.5    | 25,100         |
| Other or Two or more races              | 18.9    | 9,900          | 29.6      | 12,700         | 50.0    | 14,200         | 41.7    | 18,300         | 52.8    | 22,100         |
| Marital status/dependents <sup>11</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 33.7    | 11,200         | 39.0      | 12,900         | 46.9    | 15,700         | 44.8    | 19,700         | 48.5    | 24,100         |
| Married with no dependents              | 17.2    | 10,500         | 19.1      | 12,000         | 29.9    | 13,200         | 31.1    | 16,400         | 34.5    | 20,100         |
| Unmarried with dependents               | 23.3    | 8,700          | 30.3      | 11,700         | 40.3    | 12,500         | 48.6    | 14,800         | 53.4    | 17,300         |
| Married with dependents                 | 16.7    | 10,100         | 19.9      | 11,500         | 28.8    | 13,400         | 29.8    | 14,500         | 36.8    | 16,600         |
| Income (including spouse's)             |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                       | 49.6    | 11,600         | 54.7      | 13,400         | 55.4    | 17,200         | 50.5    | 21,800         | 56.0    | 27,900         |
| Lower middle 25 percent                 | 29.8    | 10,500         | 33.5      | 12,000         | 44.9    | 13,600         | 48.5    | 16,600         | 49.2    | 19,500         |
| Upper middle 25 percent                 | 20.8    | 10,200         | 20.7      | 11,200         | 34.3    | 13,100         | 34.9    | 15,000         | 41.3    | 17,700         |
| Highest 25 percent                      | 11.3    | 9,800          | 10.4      | 11,600         | 21.0    | 13,100         | 23.2    | 15,600         | 29.3    | 16,500         |

See notes at end of table.

# National Center for Education Statistics

**Table 5.**

**Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

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— Not available.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Foreign/international students are not eligible for federal financial aid.

<sup>10</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>11</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>0.18</b> | <b>\$90</b>    | <b>0.35</b> | <b>\$100</b>   | <b>1.14</b> | <b>\$220</b>   | <b>0.20</b> | <b>\$90</b>    | <b>†</b>    | <b>†</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>0.28</b> | <b>100</b>     | <b>0.36</b> | <b>100</b>     | <b>1.13</b> | <b>220</b>     | <b>0.21</b> | <b>90</b>      | <b>0.20</b> | <b>90</b>      |
| Graduate program level  |             |                |             |                |             |                |             |                |             |                |
| Master's degree   | 0.79        | 180            | 0.61        | 140            | 1.44        | 230            | 0.58        | 210            | 0.50        | 230            |
| Doctor's degree – research/scholarship                          | 1.79        | 400            | 1.90        | 960            | 1.49        | 550            | 2.35        | 930            | 0.95        | 450            |
| Doctor's degree – professional practice                         | 2.87        | 230            | 1.66        | 260            | 1.86        | 500            | 1.41        | 610            | 1.22        | 550            |
| Other   | 0.98        | 400            | 1.19        | 470            | 3.33        | 610            | 1.61        | 590            | 1.80        | 690            |
| Master's degree program   |             |                |             |                |             |                |             |                |             |                |
| Business administration (M.B.A.)                                | 2.04        | 460            | 1.55        | 460            | 3.37        | 710            | 2.44        | 810            | 2.45        | 920            |
| Education (any master's)  | 1.27        | 310            | 1.26        | 270            | 1.77        | 400            | 1.85        | 340            | 1.72        | 460            |
| Other master's  | 1.31        | 260            | 0.91        | 220            | 1.81        | 270            | 1.10        | 310            | 0.81        | 330            |
| Doctor's degree program – research/scholarship                  |             |                |             |                |             |                |             |                |             |                |
| Ph.D. (except in education)                                     | 1.87        | 520            | 1.72        | 810            | 1.22        | 490            | 3.55        | 1,160          | 0.86        | 750            |
| Education (any doctorate)                                       | 4.23        | †              | 2.04        | 690            | 2.41        | 670            | 8.06        | 2,580          | 2.25        | 730            |
| Other doctorate   | 4.24        | 940            | 4.55        | 1,770          | 4.03        | 1,050          | 3.31        | 1,110          | 2.76        | 1,150          |
| Doctor's degree program – professional practice                 |             |                |             |                |             |                |             |                |             |                |
| Medicine (M.D. or D.O.)   | 3.91        | 930            | 2.94        | 560            | 2.78        | 930            | 2.59        | 1,370          | 1.95        | 1,040          |
| Other health science  | 3.23        | 590            | 2.84        | 800            | 3.52        | 870            | 2.64        | 1,140          | 2.25        | 1,210          |
| Law (LL.B. or J.D.)   | 2.62        | 470            | 1.80        | 330            | 2.11        | 300            | 1.90        | 830            | 1.71        | 1,100          |
| Theology (M.Div., M.H.L., B.D.)                                 | †           | †              | 3.52        | †              | 5.10        | 1,440          | 7.64        | 1,070          | †           | †              |

See notes at end of table.

# National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Attendance status                      |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                   | 1.26    | \$160          | 0.78      | \$180          | 1.30    | \$340          | 1.18    | \$310          | 0.90    | \$250          |
| Part-time or part-year                 | 0.59    | 210            | 0.49      | 190            | 1.05    | 210            | 0.65    | 280            | 0.59    | 260            |
| Type of institution                    |         |                |           |                |         |                |         |                |         |                |
| Public                                 | 0.42    | 220            | 0.43      | 160            | 1.07    | 330            | 0.28    | 260            | 0.32    | 170            |
| Private nonprofit                      | 0.60    | 230            | 0.67      | 210            | 1.37    | 380            | 0.27    | 300            | 0.35    | 170            |
| For-profit                             | 6.09    | 290            | 8.30      | 920            | 7.03    | 1,170          | 3.23    | 1,390          | 0.65    | 200            |
| Tuition and fees                       |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 0.81    | 620            | 0.64      | 440            | 2.07    | 1,080          | 1.05    | 510            | 1.02    | 610            |
| Lower middle 25 percent                | 1.04    | 200            | 0.98      | 250            | 1.81    | 320            | 1.67    | 340            | 1.35    | 410            |
| Upper middle 25 percent                | 1.48    | 200            | 0.94      | 210            | 1.70    | 370            | 1.29    | 340            | 1.25    | 490            |
| Highest 25 percent                     | 1.64    | 140            | 0.88      | 180            | 1.69    | 490            | 1.17    | 470            | 1.34    | 460            |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 0.65    | 210            | 0.74      | 180            | 1.56    | 350            | 0.95    | 330            | 0.84    | 380            |
| Female                                 | 0.69    | 130            | 0.53      | 190            | 1.34    | 250            | 0.66    | 200            | 0.64    | 220            |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 0.21    | 90             | 0.45      | 110            | 1.15    | 230            | 0.28    | 100            | 0.32    | 100            |
| Resident alien                         | 3.02    | 550            | 3.16      | 810            | 3.76    | 780            | 3.22    | 1,070          | 3.18    | 1,510          |

See notes at end of table.



# National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 1.65    | \$330          | 1.29      | \$270          | 1.78    | \$490          | 1.46    | \$400          | 1.47    | \$530          |
| 25–29                                  | 0.97    | 160            | 0.77      | 180            | 1.27    | 330            | 1.06    | 320            | 0.90    | 370            |
| 30–34                                  | 1.28    | 320            | 1.19      | 280            | 2.74    | 650            | 1.93    | 470            | 1.69    | 590            |
| 35–39                                  | 1.72    | 440            | 1.60      | 420            | 2.92    | 720            | 2.59    | 860            | 2.04    | 580            |
| 40 or older                            | 0.82    | 410            | 1.08      | 390            | 2.45    | 520            | 1.68    | 530            | 1.48    | 480            |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 0.39    | 120            | 0.56      | 140            | 1.12    | 260            | 0.52    | 230            | 0.57    | 230            |
| Black                                  | 2.52    | 340            | 2.28      | 330            | 2.79    | 620            | 2.77    | 580            | 2.21    | 490            |
| Hispanic                               | 4.19    | 690            | 1.96      | 450            | 4.41    | 700            | 2.48    | 670            | 2.42    | 770            |
| Asian/Pacific Islander                 | 2.15    | 630            | 1.29      | 410            | 2.27    | 810            | 1.33    | 1,000          | 1.54    | 1,030          |
| Other or Two or more races             | 3.01    | 980            | 2.36      | 730            | 4.47    | 920            | 6.15    | 2,240          | 5.34    | 1,390          |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 0.71    | 150            | 0.72      | 160            | 1.22    | 290            | 0.77    | 240            | 0.66    | 210            |
| Married with no dependents             | 1.17    | 410            | 0.82      | 370            | 1.97    | 570            | 1.36    | 570            | 1.54    | 680            |
| Unmarried with dependents              | 1.77    | 410            | 1.66      | 440            | 3.02    | 600            | 3.35    | 540            | 2.10    | 520            |
| Married with dependents                | 1.07    | 400            | 0.83      | 290            | 2.44    | 400            | 1.33    | 510            | 1.17    | 410            |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.32    | 180            | 1.14      | 220            | 1.83    | 410            | 1.15    | 350            | 1.11    | 390            |
| Lower middle 25 percent                | 1.40    | 230            | 1.07      | 240            | 1.52    | 330            | 1.25    | 340            | 1.22    | 360            |
| Upper middle 25 percent                | 1.05    | 270            | 0.81      | 300            | 1.54    | 360            | 1.41    | 440            | 1.23    | 360            |
| Highest 25 percent                     | 0.87    | 290            | 0.71      | 400            | 2.03    | 710            | 1.43    | 500            | 1.09    | 460            |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>29.8</b> | <b>\$4,000</b> | <b>38.2</b> | <b>\$6,000</b> | <b>40.0</b> | <b>\$5,800</b> | <b>41.0</b> | <b>\$7,400</b> | <b>—</b>    | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>29.9</b> | <b>4,000</b>   | <b>38.3</b> | <b>6,000</b>   | <b>39.8</b> | <b>5,900</b>   | <b>40.9</b> | <b>7,500</b>   | <b>35.7</b> | <b>10,800</b>  |
| Graduate program level <sup>1</sup>                             |             |                |             |                |             |                |             |                |             |                |
| Master's degree   | 30.1        | 3,500          | 37.4        | 4,900          | 38.4        | 4,600          | 40.4        | 6,500          | 32.2        | 7,900          |
| Doctor's degree – research/scholarship                          | 37.6        | 6,000          | 50.6        | 10,800         | 55.1        | 10,400         | 52.2        | 11,800         | 56.9        | 20,100         |
| Doctor's degree – professional practice                         | 38.2        | 4,800          | 45.2        | 6,700          | 41.4        | 7,300          | 41.0        | 8,500          | 39.6        | 12,000         |
| Other <sup>2</sup>  | 18.8        | 2,600          | 26.4        | 3,000          | 30.8        | 2,700          | 28.7        | 2,900          | 25.4        | 4,900          |
| Master's degree program   |             |                |             |                |             |                |             |                |             |                |
| Business administration (M.B.A.)                                | 37.7        | 3,900          | 43.5        | 5,300          | 48.4        | 4,800          | 50.1        | 7,600          | 37.0        | 8,900          |
| Education (any master's)  | 21.8        | 1,800          | 27.1        | 2,500          | 31.0        | 3,100          | 29.4        | 4,400          | 23.6        | 5,300          |
| Other master's <sup>3</sup>                                     | 32.0        | 4,000          | 40.6        | 5,700          | 39.2        | 5,200          | 43.7        | 6,900          | 34.3        | 8,300          |
| Master's field of study   |             |                |             |                |             |                |             |                |             |                |
| Humanities  | 37.0        | 5,100          | 43.4        | 6,500          | 44.2        | 5,700          | 47.8        | 6,600          | 41.7        | 10,800         |
| Social/behavioral sciences                                      | 24.7        | 5,200          | 40.6        | 4,900          | 33.9        | 6,000          | 30.4        | 6,100          | 24.8        | 6,600          |
| Life and physical sciences                                      | 33.0        | 4,200          | 39.6        | 6,800          | 32.6        | 5,800          | 46.2        | 8,000          | 30.0        | 10,000         |
| Engineering/computer science/mathematics                        | 32.9        | 3,300          | 43.3        | 6,200          | 44.7        | 6,000          | 54.5        | 6,900          | 39.7        | 8,400          |
| Business/management   | 35.2        | 3,700          | 42.4        | 5,300          | 47.3        | 4,500          | 48.1        | 7,000          | 33.7        | 8,200          |
| Health  | 35.6        | 3,400          | 41.3        | 4,700          | 34.6        | 4,000          | 42.8        | 7,400          | 34.6        | 6,800          |
| Other   | 23.5        | 2,300          | 29.3        | 3,100          | 31.9        | 3,800          | 32.0        | 5,400          | 27.5        | 6,900          |

See notes at end of table.

# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics         | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                    | 40.4    | \$6,700        | 55.9      | 12,600         | 62.7    | \$12,300       | 61.9    | \$13,500       | 68.1    | \$22,400       |
| Education (any doctorate) <sup>4</sup>         | 27.1    | ‡              | 31.4      | 4,300          | 42.5    | 5,400          | 40.3    | 7,500          | 28.7    | 9,400          |
| Other doctorate                                | 34.5    | ‡              | 51.4      | 8,500          | 44.6    | 7,200          | 36.9    | 8,400          | 41.4    | 13,100         |
| Doctoral field of study                        |         |                |           |                |         |                |         |                |         |                |
| Humanities                                     | 43.0    | 5,200          | 55.9      | \$8,800        | 53.4    | 8,500          | 57.5    | 10,400         | 61.5    | 19,000         |
| Social/behavioral sciences                     | 41.9    | 8,000          | 53.5      | 10,600         | 55.4    | 10,600         | 38.9    | 12,900         | 52.4    | 20,400         |
| Life and physical sciences                     | 51.9    | 6,200          | 66.6      | 13,400         | 74.0    | 13,900         | 67.6    | 15,100         | 69.9    | 23,100         |
| Engineering/computer science/mathematics       | 34.9    | ‡              | 52.1      | 12,600         | 64.2    | 12,300         | 61.5    | 14,900         | 69.5    | 23,600         |
| Business/management                            | 34.7    | ‡              | 53.7      | 6,400          | 37.8    | 9,100          | 22.9 !  | 10,800         | 37.1    | 14,900         |
| Health   | ‡       | ‡              | 47.2      | 7,900          | 43.3    | 7,000          | 42.6    | 6,500          | 40.9    | 11,700         |
| Other  | 25.0    | ‡              | 37.3      | 6,300          | 42.3    | 8,000          | 46.9    | 9,700          | 45.3    | 16,400         |
| Doctor's degree – professional practice        |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                        | 42.9    | 6,900          | 47.5      | 9,800          | 42.2    | 8,100          | 32.6    | 8,000          | 44.1    | 14,600         |
| Other health science <sup>5</sup>              | 35.3    | 4,000          | 44.9      | 4,900          | 40.1    | 4,800          | 43.8    | 6,400          | 36.0    | 6,900          |
| Law (LL.B. or J.D.)                            | 36.2    | 4,200          | 39.9      | 6,700          | 37.6    | 8,200          | 41.4    | 9,600          | 41.6    | 15,400         |
| Theology (M.Div., M.H.L., B.D.)                | ‡       | ‡              | 69.8      | 4,100          | 56.9    | 7,200          | 62.4    | 8,400          | —       | —              |
| Attendance status <sup>6</sup>                 |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                           | 41.0    | 6,000          | 49.4      | 9,100          | 44.5    | 8,900          | 45.4    | 11,400         | 43.6    | 15,200         |
| Part-time or part-year                         | 24.9    | 2,400          | 32.6      | 3,600          | 37.8    | 4,100          | 38.8    | 5,200          | 30.9    | 7,000          |
| Type of institution <sup>7</sup>               |         |                |           |                |         |                |         |                |         |                |
| Public   | 28.4    | 3,300          | 36.1      | 4,700          | 39.6    | 5,400          | 42.1    | 6,900          | 38.2    | 9,700          |
| Private nonprofit                              | 31.7    | 4,900          | 41.6      | 7,700          | 41.0    | 6,600          | 41.4    | 8,400          | 37.5    | 13,400         |
| For-profit                                     | 30.2    | 2,600          | 28.9      | 5,100          | 37.9    | 4,400          | 34.7    | 6,100          | 20.7    | 3,600          |

See notes at end of table.

# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees <sup>8</sup>          |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 17.6    | \$700          | 25.6      | \$2,100        | 35.9    | \$2,600        | 35.2    | \$3,200        | 26.5    | \$4,700        |
| Lower middle 25 percent                | 28.3    | 1,900          | 34.2      | 3,200          | 36.9    | 3,700          | 38.4    | 4,600          | 32.7    | 6,200          |
| Upper middle 25 percent                | 35.0    | 3,800          | 42.7      | 5,500          | 42.0    | 5,800          | 42.4    | 8,400          | 37.7    | 9,200          |
| Highest 25 percent                     | 39.2    | 7,200          | 50.2      | 10,400         | 45.8    | 10,200         | 48.9    | 12,100         | 46.5    | 19,000         |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 31.3    | 4,400          | 41.0      | 6,500          | 43.7    | 6,600          | 46.3    | 8,500          | 38.9    | 12,100         |
| Female                                 | 28.4    | 3,500          | 36.1      | 5,500          | 37.2    | 5,200          | 37.5    | 6,600          | 33.6    | 9,700          |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 29.7    | 3,800          | 38.0      | 5,500          | 39.3    | 5,400          | 40.5    | 7,100          | 34.3    | 9,700          |
| Resident alien                         | 30.5    | 6,600          | 41.0      | 6,300          | 38.6    | 7,700          | 46.2    | 6,700          | 36.3    | 9,400          |
| Foreign or international student       | 29.7    | 6,700          | 38.9      | 10,200         | 48.4    | 9,000          | 43.7    | 11,100         | 49.5    | 18,400         |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 32.9    | 4,600          | 44.8      | 7,700          | 40.6    | 7,500          | 42.9    | 9,500          | 43.1    | 12,500         |
| 25–29                                  | 33.6    | 4,500          | 39.6      | 6,900          | 40.7    | 6,800          | 43.3    | 8,200          | 39.3    | 12,500         |
| 30–34                                  | 29.5    | 4,000          | 37.9      | 6,100          | 42.8    | 5,700          | 41.6    | 7,300          | 35.0    | 9,600          |
| 35–39                                  | 28.3    | 3,400          | 35.7      | 4,800          | 39.7    | 4,900          | 37.6    | 5,900          | 28.0    | 8,000          |
| 40 or older                            | 22.5    | 2,400          | 32.6      | 3,200          | 36.6    | 3,300          | 37.2    | 5,000          | 27.7    | 7,100          |

See notes at end of table.

# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Race/ethnicity <sup>9</sup>             |         |                |           |                |         |                |         |                |         |                |
| White                                   | 30.0    | \$3,600        | 38.6      | \$5,500        | 39.7    | \$5,400        | 41.5    | \$6,800        | 36.7    | \$10,000       |
| Black                                   | 30.2    | 5,000          | 34.6      | 6,500          | 36.8    | 6,000          | 33.6    | 7,400          | 24.3    | 8,300          |
| Hispanic                                | 27.3    | 4,400          | 38.5      | 6,100          | 42.6    | 5,200          | 40.6    | 8,500          | 35.7    | 10,100         |
| Asian/Pacific Islander                  | 27.2    | 5,700          | 36.8      | 8,300          | 43.7    | 8,100          | 47.5    | 9,900          | 39.5    | 15,800         |
| Other or Two or more races              | 36.9    | 4,600          | 43.5      | 8,900          | 35.7    | 7,500          | 37.1    | 8,200          | 43.5    | 10,600         |
| Marital status/dependents <sup>10</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 31.5    | 4,500          | 41.5      | 7,000          | 40.2    | 7,000          | 40.3    | 8,900          | 39.2    | 12,300         |
| Married with no dependents              | 27.7    | 3,900          | 34.6      | 5,500          | 42.1    | 5,600          | 45.8    | 6,200          | 36.6    | 10,700         |
| Unmarried with dependents               | 25.7    | 3,100          | 30.3      | 5,100          | 35.6    | 4,200          | 36.3    | 6,100          | 27.4    | 8,100          |
| Married with dependents                 | 29.3    | 2,800          | 37.5      | 4,300          | 39.6    | 4,400          | 40.9    | 5,900          | 31.3    | 7,800          |
| Income (including spouse's)             |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                       | 37.2    | 4,900          | 45.9      | 7,300          | 38.7    | 7,100          | 36.5    | 9,300          | 38.9    | 11,200         |
| Lower middle 25 percent                 | 27.6    | 5,200          | 34.2      | 7,400          | 40.8    | 7,300          | 40.2    | 8,700          | 38.2    | 13,300         |
| Upper middle 25 percent                 | 27.5    | 3,300          | 35.8      | 4,700          | 41.7    | 5,100          | 41.2    | 6,300          | 34.4    | 9,700          |
| Highest 25 percent                      | 27.9    | 2,600          | 36.9      | 4,300          | 38.7    | 3,900          | 46.0    | 5,800          | 31.2    | 8,300          |

See notes at end of table.

# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Any grants includes grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                   | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Total (50 states, District of Columbia, and Puerto Rico) | 1.10    | \$200          | 0.60      | \$210          | 0.94    | \$180          | 0.78    | \$210          | †       | †              |
| U.S. total (excluding Puerto Rico)                       | 1.15    | 190            | 0.60      | 210            | 0.92    | 160            | 0.78    | 210            | 0.80    | 310            |
| Graduate program level                                   |         |                |           |                |         |                |         |                |         |                |
| Master's degree  | 1.21    | 180            | 0.75      | 160            | 1.30    | 160            | 1.12    | 220            | 1.04    | 330            |
| Doctor's degree – research/scholarship                   | 2.39    | 610            | 1.15      | 550            | 1.65    | 470            | 1.64    | 590            | 1.39    | 620            |
| Doctor's degree – professional practice                  | 2.95    | 430            | 2.17      | 650            | 2.09    | 490            | 1.58    | 390            | 1.59    | 700            |
| Other  | 1.59    | 460            | 1.35      | 220            | 2.17    | 290            | 2.59    | 350            | 2.50    | 500            |
| Master's degree program                                  |         |                |           |                |         |                |         |                |         |                |
| Business administration (M.B.A.)                         | 3.13    | 410            | 1.56      | 240            | 2.87    | 270            | 3.47    | 660            | 2.99    | 1,060          |
| Education (any master's)                                 | 1.41    | 240            | 1.19      | 180            | 2.62    | 240            | 1.60    | 260            | 1.94    | 560            |
| Other master's   | 2.34    | 240            | 1.05      | 240            | 1.67    | 250            | 1.35    | 240            | 1.07    | 400            |
| Master's field of study                                  |         |                |           |                |         |                |         |                |         |                |
| Humanities   | 5.92    | 710            | 3.70      | 720            | 3.38    | 600            | 2.88    | 460            | 3.17    | 1,260          |
| Social/behavioral sciences                               | 3.21    | 900            | 2.61      | 490            | 3.85    | 1,110          | 2.80    | 650            | 2.69    | 1,070          |
| Life and physical sciences                               | 6.23    | 1,130          | 3.34      | 820            | 5.25    | 790            | 4.20    | 950            | 3.37    | 1,400          |
| Engineering/computer science/mathematics                 | 4.81    | 420            | 2.22      | 610            | 4.35    | 550            | 3.14    | 700            | 2.50    | 850            |
| Business/management                                      | 2.40    | 340            | 1.38      | 230            | 2.53    | 220            | 2.92    | 540            | 2.66    | 870            |
| Health   | 3.67    | 510            | 2.77      | 450            | 5.54    | 500            | 2.45    | 930            | 2.19    | 680            |
| Other  | 1.37    | 230            | 1.08      | 220            | 2.10    | 240            | 1.37    | 270            | 1.46    | 490            |

See notes at end of table.

# National Center for Education Statistics

**Table S6.**

**Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics          | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship  |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                     | 2.97    | \$690          | 1.81      | \$570          | 1.81    | \$440          | 1.86    | \$790          | 1.61    | \$700          |
| Education (any doctorate)                       | 5.21    | †              | 2.79      | 390            | 2.59    | 560            | 5.83    | 870            | 1.74    | 1,100          |
| Other doctorate                                 | 4.90    | †              | 3.27      | 780            | 3.16    | 730            | 3.62    | 530            | 2.80    | 1,080          |
| Doctoral field of study                         |         |                |           |                |         |                |         |                |         |                |
| Humanities                                      | 6.91    | 610            | 3.17      | 1,300          | 4.61    | 740            | 2.80    | 760            | 3.36    | 1,760          |
| Social/behavioral sciences                      | 4.03    | 1,410          | 3.16      | 1,310          | 3.37    | 1,070          | 6.19    | 1,060          | 3.04    | 1,340          |
| Life and physical sciences                      | 6.00    | 1,230          | 3.44      | 800            | 2.41    | 620            | 2.65    | 720            | 3.07    | 1,100          |
| Engineering/computer science/mathematics        | 7.94    | †              | 2.80      | 1,250          | 2.31    | 550            | 4.11    | 2,110          | 1.93    | 1,080          |
| Business/management                             | 9.22    | †              | 6.00      | 980            | 7.50    | 1,750          | 11.46   | 1,960          | 3.67    | 1,640          |
| Health  | †       | †              | 2.72      | 960            | 2.28    | 720            | 3.02    | 620            | 2.56    | 670            |
| Other   | 3.93    | †              | 2.01      | 460            | 1.71    | 420            | 1.57    | 340            | 1.61    | 740            |
| Doctor's degree program – professional practice |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                         | 4.67    | 1,440          | 3.49      | 1,540          | 2.65    | 1,170          | 3.34    | 1,110          | 2.48    | 1,520          |
| Other health science                            | 6.41    | 690            | 4.91      | 630            | 5.24    | 710            | 3.50    | 540            | 4.35    | 840            |
| Law (LL.B. or J.D.)                             | 2.33    | 500            | 2.82      | 640            | 2.62    | 620            | 2.10    | 490            | 2.18    | 1,280          |
| Theology (M.Div., M.H.L., B.D.)                 | †       | †              | 9.51      | 1,190          | 9.82    | 1,560          | 5.56    | 1,700          | †       | †              |
| Attendance status                               |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                            | 2.07    | 380            | 1.10      | 380            | 1.36    | 280            | 1.20    | 380            | 1.05    | 440            |
| Part-time or part-year                          | 1.09    | 150            | 0.66      | 100            | 1.21    | 140            | 0.96    | 210            | 1.03    | 300            |
| Type of institution                             |         |                |           |                |         |                |         |                |         |                |
| Public  | 0.99    | 170            | 0.79      | 130            | 0.96    | 170            | 0.95    | 310            | 1.00    | 340            |
| Private nonprofit                               | 2.26    | 380            | 1.14      | 460            | 1.74    | 350            | 0.93    | 210            | 1.25    | 550            |
| For-profit                                      | 4.49    | 220            | 4.62      | 580            | 6.88    | 660            | 5.19    | 1,680          | 3.40    | 730            |

See notes at end of table.



# National Center for Education Statistics

**Table S6.**

**Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees                       |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.11    | \$70           | 1.11      | \$150          | 1.75    | \$210          | 1.62    | \$210          | 1.75    | \$480          |
| Lower middle 25 percent                | 1.89    | 130            | 1.33      | 170            | 1.89    | 200            | 1.62    | 150            | 1.37    | 350            |
| Upper middle 25 percent                | 2.11    | 180            | 1.34      | 190            | 1.61    | 210            | 1.41    | 500            | 1.47    | 370            |
| Highest 25 percent                     | 1.93    | 510            | 1.10      | 500            | 1.91    | 340            | 1.54    | 410            | 1.40    | 590            |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 1.63    | 330            | 0.97      | 290            | 1.35    | 250            | 1.32    | 330            | 1.09    | 500            |
| Female                                 | 1.05    | 180            | 0.66      | 210            | 1.27    | 210            | 0.90    | 210            | 0.98    | 300            |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 1.14    | 190            | 0.67      | 200            | 1.01    | 170            | 0.83    | 230            | 0.89    | 300            |
| Resident alien                         | 4.17    | 1,030          | 3.40      | 930            | 4.06    | 770            | 3.46    | 690            | 3.75    | 1,000          |
| Foreign or international student       | 5.01    | 1,210          | 1.76      | 590            | 1.93    | 480            | 1.72    | 460            | 2.38    | 830            |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 1.52    | 320            | 1.30      | 300            | 1.49    | 350            | 1.74    | 600            | 1.68    | 530            |
| 25–29                                  | 1.66    | 300            | 1.02      | 260            | 1.20    | 280            | 1.03    | 280            | 1.35    | 520            |
| 30–34                                  | 2.19    | 420            | 1.33      | 380            | 2.04    | 290            | 2.23    | 360            | 1.78    | 570            |
| 35–39                                  | 2.37    | 500            | 1.73      | 440            | 2.66    | 430            | 2.13    | 610            | 2.16    | 820            |
| 40 or older                            | 1.37    | 250            | 1.13      | 140            | 2.33    | 210            | 1.67    | 380            | 1.26    | 450            |

See notes at end of table.

# National Center for Education Statistics

**Table S6.**

**Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 1.24    | \$190          | 0.69      | \$190          | 1.07    | \$170          | 0.86    | \$210          | 0.93    | \$350          |
| Black                                  | 2.64    | 600            | 2.56      | 640            | 2.71    | 470            | 3.12    | 820            | 1.75    | 690            |
| Hispanic                               | 2.52    | 730            | 1.83      | 480            | 3.58    | 580            | 2.51    | 1,380          | 2.63    | 780            |
| Asian/Pacific Islander                 | 2.44    | 480            | 1.61      | 520            | 1.85    | 440            | 1.72    | 450            | 1.90    | 720            |
| Other or Two or more races             | 6.13    | 600            | 2.80      | 840            | 3.94    | 750            | 4.98    | 1,150          | 5.08    | 1,730          |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 1.24    | 260            | 0.81      | 270            | 1.03    | 240            | 1.01    | 310            | 1.09    | 420            |
| Married with no dependents             | 1.65    | 360            | 1.12      | 320            | 1.74    | 270            | 2.12    | 350            | 1.68    | 670            |
| Unmarried with dependents              | 2.00    | 470            | 1.62      | 400            | 3.46    | 360            | 3.17    | 760            | 2.56    | 880            |
| Married with dependents                | 2.03    | 300            | 1.19      | 270            | 1.81    | 260            | 1.50    | 360            | 1.35    | 430            |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.78    | 410            | 1.32      | 330            | 1.72    | 400            | 1.05    | 560            | 1.33    | 450            |
| Lower middle 25 percent                | 2.19    | 520            | 1.17      | 370            | 1.51    | 300            | 1.56    | 360            | 1.66    | 590            |
| Upper middle 25 percent                | 1.61    | 290            | 1.08      | 240            | 1.71    | 210            | 1.68    | 330            | 1.50    | 530            |
| Highest 25 percent                     | 1.55    | 170            | 1.16      | 200            | 1.61    | 220            | 1.77    | 390            | 1.59    | 420            |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                 | 1999–2000   |                 | 2003–04     |                 | 2007–08     |                 | 2011–12     |                |
|---|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|----------------|
|   | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>26.0</b> | <b>\$11,100</b> | <b>30.4</b> | <b>\$13,500</b> | <b>40.0</b> | <b>\$15,700</b> | <b>42.4</b> | <b>\$18,400</b> | <b>—</b>    | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>25.6</b> | <b>11,200</b>   | <b>30.3</b> | <b>13,600</b>   | <b>40.0</b> | <b>15,800</b>   | <b>42.4</b> | <b>18,500</b>   | <b>45.1</b> | <b>21,400</b>  |
| Graduate program level <sup>1</sup>                             |             |                 |             |                 |             |                 |             |                 |             |                |
| Master's degree   | 23.9        | 9,200           | 28.4        | 11,800          | 38.3        | 13,000          | 42.8        | 15,500          | 45.7        | 17,500         |
| Doctor's degree – research/scholarship                          | 21.0        | 9,000           | 22.3        | 12,300          | 28.3        | 16,000          | 35.4        | 20,200          | 27.8        | 20,100         |
| Doctor's degree – professional practice                         | 67.6        | 15,800          | 73.1        | 18,700          | 74.6        | 24,000          | 79.1        | 31,300          | 80.8        | 38,100         |
| Other <sup>2</sup>  | 10.6        | 8,000           | 14.4        | 9,500           | 28.7        | 12,000          | 22.4        | 12,200          | 23.0        | 14,400         |
| Master's degree program   |             |                 |             |                 |             |                 |             |                 |             |                |
| Business administration (M.B.A.)                                | 19.1        | 10,800          | 24.6        | 13,900          | 39.1        | 15,000          | 41.7        | 16,700          | 37.5        | 19,100         |
| Education (any master's)  | 20.5        | 7,900           | 24.4        | 9,400           | 34.8        | 11,900          | 44.1        | 13,100          | 49.0        | 14,300         |
| Other master's <sup>3</sup>                                     | 28.1        | 9,400           | 32.1        | 12,100          | 40.1        | 12,900          | 42.3        | 16,700          | 46.7        | 18,500         |
| Master's field of study   |             |                 |             |                 |             |                 |             |                 |             |                |
| Humanities  | 31.2        | 9,400           | 36.6        | 10,800          | 40.5        | 13,200          | 37.5        | 16,700          | 43.5        | 19,300         |
| Social/behavioral sciences                                      | 40.5        | 10,500          | 51.1        | 12,800          | 47.2        | 12,500          | 57.2        | 17,500          | 57.3        | 19,500         |
| Life and physical sciences                                      | 25.2        | 7,900           | 21.7        | 10,000          | 44.1        | 11,100          | 37.1        | 15,000          | 39.3        | 18,000         |
| Engineering/computer science/mathematics                        | 10.4        | 7,800           | 11.6        | 10,600          | 24.7        | 11,700          | 19.6        | 14,800          | 20.1        | 16,600         |
| Business/management   | 21.7        | 9,900           | 25.6        | 13,800          | 38.9        | 14,700          | 42.2        | 15,600          | 41.8        | 17,800         |
| Health  | 35.5        | 10,400          | 41.9        | 12,200          | 46.8        | 15,100          | 51.1        | 18,600          | 53.9        | 19,900         |
| Other   | 21.9        | 8,000           | 25.6        | 10,200          | 37.8        | 11,900          | 45.3        | 14,300          | 50.7        | 15,400         |

See notes at end of table.

# National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics         | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                    | 18.4    | \$9,200        | 21.8      | \$11,500       | 19.9    | \$12,300       | 25.8    | \$16,800       | 17.3    | \$18,300       |
| Education (any doctorate) <sup>4</sup>         | 15.7    | ‡              | 21.1      | 12,000         | 27.1    | 13,600         | 42.2    | 15,400         | 49.5    | 17,800         |
| Other doctorate                                | 32.4    | 9,000          | 25.0      | 14,900         | 49.5    | 20,500         | 53.5    | 26,600         | 48.4    | 26,100         |
| Doctoral field of study                        |         |                |           |                |         |                |         |                |         |                |
| Humanities                                     | 28.5    | 9,100          | 21.0      | 9,400          | 25.3    | 11,600         | 32.7    | 16,800         | 22.3    | 18,100         |
| Social/behavioral sciences                     | 30.3    | 9,200          | 42.3      | 14,700         | 38.9    | 15,100         | 55.4    | 19,400         | 43.2    | 23,300         |
| Life and physical sciences                     | 10.8 !  | ‡              | 16.7      | 8,900          | 14.6    | 10,800         | 20.4    | 21,100         | 15.0    | 20,400         |
| Engineering/computer science/mathematics       | 7.6 !   | ‡              | 7.9       | 7,300          | 11.1    | 11,500         | 16.1 !  | 19,100         | 7.7     | 17,600         |
| Business/management                            | 22.5 !  | ‡              | 14.8      | ‡              | 32.1 !  | 14,500         | 65.2    | 23,000         | 47.1    | 18,400         |
| Health   | ‡       | ‡              | 66.5      | 17,600         | 73.2    | 25,800         | 71.5    | 29,700         | 76.9    | 37,400         |
| Other  | 20.9    | 9,200          | 59.2      | 19,300         | 59.1    | 21,100         | 56.7    | 28,300         | 56.7    | 33,000         |
| Doctor's degree – professional practice        |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                        | 73.0    | 17,600         | 68.9      | 18,400         | 77.3    | 28,400         | 76.6    | 34,400         | 80.7    | 41,200         |
| Other health science <sup>5</sup>              | 73.5    | 14,900         | 76.1      | 17,300         | 81.7    | 25,000         | 82.1    | 29,700         | 87.3    | 36,400         |
| Law (LL.B. or J.D.)                            | 74.8    | 16,000         | 81.8      | 20,300         | 81.0    | 22,600         | 82.1    | 31,900         | 81.6    | 40,400         |
| Theology (M.Div., M.H.L., B.D.)                | ‡       | ‡              | 23.0      | ‡              | 30.0    | 10,600         | 50.5    | 12,400         | —       | —              |
| Attendance status <sup>6</sup>                 |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                           | 48.3    | 13,100         | 52.3      | 15,900         | 61.0    | 19,700         | 58.3    | 24,300         | 61.6    | 27,400         |
| Part-time or part-year                         | 15.5    | 8,400          | 19.3      | 10,300         | 30.0    | 11,900         | 34.6    | 13,600         | 35.0    | 15,000         |
| Type of institution <sup>7</sup>               |         |                |           |                |         |                |         |                |         |                |
| Public   | 22.2    | 9,200          | 24.5      | 11,000         | 33.3    | 13,400         | 35.4    | 15,400         | 38.2    | 18,700         |
| Private nonprofit                              | 30.8    | 13,100         | 37.6      | 16,200         | 44.9    | 18,300         | 44.8    | 21,500         | 48.2    | 25,600         |
| For-profit                                     | 27.0    | 8,500          | 48.8      | 13,900         | 75.9    | 13,500         | 69.3    | 18,100         | 58.7    | 16,900         |

See notes at end of table.

# National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees <sup>8</sup>          |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 5.2     | \$5,900        | 7.7       | \$6,200        | 17.6    | \$10,200       | 21.4    | \$8,700        | 22.8    | \$11,300       |
| Lower middle 25 percent                | 17.4    | 6,400          | 21.7      | 8,700          | 36.0    | 11,900         | 40.1    | 13,200         | 45.3    | 15,300         |
| Upper middle 25 percent                | 31.6    | 9,100          | 36.9      | 11,400         | 48.2    | 14,000         | 51.2    | 17,100         | 55.4    | 20,800         |
| Highest 25 percent                     | 46.8    | 15,000         | 54.9      | 18,200         | 58.4    | 21,300         | 55.6    | 27,300         | 55.4    | 31,400         |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 25.0    | 12,000         | 31.0      | 14,000         | 39.6    | 16,200         | 38.4    | 19,200         | 40.3    | 23,400         |
| Female                                 | 26.9    | 10,300         | 29.9      | 13,200         | 40.4    | 15,400         | 45.0    | 18,000         | 48.2    | 20,300         |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 27.0    | 11,000         | 33.1      | 13,500         | 43.0    | 15,700         | 45.7    | 18,500         | 49.4    | 21,400         |
| Resident alien                         | 28.8    | 12,400         | 35.9      | 14,800         | 40.0    | 18,900         | 37.6    | 20,500         | 38.3    | 22,900         |
| Foreign or international student       | ‡       | ‡              | 1.6       | ‡              | 6.4     | 9,500          | 9.3     | 13,900         | 3.8     | 22,000         |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 45.5    | 11,400         | 43.3      | 14,400         | 51.3    | 18,000         | 47.6    | 20,900         | 51.8    | 24,700         |
| 25–29                                  | 30.5    | 11,800         | 37.3      | 14,100         | 46.4    | 16,600         | 47.6    | 20,100         | 47.7    | 23,500         |
| 30–34                                  | 20.8    | 10,300         | 25.4      | 13,400         | 35.0    | 13,900         | 39.1    | 16,400         | 45.8    | 19,500         |
| 35–39                                  | 16.5    | 10,500         | 23.4      | 11,600         | 33.8    | 13,800         | 44.8    | 15,300         | 41.8    | 17,800         |
| 40 or older                            | 12.6    | 9,100          | 17.4      | 11,500         | 27.7    | 13,000         | 30.9    | 15,800         | 35.5    | 16,900         |

See notes at end of table.

# National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Race/ethnicity <sup>9</sup>             |         |                |           |                |         |                |         |                |         |                |
| White                                   | 25.9    | \$11,200       | 30.2      | \$13,400       | 38.4    | \$15,700       | 40.0    | \$18,300       | 44.3    | \$21,600       |
| Black                                   | 36.4    | 10,700         | 42.6      | 13,400         | 55.6    | 14,500         | 61.1    | 17,700         | 66.5    | 19,200         |
| Hispanic                                | 34.5    | 10,500         | 32.6      | 12,900         | 49.3    | 15,600         | 55.8    | 18,400         | 49.4    | 20,700         |
| Asian/Pacific Islander                  | 16.5    | 11,700         | 19.9      | 15,400         | 26.7    | 18,400         | 24.5    | 21,500         | 25.9    | 25,400         |
| Other or Two or more races              | 19.3    | 9,800          | 29.7      | 14,700         | 51.7    | 16,600         | 44.3    | 19,500         | 52.1    | 23,300         |
| Marital status/dependents <sup>10</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 33.5    | 11,600         | 39.1      | 14,300         | 48.2    | 17,400         | 48.1    | 20,500         | 49.4    | 24,300         |
| Married with no dependents              | 17.3    | 10,700         | 20.2      | 12,700         | 31.4    | 13,900         | 33.8    | 16,900         | 35.7    | 19,800         |
| Unmarried with dependents               | 22.7    | 8,800          | 30.7      | 12,300         | 41.8    | 12,700         | 53.0    | 15,100         | 55.4    | 17,300         |
| Married with dependents                 | 17.0    | 10,100         | 21.1      | 12,000         | 29.7    | 13,500         | 32.3    | 15,300         | 38.0    | 17,100         |
| Income (including spouse's)             |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                       | 48.0    | 12,100         | 54.0      | 14,700         | 57.3    | 18,500         | 55.2    | 22,200         | 57.6    | 27,900         |
| Lower middle 25 percent                 | 29.9    | 10,700         | 34.5      | 13,000         | 46.0    | 14,700         | 50.6    | 17,300         | 49.5    | 20,100         |
| Upper middle 25 percent                 | 19.8    | 10,500         | 21.7      | 11,900         | 35.3    | 14,100         | 37.5    | 15,800         | 42.8    | 17,800         |
| Highest 25 percent                      | 11.7    | 9,800          | 11.5      | 12,500         | 22.3    | 13,400         | 26.3    | 16,400         | 30.3    | 16,500         |

See notes at end of table.

# National Center for Education Statistics

**Table 7.**

**Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

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— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Loans include only loans to students and may be from any source, but exclude other forms of financing such as credit cards, home equity loans, and loans from individuals, such as family or friends. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                   | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Total (50 states, District of Columbia, and Puerto Rico) | 0.18    | \$90           | 0.35      | \$160          | 1.16    | \$280          | 0.34    | \$150          | †       | †              |
| U.S. total (excluding Puerto Rico)                       | 0.27    | 120            | 0.35      | 170            | 1.14    | 270            | 0.34    | 150            | 0.24    | 110            |
| Graduate program level                                   |         |                |           |                |         |                |         |                |         |                |
| Master's degree  | 0.78    | 180            | 0.60      | 300            | 1.46    | 280            | 0.70    | 230            | 0.52    | 230            |
| Doctor's degree – research/scholarship                   | 1.84    | 360            | 1.95      | 1,100          | 1.49    | 650            | 2.44    | 1,040          | 0.99    | 430            |
| Doctor's degree – professional practice                  | 2.85    | 260            | 1.46      | 340            | 1.83    | 650            | 1.30    | 620            | 1.18    | 550            |
| Other  | 0.99    | 400            | 1.12      | 460            | 3.33    | 640            | 2.08    | 700            | 1.89    | 690            |
| Master's degree program                                  |         |                |           |                |         |                |         |                |         |                |
| Business administration (M.B.A.)                         | 2.02    | 550            | 1.55      | 930            | 3.49    | 920            | 2.38    | 780            | 2.50    | 1,010          |
| Education (any master's)                                 | 1.29    | 320            | 1.28      | 310            | 1.81    | 400            | 1.98    | 410            | 1.82    | 430            |
| Other master's   | 1.29    | 230            | 0.91      | 280            | 1.75    | 370            | 1.17    | 300            | 0.83    | 330            |
| Master's field of study                                  |         |                |           |                |         |                |         |                |         |                |
| Humanities   | 3.79    | 570            | 2.96      | 720            | 3.86    | 900            | 2.48    | 870            | 2.73    | 720            |
| Social/behavioral sciences                               | 3.33    | 430            | 2.90      | 550            | 4.24    | 780            | 3.19    | 810            | 3.86    | 1,420          |
| Life and physical sciences                               | 5.51    | 720            | 2.75      | 720            | 6.00    | 1,330          | 3.83    | 890            | 3.53    | 970            |
| Engineering/computer science/mathematics                 | 2.16    | 1,030          | 1.74      | 1,530          | 6.42    | 1,190          | 2.13    | 1,230          | 1.86    | 1,010          |
| Business/management                                      | 2.12    | 570            | 1.72      | 910            | 2.73    | 780            | 2.13    | 700            | 2.17    | 660            |
| Health   | 4.04    | 710            | 2.59      | 610            | 4.00    | 870            | 2.71    | 630            | 2.34    | 710            |
| Other  | 1.10    | 300            | 1.09      | 370            | 1.64    | 340            | 1.55    | 320            | 1.45    | 460            |

See notes at end of table.



# National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics          | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship  |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                     | 1.89    | \$480          | 1.76      | \$950          | 1.19    | \$650          | 3.74    | \$1,140        | 0.85    | \$710          |
| Education (any doctorate)                       | 4.23    | †              | 2.05      | 680            | 2.46    | 690            | 7.64    | 2,060          | 2.24    | 730            |
| Other doctorate                                 | 4.24    | 910            | 4.52      | 2,040          | 4.17    | 1,270          | 3.27    | 1,030          | 2.90    | 1,110          |
| Doctoral field of study                         |         |                |           |                |         |                |         |                |         |                |
| Humanities                                      | 4.03    | 740            | 2.42      | 840            | 2.65    | 900            | 2.93    | 1,800          | 2.17    | 1,220          |
| Social/behavioral sciences                      | 4.43    | 760            | 6.01      | 2,270          | 3.83    | 1,410          | 7.07    | 2,720          | 2.72    | 1,060          |
| Life and physical sciences                      | 3.41    | †              | 1.95      | 820            | 2.17    | 1,530          | 2.29    | 2,200          | 1.60    | 1,430          |
| Engineering/computer science/mathematics        | 3.11    | †              | 2.20      | 1,170          | 1.62    | 1,000          | 4.93    | 4,350          | 1.17    | 2,480          |
| Business/management                             | 7.18    | †              | 3.97      | †              | 9.63    | 1,990          | 15.53   | 4,220          | 3.07    | 1,370          |
| Health  | †       | †              | 1.39      | 520            | 1.88    | 860            | 1.87    | 1,020          | 1.74    | 750            |
| Other   | 3.30    | 880            | 2.57      | 380            | 2.07    | 850            | 1.89    | 630            | 1.54    | 900            |
| Doctor's degree program – professional practice |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                         | 3.96    | 850            | 3.06      | 750            | 2.59    | 1,100          | 2.65    | 1,190          | 2.13    | 1,050          |
| Other health science                            | 3.23    | 670            | 2.71      | 700            | 2.59    | 1,150          | 2.63    | 1,170          | 2.21    | 1,100          |
| Law (LL.B. or J.D.)                             | 2.61    | 530            | 1.89      | 450            | 1.90    | 900            | 1.75    | 840            | 1.67    | 1,010          |
| Theology (M.Div., M.H.L., B.D.)                 | †       | †              | 5.52      | †              | 5.06    | 1,450          | 7.84    | 1,130          | †       | †              |
| Attendance status                               |         |                |           |                |         |                |         |                |         |                |
| Full-time,full-year                             | 1.29    | 190            | 0.76      | 310            | 1.25    | 420            | 1.20    | 360            | 0.90    | 270            |
| Part-time or part-year                          | 0.60    | 230            | 0.51      | 230            | 1.07    | 220            | 0.70    | 310            | 0.61    | 270            |
| Type of institution                             |         |                |           |                |         |                |         |                |         |                |
| Public  | 0.40    | 210            | 0.38      | 180            | 1.06    | 340            | 0.52    | 280            | 0.41    | 210            |
| Private nonprofit                               | 0.60    | 240            | 0.66      | 360            | 1.42    | 530            | 0.34    | 300            | 0.48    | 220            |
| For-profit                                      | 6.09    | 290            | 8.03      | 640            | 6.99    | 1,260          | 3.46    | 1,480          | 0.60    | 380            |

See notes at end of table.

# National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees                       |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 0.81    | \$630          | 0.68      | \$470          | 2.03    | \$1,220        | 1.39    | \$420          | 1.06    | \$590          |
| Lower middle 25 percent                | 1.04    | 180            | 0.88      | 230            | 1.82    | 290            | 1.65    | 320            | 1.37    | 390            |
| Upper middle 25 percent                | 1.42    | 210            | 1.00      | 260            | 1.66    | 360            | 1.24    | 350            | 1.24    | 490            |
| Highest 25 percent                     | 1.68    | 200            | 0.91      | 370            | 1.64    | 630            | 1.21    | 430            | 1.33    | 520            |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 0.66    | 210            | 0.80      | 280            | 1.57    | 500            | 0.97    | 370            | 0.87    | 400            |
| Female                                 | 0.70    | 150            | 0.51      | 260            | 1.35    | 300            | 0.72    | 250            | 0.63    | 250            |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 0.20    | 90             | 0.47      | 170            | 1.16    | 280            | 0.38    | 160            | 0.33    | 110            |
| Resident alien                         | 3.09    | 750            | 3.28      | 930            | 3.91    | 1,170          | 3.19    | 1,110          | 3.40    | 1,530          |
| Foreign or international student       | †       | †              | 0.38      | †              | 1.02    | 1,530          | 1.50    | 1,170          | 1.03    | 5,540          |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 1.65    | 350            | 1.34      | 320            | 1.73    | 540            | 1.47    | 430            | 1.46    | 530            |
| 25–29                                  | 0.97    | 190            | 0.79      | 370            | 1.31    | 450            | 1.07    | 340            | 0.90    | 370            |
| 30–34                                  | 1.26    | 350            | 1.19      | 350            | 2.80    | 700            | 1.97    | 520            | 1.57    | 620            |
| 35–39                                  | 1.64    | 430            | 1.63      | 460            | 2.97    | 790            | 2.42    | 800            | 2.05    | 650            |
| 40 or older                            | 0.81    | 420            | 1.15      | 420            | 2.45    | 560            | 1.74    | 710            | 1.50    | 550            |

See notes at end of table.

# National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 0.42    | \$120          | 0.56      | \$180          | 1.11    | \$330          | 0.56    | \$280          | 0.59    | \$230          |
| Black                                  | 2.54    | 400            | 2.24      | 450            | 2.78    | 680            | 2.81    | 580            | 2.21    | 500            |
| Hispanic                               | 4.34    | 720            | 1.97      | 710            | 4.54    | 830            | 2.44    | 940            | 2.50    | 790            |
| Asian/Pacific Islander                 | 2.23    | 750            | 1.25      | 720            | 2.22    | 1,070          | 1.43    | 1,000          | 1.62    | 1,010          |
| Other or Two or more races             | 3.06    | 1,040          | 2.44      | 1,090          | 4.29    | 1,270          | 5.88    | 2,070          | 5.28    | 1,400          |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 0.73    | 160            | 0.68      | 190            | 1.24    | 380            | 0.89    | 270            | 0.66    | 230            |
| Married with no dependents             | 1.19    | 380            | 0.85      | 510            | 2.08    | 700            | 1.42    | 650            | 1.53    | 660            |
| Unmarried with dependents              | 1.67    | 390            | 1.67      | 510            | 3.07    | 660            | 3.26    | 540            | 2.12    | 520            |
| Married with dependents                | 1.09    | 400            | 0.94      | 440            | 2.46    | 410            | 1.37    | 450            | 1.14    | 470            |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.42    | 210            | 1.05      | 260            | 1.81    | 500            | 1.12    | 370            | 1.15    | 390            |
| Lower middle 25 percent                | 1.41    | 240            | 1.07      | 430            | 1.49    | 480            | 1.25    | 350            | 1.18    | 430            |
| Upper middle 25 percent                | 1.01    | 250            | 0.83      | 400            | 1.56    | 440            | 1.36    | 480            | 1.21    | 350            |
| Highest 25 percent                     | 0.92    | 300            | 0.77      | 590            | 2.00    | 770            | 1.46    | 720            | 1.12    | 470            |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                 | 2007–08     |                 | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|-----------------|-------------|-----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>25.1</b> | <b>\$6,500</b> | <b>27.3</b> | <b>\$9,900</b> | <b>26.6</b> | <b>\$11,600</b> | <b>27.0</b> | <b>\$12,900</b> | <b>—</b>    | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>25.4</b> | <b>6,600</b>   | <b>27.3</b> | <b>9,900</b>   | <b>26.5</b> | <b>11,600</b>   | <b>27.0</b> | <b>12,900</b>   | <b>27.1</b> | <b>14,800</b>  |
| Graduate program level <sup>1</sup>                             |             |                |             |                |             |                 |             |                 |             |                |
| Master's degree   | 22.5        | 5,600          | 22.4        | 7,700          | 21.7        | 9,100           | 21.1        | 10,100          | 22.0        | 10,000         |
| Doctor's degree – research/scholarship                          | 53.7        | 9,600          | 58.5        | 16,500         | 59.3        | 17,900          | 59.6        | 18,900          | 58.3        | 26,900         |
| Doctor's degree – professional practice                         | 31.3        | 5,600          | 38.3        | 7,400          | 30.8        | 8,700           | 34.7        | 9,200           | 33.0        | 11,800         |
| Other <sup>2</sup>  | 10.8        | 4,200          | 12.4        | 4,800          | 11.6        | 6,400           | 9.0         | 5,500           | 12.2        | 5,000          |
| Master's degree program   |             |                |             |                |             |                 |             |                 |             |                |
| Business administration (M.B.A.)                                | 12.1        | 5,300          | 14.1        | 7,900          | 13.0        | 7,000           | 14.6        | 10,200          | 18.4        | 9,800          |
| Education (any master's)  | 14.5        | 2,800          | 14.0        | 3,700          | 14.1        | 7,300           | 13.3        | 7,500           | 14.6        | 8,300          |
| Other master's <sup>3</sup>                                     | 31.5        | 6,400          | 30.2        | 8,600          | 29.7        | 9,900           | 28.6        | 10,900          | 25.9        | 10,400         |
| Master's field of study   |             |                |             |                |             |                 |             |                 |             |                |
| Humanities  | 42.2        | 6,900          | 42.0        | 8,400          | 34.6        | 8,800           | 38.9        | 9,400           | 39.4        | 11,300         |
| Social/behavioral sciences                                      | 30.5        | 6,400          | 33.5        | 7,400          | 32.4        | 11,700          | 21.3        | 8,600           | 19.3        | 11,100         |
| Life and physical sciences                                      | 52.4        | 8,800          | 43.4        | 11,100         | 42.0        | 12,700          | 42.8        | 13,000          | 27.9        | 15,500         |
| Engineering/computer science/mathematics                        | 33.8        | 6,800          | 29.7        | 11,300         | 36.7        | 11,600          | 36.0        | 13,800          | 28.8        | 12,100         |
| Business/management   | 12.4        | 4,600          | 14.2        | 8,000          | 14.6        | 6,300           | 14.4        | 9,200           | 17.5        | 8,800          |
| Health  | 24.7        | 5,200          | 22.7        | 6,100          | 20.3        | 6,600           | 24.0        | 8,600           | 21.1        | 7,200          |
| Other   | 17.0        | 3,400          | 16.0        | 4,700          | 17.0        | 8,400           | 16.5        | 9,300           | 19.2        | 9,300          |

See notes at end of table.

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics         | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                    | 59.2    | \$10,300       | 69.4      | \$18,500       | 76.5    | \$19,800       | 77.0    | \$20,500       | 73.8    | \$29,100       |
| Education (any doctorate) <sup>4</sup>         | 18.1    | ‡              | 25.9      | 7,500          | 31.5    | 11,300         | 31.0    | 12,200         | 20.9    | 12,100         |
| Other doctorate                                | 61.7    | 6,800          | 53.4      | 12,400         | 35.4    | 11,700         | 37.3    | 14,600         | 35.9    | 17,300         |
| Doctoral field of study                        |         |                |           |                |         |                |         |                |         |                |
| Humanities                                     | 62.2    | 9,400          | 48.9      | 13,800         | 41.8    | 12,500         | 62.9    | 16,300         | 61.1    | 24,700         |
| Social/behavioral sciences                     | 60.8    | 10,200         | 61.6      | 14,000         | 60.1    | 16,900         | 52.1    | 18,000         | 56.6    | 27,500         |
| Life and physical sciences                     | 75.0    | 10,700         | 83.8      | 21,700         | 87.8    | 21,900         | 79.9    | 21,700         | 78.4    | 29,300         |
| Engineering/computer science/mathematics       | 64.5    | 9,100          | 71.4      | 17,700         | 81.6    | 21,100         | 79.4    | 22,500         | 77.2    | 30,800         |
| Business/management                            | 36.4 !  | ‡              | 53.2      | 11,900         | 32.5    | 15,800         | ‡       | 14,900         | 31.9    | 20,400         |
| Health   | ‡       | ‡              | 40.8      | 9,600          | 34.8    | 9,700          | 35.4    | 8,200          | 31.4    | 12,500         |
| Other  | 27.1    | 6,600          | 36.0      | 7,900          | 37.4    | 12,900         | 44.8    | 14,900         | 43.3    | 19,200         |
| Doctor's degree – professional practice        |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                        | 36.8    | 8,700          | 43.1      | 10,900         | 37.0    | 9,700          | 30.5    | 7,700          | 34.4    | 13,700         |
| Other health science <sup>5</sup>              | 27.1    | 4,700          | 34.4      | 5,300          | 29.8    | 6,400          | 29.3    | 7,900          | 27.7    | 7,300          |
| Law (LL.B. or J.D.)                            | 28.9    | 4,800          | 38.2      | 6,800          | 29.1    | 9,600          | 37.7    | 10,500         | 40.0    | 13,700         |
| Theology (M.Div., M.H.L., B.D.)                | ‡       | ‡              | 36.7      | 3,600          | 28.0 !  | 7,500          | 44.6    | 6,600          | —       | —              |
| Attendance status <sup>6</sup>                 |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                           | 44.1    | 8,000          | 49.7      | 12,500         | 41.1    | 14,300         | 43.9    | 16,000         | 42.2    | 18,400         |
| Part-time or part-year                         | 16.8    | 4,900          | 16.0      | 5,800          | 19.6    | 8,800          | 18.8    | 9,400          | 18.0    | 9,700          |

See notes at end of table.

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Type of institution <sup>7</sup>       |         |                |           |                |         |                |         |                |         |                |
| Public                                 | 27.4    | \$6,500        | 28.3      | \$9,000        | 32.2    | \$11,300       | 32.1    | \$13,800       | 32.0    | \$14,700       |
| Private nonprofit                      | 23.4    | 6,700          | 27.3      | 11,400         | 22.5    | 12,300         | 25.4    | 12,300         | 26.6    | 16,300         |
| For-profit                             | #       | ‡              | ‡         | ‡              | ‡       | ‡              | 8.9 !   | ‡              | 11.7    | 4,100          |
| Tuition and fees <sup>8</sup>          |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 10.2    | 3,000          | 12.7      | 5,300          | 17.1    | 6,700          | 13.7    | 7,700          | 13.1    | 7,900          |
| Lower middle 25 percent                | 21.5    | 4,000          | 19.1      | 6,200          | 19.9    | 8,400          | 20.5    | 10,000         | 21.9    | 7,800          |
| Upper middle 25 percent                | 31.8    | 6,400          | 32.2      | 9,100          | 28.6    | 11,500         | 31.7    | 13,000         | 29.9    | 13,100         |
| Highest 25 percent                     | 38.7    | 9,100          | 45.9      | 13,500         | 41.6    | 15,400         | 43.7    | 16,100         | 44.9    | 21,500         |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 27.3    | 6,900          | 30.0      | 11,300         | 29.7    | 12,900         | 32.2    | 14,400         | 31.2    | 16,500         |
| Female                                 | 23.2    | 6,200          | 25.3      | 8,700          | 24.3    | 10,300         | 23.5    | 11,500         | 24.5    | 13,400         |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 23.9    | 6,100          | 24.9      | 9,000          | 23.8    | 10,600         | 23.9    | 11,900         | 24.6    | 13,400         |
| Resident alien                         | 41.3    | 9,300          | 29.3      | 10,100         | 28.2    | 12,300         | 28.8    | 10,600         | 24.3    | 15,800         |
| Foreign or international student       | 41.8    | 9,900          | 50.0      | 14,200         | 57.0    | 15,800         | 58.0    | 17,600         | 54.2    | 21,300         |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 33.9    | 6,800          | 42.7      | 10,400         | 39.4    | 11,900         | 38.9    | 13,500         | 41.3    | 15,600         |
| 25–29                                  | 31.2    | 7,400          | 31.0      | 11,100         | 32.9    | 12,700         | 34.0    | 13,900         | 32.8    | 16,700         |
| 30–34                                  | 25.5    | 6,100          | 25.4      | 10,600         | 24.4    | 11,600         | 24.6    | 13,500         | 23.8    | 14,400         |
| 35–39                                  | 17.9    | 5,700          | 21.1      | 8,300          | 17.3    | 10,500         | 17.5    | 11,100         | 16.2    | 12,000         |
| 40 or older                            | 12.3    | 3,900          | 14.3      | 5,100          | 12.3    | 6,800          | 13.0    | 8,000          | 13.4    | 7,400          |

See notes at end of table.

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Race/ethnicity <sup>9</sup>             |         |                |           |                |         |                |         |                |         |                |
| White                                   | 23.5    | \$6,000        | 25.6      | \$9,300        | 24.4    | \$11,000       | 26.0    | \$12,300       | 26.8    | \$14,000       |
| Black                                   | 24.0    | 7,200          | 21.7      | 9,900          | 22.5    | 10,700         | 18.4    | 9,800          | 17.9    | 11,500         |
| Hispanic                                | 30.4    | 7,800          | 28.5      | 9,300          | 26.8    | 9,700          | 25.8    | 14,000         | 25.8    | 12,300         |
| Asian/Pacific Islander                  | 34.2    | 8,100          | 39.4      | 12,000         | 41.4    | 14,600         | 44.1    | 16,100         | 37.9    | 19,900         |
| Other or Two or more races              | 31.1    | 8,300          | 38.1      | 12,900         | 31.8    | 11,800         | 26.3    | 12,500         | 27.4    | 16,400         |
| Marital status/dependents <sup>10</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 30.5    | 7,200          | 35.3      | 10,700         | 33.8    | 12,200         | 34.3    | 14,000         | 35.2    | 16,000         |
| Married with no dependents              | 22.8    | 6,100          | 23.9      | 9,700          | 26.4    | 11,800         | 25.6    | 12,600         | 26.6    | 15,700         |
| Unmarried with dependents               | 18.0    | 5,900          | 19.0      | 7,700          | 16.1    | 9,300          | 17.1    | 8,500          | 13.6    | 10,000         |
| Married with dependents                 | 17.4    | 4,700          | 17.6      | 7,700          | 16.4    | 9,600          | 16.7    | 10,200         | 16.7    | 10,500         |
| Income (including spouse's)             |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                       | 35.8    | 6,800          | 45.7      | 10,000         | 36.8    | 10,900         | 40.1    | 12,200         | 36.9    | 13,000         |
| Lower middle 25 percent                 | 32.7    | 7,600          | 30.9      | 12,200         | 37.5    | 13,300         | 37.2    | 15,500         | 36.8    | 17,800         |
| Upper middle 25 percent                 | 22.0    | 6,300          | 20.0      | 8,200          | 21.4    | 10,900         | 16.8    | 11,700         | 19.8    | 15,000         |
| Highest 25 percent                      | 13.7    | 4,600          | 12.6      | 6,500          | 11.0    | 9,000          | 14.0    | 9,500          | 15.0    | 11,600         |

See notes at end of table.

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

— Not available.

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Institutional aid includes all institutional need- and merit-based grants, scholarships, tuition waivers, graduate assistantships, loans, and work-study assistance funded by the institution attended. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).



# National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>1.42</b> | <b>\$360</b>   | <b>0.63</b> | <b>\$430</b>   | <b>0.81</b> | <b>\$280</b>   | <b>0.56</b> | <b>\$290</b>   | <b>†</b>    | <b>†</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>1.43</b> | <b>360</b>     | <b>0.63</b> | <b>430</b>     | <b>0.83</b> | <b>260</b>     | <b>0.56</b> | <b>290</b>     | <b>0.68</b> | <b>430</b>     |
| Graduate program level  |             |                |             |                |             |                |             |                |             |                |
| Master's degree   | 1.48        | 340            | 0.81        | 270            | 1.17        | 380            | 0.68        | 290            | 0.83        | 400            |
| Doctor's degree – research/scholarship                          | 2.98        | 750            | 1.42        | 930            | 1.95        | 480            | 2.65        | 490            | 1.50        | 720            |
| Doctor's degree – professional practice                         | 4.24        | 400            | 2.06        | 920            | 1.67        | 800            | 1.58        | 380            | 1.66        | 720            |
| Other   | 1.54        | 760            | 1.08        | 410            | 1.29        | 660            | 1.12        | 950            | 1.97        | 560            |
| Master's degree program   |             |                |             |                |             |                |             |                |             |                |
| Business administration (M.B.A.)                                | 1.69        | 760            | 1.35        | 680            | 1.97        | 990            | 1.44        | 900            | 2.27        | 1,700          |
| Education (any master's)  | 1.32        | 360            | 0.98        | 340            | 1.46        | 950            | 0.96        | 560            | 1.62        | 1,200          |
| Other master's  | 2.02        | 410            | 1.10        | 380            | 1.42        | 390            | 1.01        | 380            | 1.07        | 440            |
| Master's field of study   |             |                |             |                |             |                |             |                |             |                |
| Humanities  | 5.35        | 1,110          | 3.05        | 950            | 3.21        | 720            | 2.45        | 850            | 3.11        | 1,300          |
| Social/behavioral sciences                                      | 3.63        | 950            | 2.56        | 660            | 4.68        | 1,640          | 2.66        | 870            | 2.27        | 1,280          |
| Life and physical sciences                                      | 8.67        | 1,220          | 3.62        | 900            | 5.02        | 1,340          | 4.11        | 1,420          | 3.21        | 2,030          |
| Engineering/computer science/mathematics                        | 3.93        | 790            | 2.62        | 940            | 3.84        | 770            | 2.47        | 960            | 2.52        | 1,070          |
| Business/management   | 1.57        | 590            | 1.11        | 430            | 1.87        | 690            | 1.22        | 710            | 1.79        | 1,250          |
| Health  | 3.73        | 890            | 2.17        | 670            | 3.75        | 930            | 2.24        | 880            | 1.99        | 860            |
| Other   | 1.48        | 310            | 0.85        | 380            | 1.32        | 750            | 0.95        | 530            | 1.41        | 740            |

See notes at end of table.

# National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics          | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship  |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                     | 3.03    | \$850          | 1.74      | \$880          | 1.80    | \$410          | 2.70    | \$600          | 1.54    | \$790          |
| Education (any doctorate)                       | 5.13    | †              | 2.51      | 460            | 2.42    | 1,310          | 4.98    | 970            | 1.52    | 1,000          |
| Other doctorate                                 | 5.51    | 1,520          | 4.07      | 1,120          | 3.20    | 980            | 3.81    | 910            | 2.79    | 1,260          |
| Doctoral field of study                         |         |                |           |                |         |                |         |                |         |                |
| Humanities                                      | 6.13    | 900            | 4.90      | 1,230          | 6.50    | 1,070          | 2.81    | 800            | 3.30    | 1,280          |
| Social/behavioral sciences                      | 3.82    | 1,150          | 2.68      | 1,570          | 4.52    | 990            | 8.08    | 890            | 3.27    | 1,560          |
| Life and physical sciences                      | 6.09    | 2,050          | 2.25      | 1,220          | 1.80    | 570            | 2.01    | 750            | 2.45    | 1,590          |
| Engineering/computer science/mathematics        | 5.53    | 860            | 2.60      | 1,130          | 1.89    | 620            | 4.74    | 850            | 2.25    | 1,180          |
| Business/management                             | 13.06   | †              | 6.41      | 1,300          | 8.27    | 1,310          | †       | 2,150          | 3.34    | 2,040          |
| Health  | †       | †              | 2.77      | 1,560          | 1.72    | 1,220          | 2.89    | 940            | 2.38    | 780            |
| Other   | 5.47    | 1,300          | 1.75      | 520            | 1.80    | 510            | 1.87    | 430            | 1.58    | 760            |
| Doctor's degree program – professional practice |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                         | 6.89    | 1,230          | 4.32      | 2,480          | 2.53    | 1,790          | 3.46    | 1,000          | 3.40    | 1,140          |
| Other health science                            | 5.84    | 670            | 4.54      | 710            | 3.43    | 1,530          | 2.88    | 890            | 3.60    | 1,170          |
| Law (LL.B. or J.D.)                             | 2.53    | 370            | 2.47      | 670            | 2.42    | 650            | 2.23    | 590            | 2.18    | 1,250          |
| Theology (M.Div., M.H.L., B.D.)                 | †       | †              | 9.22      | 890            | 10.89   | 1,490          | 6.27    | 880            | †       | †              |
| Attendance status                               |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                            | 2.19    | 540            | 1.03      | 600            | 1.14    | 320            | 1.17    | 340            | 1.19    | 530            |
| Part-time or part-year                          | 1.31    | 380            | 0.51      | 270            | 0.83    | 350            | 0.65    | 330            | 0.76    | 450            |

See notes at end of table.

# National Center for Education Statistics

**Table S8.**

**Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Type of institution                    |         |                |           |                |         |                |         |                |         |                |
| Public                                 | 1.48    | \$420          | 0.71      | \$240          | 0.89    | \$280          | 0.79    | \$370          | 0.99    | \$460          |
| Private nonprofit                      | 2.78    | 670            | 1.16      | 1,000          | 1.50    | 590            | 0.86    | 380            | 1.13    | 800            |
| For-profit                             | †       | †              | †         | †              | †       | †              | 2.87    | †              | 2.10    | 1,060          |
| Tuition and fees                       |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.05    | 330            | 0.86      | 480            | 1.23    | 560            | 0.93    | 730            | 1.01    | 810            |
| Lower middle 25 percent                | 2.46    | 640            | 1.05      | 440            | 0.99    | 450            | 1.02    | 410            | 1.31    | 410            |
| Upper middle 25 percent                | 2.31    | 730            | 1.39      | 430            | 1.85    | 360            | 1.28    | 510            | 1.40    | 560            |
| Highest 25 percent                     | 2.29    | 560            | 1.22      | 720            | 1.79    | 470            | 1.50    | 440            | 1.54    | 710            |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 2.00    | 470            | 1.01      | 540            | 1.12    | 420            | 0.94    | 370            | 0.97    | 610            |
| Female                                 | 1.24    | 360            | 0.67      | 400            | 1.01    | 360            | 0.71    | 370            | 0.80    | 490            |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 1.43    | 340            | 0.68      | 410            | 0.86    | 330            | 0.60    | 340            | 0.70    | 420            |
| Resident alien                         | 4.91    | 1,310          | 3.09      | 2,220          | 3.73    | 1,240          | 2.74    | 850            | 3.13    | 2,190          |
| Foreign or international student       | 5.59    | 1,180          | 2.04      | 650            | 2.44    | 530            | 2.02    | 480            | 2.37    | 1,010          |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 2.06    | 430            | 1.28      | 420            | 1.41    | 430            | 1.47    | 570            | 1.41    | 560            |
| 25–29                                  | 1.99    | 550            | 1.06      | 480            | 1.12    | 370            | 1.00    | 430            | 1.21    | 650            |
| 30–34                                  | 2.26    | 540            | 1.46      | 880            | 1.53    | 610            | 1.33    | 540            | 1.36    | 900            |
| 35–39                                  | 2.01    | 650            | 1.44      | 850            | 1.83    | 770            | 1.50    | 810            | 1.72    | 1,290          |
| 40 or older                            | 1.37    | 550            | 0.85      | 380            | 1.05    | 560            | 0.95    | 450            | 1.07    | 740            |

See notes at end of table.

# National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 1.48    | \$320          | 0.74      | \$390          | 0.93    | \$340          | 0.69    | \$320          | 0.80    | \$480          |
| Black                                  | 1.97    | 880            | 1.74      | 1,180          | 2.38    | 770            | 1.77    | 1,050          | 1.23    | 1,020          |
| Hispanic                               | 6.47    | 1,340          | 1.77      | 700            | 2.54    | 950            | 2.12    | 1,250          | 2.15    | 940            |
| Asian/Pacific Islander                 | 2.67    | 880            | 1.75      | 590            | 1.71    | 490            | 1.58    | 520            | 1.93    | 1,100          |
| Other or Two or more races             | 5.06    | 1,780          | 2.27      | 1,190          | 3.05    | 1,230          | 3.78    | 1,150          | 4.37    | 1,420          |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 1.42    | 390            | 0.80      | 490            | 1.01    | 330            | 0.89    | 340            | 1.03    | 490            |
| Married with no dependents             | 2.45    | 670            | 1.06      | 580            | 1.50    | 490            | 1.27    | 500            | 1.55    | 1,030          |
| Unmarried with dependents              | 2.27    | 730            | 1.17      | 510            | 1.86    | 1,010          | 2.30    | 1,260          | 1.47    | 1,070          |
| Married with dependents                | 2.01    | 570            | 1.03      | 690            | 1.25    | 630            | 0.94    | 470            | 1.06    | 690            |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.73    | 560            | 1.40      | 430            | 1.45    | 480            | 1.13    | 470            | 1.26    | 430            |
| Lower middle 25 percent                | 2.43    | 520            | 1.04      | 620            | 1.65    | 410            | 1.38    | 510            | 1.51    | 700            |
| Upper middle 25 percent                | 2.03    | 610            | 0.89      | 560            | 1.19    | 520            | 0.95    | 460            | 1.19    | 1,300          |
| Highest 25 percent                     | 1.05    | 440            | 0.86      | 580            | 0.85    | 580            | 0.88    | 530            | 1.03    | 950            |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

**Table 9.**

**Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12**

| Enrollment and student characteristics                          | 2007–08    |                 | 2011–12    |                |
|---|------------|-----------------|------------|----------------|
|   | Percent    | Average amount  | Percent    | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>4.8</b> | <b>\$15,600</b> | <b>—</b>   | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>4.8</b> | <b>15,600</b>   | <b>9.9</b> | <b>18,600</b>  |
| Graduate program level <sup>1</sup>                             |            |                 |            |                |
| Master's degree   | 3.2        | 13,300          | 6.7        | 16,100         |
| Doctor's degree – research/scholarship                          | 3.3        | 12,500          | 6.2        | 17,800         |
| Doctor's degree – professional practice                         | 25.7       | 18,500          | 41.6       | 21,800         |
| Other <sup>2</sup>  | ‡          | ‡               | 2.5 !      | ‡              |
| Master's degree program   |            |                 |            |                |
| Business administration (M.B.A.)                                | 3.5        | 16,900          | 4.7        | 20,100         |
| Education (any master's)  | 1.4        | 12,000          | 3.4        | 13,100         |
| Other master's <sup>3</sup>                                     | 4.2        | 12,500          | 8.5        | 15,900         |
| Master's field of study   |            |                 |            |                |
| Humanities  | 3.4        | ‡               | 10.6       | 14,000         |
| Social/behavioral sciences                                      | 5.5 !      | 12,100          | 9.1        | 19,900         |
| Life and physical sciences                                      | 4.9        | ‡               | 7.0        | 12,600         |
| Engineering/computer science/mathematics                        | 1.8 !      | ‡               | 2.6        | 12,400         |
| Business/management   | 2.9        | 15,600          | 4.8        | 17,300         |
| Health  | 6.8        | 12,300          | 12.4       | 16,500         |
| Other   | 2.2        | 12,500          | 4.9        | 15,600         |
| Doctor's degree program – research/scholarship                  |            |                 |            |                |
| Ph.D. (except in education)                                     | 1.3 !      | 13,700          | 3.1        | 18,000         |
| Education (any doctorate) <sup>4</sup>                          | 2.5 !      | ‡               | 9.0        | 16,000         |
| Other doctorate   | 8.6        | 13,000          | 16.5       | 18,700         |
| Doctoral field of study   |            |                 |            |                |
| Humanities  | 4.3 !      | ‡               | 4.7 !      | ‡              |
| Social/behavioral sciences                                      | 4.7 !      | 15,300          | 12.1       | 17,200         |
| Life and physical sciences                                      | 2.9 !      | ‡               | 2.3        | ‡              |
| Engineering/computer science/mathematics                        | ‡          | ‡               | 1.8 !      | ‡              |
| Business/management   | ‡          | ‡               | 8.4        | 18,400         |
| Health  | 11.1       | 14,300          | 31.0       | 16,400         |
| Other   | 21.7       | 19,000          | 30.3       | 26,500         |

See notes at end of table.

# National Center for Education Statistics

**Table 9.**

**Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued**

| Enrollment and student characteristics  | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent | Average amount |
| Doctor's degree – professional practice |         |                |         |                |
| Medicine (M.D. or D.O.)                 | 13.0    | \$14,500       | 33.6    | \$16,300       |
| Other health science <sup>5</sup>       | 11.8    | 15,400         | 34.7    | 15,500         |
| Law (LL.B. or J.D.)                     | 39.9    | 19,600         | 58.7    | 27,700         |
| Theology (M.Div., M.H.L., B.D.)         | ‡       | ‡              | —       | —              |
| Attendance status <sup>6</sup>          |         |                |         |                |
| Full-time, full-year                    | 11.3    | 16,900         | 19.8    | 20,200         |
| Part-time or part-year                  | 1.7     | 10,900         | 3.8     | 13,400         |
| Type of institution <sup>7</sup>        |         |                |         |                |
| Public                                  | 2.7     | 11,700         | 7.0     | 12,400         |
| Private nonprofit                       | 7.9     | 17,400         | 14.5    | 21,900         |
| For-profit                              | 2.0 !   | ‡              | 5.1     | 17,400         |
| Tuition and fees <sup>8</sup>           |         |                |         |                |
| Lowest 25 percent                       | 0.5     | ‡              | 1.5     | 13,200         |
| Lower middle 25 percent                 | 1.6     | 8,600          | 4.5     | 11,100         |
| Upper middle 25 percent                 | 4.2     | 10,800         | 10.9    | 14,100         |
| Highest 25 percent                      | 13.0    | 18,400         | 22.5    | 22,200         |
| Sex                                     |         |                |         |                |
| Male                                    | 5.1     | 15,800         | 10.4    | 19,500         |
| Female                                  | 4.6     | 15,400         | 9.5     | 17,900         |
| Citizenship <sup>9</sup>                |         |                |         |                |
| U.S. citizen                            | 5.3     | 15,500         | 10.9    | 18,600         |
| Resident alien                          | 4.3     | 16,000         | 8.0     | 18,600         |
| Age                                     |         |                |         |                |
| 24 or younger                           | 7.6     | 15,900         | 15.1    | 19,300         |
| 25–29                                   | 6.8     | 16,500         | 12.4    | 19,600         |
| 30–34                                   | 3.9     | 14,900         | 9.1     | 16,600         |
| 35–39                                   | 1.7     | 13,100         | 6.0     | 16,500         |
| 40 or older                             | 1.8     | 11,700         | 3.7     | 15,900         |
| Race/ethnicity <sup>10</sup>            |         |                |         |                |
| White                                   | 4.9     | 15,800         | 10.4    | 19,000         |
| Black                                   | 4.7     | 13,500         | 9.3     | 17,900         |
| Hispanic                                | 5.7     | 13,800         | 10.9    | 17,300         |
| Asian/Pacific Islander                  | 3.3     | 19,400         | 6.5     | 18,500         |
| Other or Two or more races              | 6.4     | 15,000         | 15.0    | 16,300         |

See notes at end of table.

# National Center for Education Statistics

**Table 9.**

**Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued**

| Enrollment and student characteristics  | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent | Average amount |
| Marital status/dependents <sup>11</sup> |         |                |         |                |
| Unmarried with no dependents            | 7.4     | \$16,200       | 14.3    | \$19,500       |
| Married with no dependents              | 3.4     | 13,500         | 7.0     | 17,100         |
| Unmarried with dependents               | ‡       | 11,400         | 5.1     | 17,100         |
| Married with dependents                 | 1.7     | 14,200         | 4.5     | 14,600         |
| Income (including spouse's)             |         |                |         |                |
| Lowest 25 percent                       | 9.9     | 15,900         | 20.0    | 19,800         |
| Lower middle 25 percent                 | 5.0     | 15,100         | 9.8     | 18,300         |
| Upper middle 25 percent                 | 2.6     | 17,200         | 6.5     | 15,300         |
| Highest 25 percent                      | 1.7     | 12,300         | 3.2     | 18,200         |

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 4.3 percent of students in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Foreign/international students are not eligible for federal loans.

<sup>10</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time.

<sup>11</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Federal Direct PLUS Loans, established in 2006, are unsubsidized loans for graduate students that are available in addition to subsidized and unsubsidized Direct Loans. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. Graduate PLUS Loans were introduced in 2006 and were renamed Direct PLUS Loans to graduate students in 2010.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:08 and NPSAS:12).

# National Center for Education Statistics

Table S9.

Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12

| Enrollment and student characteristics                          | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>0.15</b> | <b>\$470</b>   | <b>†</b>    | <b>†</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>0.16</b> | <b>470</b>     | <b>0.19</b> | <b>360</b>     |
| Graduate program level  |             |                |             |                |
| Master's degree   | 0.25        | 740            | 0.31        | 790            |
| Doctor's degree – research/scholarship                          | 0.38        | 1,120          | 0.50        | 1,130          |
| Doctor's degree – professional practice                         | 1.20        | 560            | 1.25        | 610            |
| Other   | †           | †              | 0.77        | †              |
| Master's degree program   |             |                |             |                |
| Business administration (M.B.A.)                                | 0.78        | 2,370          | 1.07        | 2,760          |
| Education (any master's)  | 0.24        | 1,860          | 0.66        | 2,620          |
| Other master's  | 0.40        | 740            | 0.48        | 860            |
| Master's field of study   |             |                |             |                |
| Humanities  | 0.69        | †              | 1.59        | 1,570          |
| Social/behavioral sciences                                      | 1.77        | 1,840          | 1.90        | 2,800          |
| Life and physical sciences                                      | 1.44        | †              | 1.91        | 2,780          |
| Engineering/computer science/mathematics                        | 0.70        | †              | 0.59        | 2,640          |
| Business/management   | 0.64        | 2,270          | 0.75        | 2,000          |
| Health  | 0.88        | 1,410          | 1.31        | 1,160          |
| Other   | 0.27        | 1,320          | 0.63        | 2,140          |
| Doctor's degree program – research/scholarship                  |             |                |             |                |
| Ph.D. (except in education)                                     | 0.42        | 3,930          | 0.40        | 1,990          |
| Education (any doctorate)                                       | 0.89        | †              | 1.44        | 2,830          |
| Other doctorate   | 1.17        | 1,120          | 2.10        | 1,650          |
| Doctoral field of study   |             |                |             |                |
| Humanities  | 1.84        | †              | 1.60        | †              |
| Social/behavioral sciences                                      | 1.51        | 4,180          | 1.95        | 1,940          |
| Life and physical sciences                                      | 1.22        | †              | 0.62        | †              |
| Engineering/computer science/mathematics                        | †           | †              | 0.69        | †              |
| Business/management   | †           | †              | 1.38        | 2,710          |
| Health  | 1.37        | 810            | 1.53        | 820            |
| Other   | 1.22        | 660            | 1.54        | 870            |

See notes at end of table.



# National Center for Education Statistics

**Table S9.**

**Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued**

| Enrollment and student characteristics          | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – professional practice |         |                |         |                |
| Medicine (M.D. or D.O.)                         | 3.30    | \$1,550        | 2.96    | \$780          |
| Other health science                            | 1.80    | 1,650          | 2.86    | 1,160          |
| Law (LL.B. or J.D.)                             | 2.42    | 620            | 2.56    | 910            |
| Theology (M.Div., M.H.L., B.D.)                 | †       | †              | †       | †              |
| Attendance status                               |         |                |         |                |
| Full-time, full-year                            | 0.47    | 550            | 0.50    | 440            |
| Part-time or part-year                          | 0.17    | 760            | 0.29    | 640            |
| Type of institution                             |         |                |         |                |
| Public  | 0.17    | 710            | 0.29    | 490            |
| Private nonprofit                               | 0.21    | 460            | 0.42    | 650            |
| For-profit                                      | 0.75    | †              | 0.40    | 1,410          |
| Tuition and fees                                |         |                |         |                |
| Lowest 25 percent                               | 0.12    | †              | 0.37    | 2,410          |
| Lower middle 25 percent                         | 0.33    | 1,080          | 0.54    | 860            |
| Upper middle 25 percent                         | 0.53    | 880            | 0.77    | 610            |
| Highest 25 percent                              | 0.58    | 510            | 0.77    | 620            |
| Sex   |         |                |         |                |
| Male  | 0.29    | 630            | 0.48    | 640            |
| Female  | 0.26    | 680            | 0.30    | 460            |
| Citizenship                                     |         |                |         |                |
| U.S. citizen                                    | 0.18    | 470            | 0.25    | 360            |
| Resident alien                                  | 0.91    | 2,700          | 1.47    | 2,850          |
| Age   |         |                |         |                |
| 24 or younger                                   | 0.44    | 630            | 0.74    | 760            |
| 25–29   | 0.36    | 600            | 0.44    | 690            |
| 30–34   | 0.51    | 1,400          | 0.83    | 1,330          |
| 35–39   | 0.31    | 2,060          | 0.78    | 2,220          |
| 40 or older                                     | 0.54    | 1,850          | 0.41    | 1,220          |
| Race/ethnicity                                  |         |                |         |                |
| White   | 0.20    | 530            | 0.33    | 430            |
| Black   | 1.10    | 1,360          | 0.90    | 1,120          |
| Hispanic  | 0.78    | 1,680          | 1.25    | 1,840          |
| Asian/Pacific Islander                          | 0.43    | 1,370          | 0.77    | 1,650          |
| Other or Two or more races                      | 1.51    | 1,750          | 2.84    | 1,670          |

See notes at end of table.

# National Center for Education Statistics

Table S9.

Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued

| Enrollment and student characteristics | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent | Average amount |
| Marital status/dependents              |         |                |         |                |
| Unmarried with no dependents           | 0.28    | \$450          | 0.39    | \$440          |
| Married with no dependents             | 0.41    | 1,150          | 0.64    | 1,200          |
| Unmarried with dependents              | †       | 2,340          | 0.80    | 2,780          |
| Married with dependents                | 0.34    | 1,720          | 0.51    | 880            |
| Income (including spouse's)            |         |                |         |                |
| Lowest 25 percent                      | 0.45    | 580            | 0.69    | 550            |
| Lower middle 25 percent                | 0.36    | 680            | 0.62    | 920            |
| Upper middle 25 percent                | 0.27    | 1,540          | 0.51    | 960            |
| Highest 25 percent                     | 0.49    | 1,830          | 0.36    | 1,470          |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:08 and NPSAS:12).

# National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96    |                | 1999–2000  |                | 2003–04    |                | 2007–08     |                | 2011–12    |                |
|---|------------|----------------|------------|----------------|------------|----------------|-------------|----------------|------------|----------------|
|   | Percent    | Average amount | Percent    | Average amount | Percent    | Average amount | Percent     | Average amount | Percent    | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>1.5</b> | <b>\$6,800</b> | <b>4.8</b> | <b>\$9,600</b> | <b>7.2</b> | <b>\$9,300</b> | <b>10.7</b> | <b>\$8,300</b> | <b>—</b>   | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>1.5</b> | <b>6,800</b>   | <b>4.8</b> | <b>9,700</b>   | <b>7.2</b> | <b>9,300</b>   | <b>10.7</b> | <b>8,300</b>   | <b>4.0</b> | <b>8,700</b>   |
| Graduate program level <sup>1</sup>                             |            |                |            |                |            |                |             |                |            |                |
| Master's degree   | ‡          | ‡              | 3.9        | 9,200          | 5.6        | 8,700          | 11.2        | 8,000          | 4.3        | 8,200          |
| Doctor's degree – research/scholarship                          | ‡          | ‡              | 1.9        | 9,000          | 5.0        | 8,100          | 8.8         | 9,300          | 2.2        | 7,700          |
| Doctor's degree – professional practice                         | 8.9        | 7,400          | 16.3       | 10,400         | 22.7       | 10,800         | 15.6        | 10,600         | 5.4        | 12,100         |
| Other <sup>2</sup>  | #          | ‡              | 1.1 !      | ‡              | 2.6        | 5,800          | 7.0         | 5,900          | 3.0        | 7,200          |
| Master's degree program   |            |                |            |                |            |                |             |                |            |                |
| Business administration (M.B.A.)                                | 0.4 !      | ‡              | 4.1        | 13,700         | 6.7        | 14,200         | 14.2        | 7,900          | 3.9        | 15,900 !       |
| Education (any master's)  | ‡          | ‡              | 2.9        | 5,500          | 3.6        | 4,600          | 11.8        | 6,600          | 5.2        | 4,700          |
| Other master's <sup>3</sup>                                     | ‡          | ‡              | 4.5        | 8,800          | 6.3        | 7,900          | 9.6         | 9,100          | 4.0        | 8,000          |
| Doctor's degree program – research/scholarship                  |            |                |            |                |            |                |             |                |            |                |
| Ph.D. (except in education)                                     | #          | ‡              | 1.8        | 9,600          | 2.3        | 7,400          | 2.3         | 11,400         | 0.8        | 8,500          |
| Education (any doctorate) <sup>4</sup>                          | #          | ‡              | 1.4 !      | ‡              | 2.8        | ‡              | ‡           | 6,200          | 4.3        | 6,900          |
| Other doctorate   | ‡          | ‡              | 2.6 !      | ‡              | 12.9       | 8,700          | 18.1        | 10,600         | 5.6        | 8,000          |
| Doctor's degree – professional practice                         |            |                |            |                |            |                |             |                |            |                |
| Medicine (M.D. or D.O.)   | 7.3 !      | 7,600          | 7.6        | ‡              | 17.7       | 7,400          | 8.7         | 10,700         | 3.4        | ‡              |
| Other health science <sup>5</sup>                               | 7.7 !      | ‡              | 8.4        | ‡              | 12.7       | 9,800          | 14.5        | 11,800         | 7.0        | 13,600         |
| Law (LL.B. or J.D.)   | 13.3       | 7,900          | 27.9       | 11,800         | 35.9       | 11,900         | 19.7        | 10,500         | 4.7        | 10,400         |
| Theology (M.Div., M.H.L., B.D.)                                 | ‡          | ‡              | 11.1 !     | ‡              | ‡          | ‡              | 11.0 !      | ‡              | —          | —              |

See notes at end of table.

# National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Attendance status <sup>6</sup>         |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                   | 3.3     | \$7,500        | 8.9       | \$10,900       | 15.1    | \$10,600       | 14.3    | \$11,100       | 5.4     | \$10,300       |
| Part-time or part-year                 | ‡       | ‡              | 2.6       | 7,100          | 3.4     | 6,700          | 8.9     | 6,100          | 3.2     | 7,000          |
| Type of institution <sup>7</sup>       |         |                |           |                |         |                |         |                |         |                |
| Public                                 | 0.3     | ‡              | 2.2       | 6,500          | 3.9     | 5,400          | 5.9     | 6,400          | 3.0     | 7,800          |
| Private nonprofit                      | 3.2     | 7,200          | 8.6       | 10,700         | 11.6    | 10,900         | 12.2    | 9,100          | 4.8     | 9,300          |
| For-profit                             | #       | ‡              | 4.0 !     | ‡              | ‡       | ‡              | 29.4    | 8,900          | 5.2     | 8,800          |
| Tuition and fees <sup>8</sup>          |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | #       | ‡              | 1.4       | ‡              | 2.3     | 4,500          | 6.5     | 3,800          | 2.3     | 4,300          |
| Lower middle 25 percent                | #       | ‡              | 2.2       | 5,200          | 3.7     | 5,400          | 8.3     | 6,100          | 2.6     | 3,900          |
| Upper middle 25 percent                | 0.3 !   | ‡              | 3.8       | 7,000          | 5.0     | 6,700          | 10.6    | 7,600          | 4.7     | 8,100          |
| Highest 25 percent                     | 5.9     | 6,800          | 11.7      | 11,800         | 18.1    | 11,600         | 16.6    | 11,600         | 6.2     | 13,000         |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 1.8     | 6,900          | 4.8       | 10,400         | 7.3     | 10,100         | 9.7     | 8,700          | 3.6     | 8,900          |
| Female                                 | 1.2 !   | 6,700          | 4.8       | 9,000          | 7.1     | 8,700          | 11.3    | 8,100          | 4.3     | 8,600          |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 1.5     | 6,600          | 5.1       | 9,500          | 7.4     | 9,100          | 10.9    | 7,800          | 4.0     | 7,400          |
| Resident alien                         | 2.6 !   | ‡              | 3.1 !     | ‡              | 6.8 !   | ‡              | 9.2     | 10,000         | 5.0     | ‡              |
| Foreign or international student       | ‡       | ‡              | 2.1 !     | ‡              | 5.2     | 9,600          | 9.2     | 14,000         | 3.8     | 22,100         |

See notes at end of table.

# National Center for Education Statistics

**Table 10.**

**Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Age                                     |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                           | 4.3     | \$6,500        | 7.1       | \$9,700        | 11.0    | \$9,600        | 11.8    | \$9,600        | 4.3     | \$9,500        |
| 25–29                                   | 1.6     | 8,000          | 6.2       | 10,900         | 9.8     | 10,400         | 10.8    | 8,800          | 3.6     | 9,900          |
| 30–34                                   | 0.7     | ‡              | 3.9       | 7,900          | 4.4     | 8,900          | 9.5     | 7,100          | 4.4     | 7,900          |
| 35–39                                   | 0.5 !   | ‡              | 2.4       | ‡              | 4.3     | 6,300          | 14.1    | 8,200          | 4.4     | 9,500 !        |
| 40 or older                             | ‡       | ‡              | 2.9       | 7,600          | 3.4     | 6,400          | 8.6     | 7,100          | 3.8     | 6,200          |
| Race/ethnicity <sup>9</sup>             |         |                |           |                |         |                |         |                |         |                |
| White                                   | 1.5     | 6,500          | 5.0       | 9,000          | 7.0     | 8,900          | 9.5     | 7,800          | 3.6     | 7,000          |
| Black                                   | ‡       | ‡              | 4.4       | 10,500         | 6.4     | 7,700          | 12.1    | 7,800          | 4.8     | 6,300          |
| Hispanic                                | 1.7 !   | ‡              | 4.4       | ‡              | 7.8     | 9,600          | 21.4    | 8,500          | 4.4     | 7,000          |
| Asian/Pacific Islander                  | 0.8 !   | ‡              | 3.5       | ‡              | 7.0     | 11,100         | 7.4     | 12,700         | 4.4     | 18,700         |
| Other or Two or more races              | ‡       | ‡              | 6.5       | ‡              | 11.1    | 12,700         | 14.0 !  | 8,400          | 6.2 !   | ‡              |
| Marital status/dependents <sup>10</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 2.1     | 6,900          | 6.6       | 10,300         | 10.4    | 10,500         | 12.1    | 9,200          | 4.1     | 9,100          |
| Married with no dependents              | 1.1     | ‡              | 3.2       | 8,900          | 5.5     | 7,800          | 9.3     | 7,000          | 3.3     | 6,700          |
| Unmarried with dependents               | 0.6 !   | ‡              | 4.6       | ‡              | 5.3     | 5,600          | 12.8    | 6,200          | 5.3     | 7,700          |
| Married with dependents                 | 0.7     | ‡              | 2.9       | 8,300          | 2.9     | 5,600          | 8.0     | 8,000          | 0       | 9,400 !        |
| Income (including spouse's)             |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                       | 4.1     | 7,300          | 8.6       | 9,900          | 12.5    | 9,200          | 13.8    | 9,800          | 5.0     | 9,800          |
| Lower middle 25 percent                 | 1.2     | 6,200          | 5.7       | 9,700          | 7.4     | 10,100         | 10.3    | 7,400          | 3.3     | 11,700         |
| Upper middle 25 percent                 | 1.0     | ‡              | 2.8       | 8,900          | 5.8     | 10,000         | 10.2    | 7,100          | 4.6     | 7,200          |
| Highest 25 percent                      | 0.3 !   | ‡              | 2.4       | 9,400          | 3.2     | 6,900          | 8.4     | 8,500          | 3.1     | 5,700          |

See notes at end of table.

# National Center for Education Statistics

**Table 10.**

**Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

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— Not available.

# Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>0.23</b> | <b>\$780</b>   | <b>0.32</b> | <b>\$620</b>   | <b>0.52</b> | <b>\$490</b>   | <b>0.50</b> | <b>\$310</b>   | <b>†</b>    | <b>†</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>0.23</b> | <b>780</b>     | <b>0.33</b> | <b>630</b>     | <b>0.51</b> | <b>490</b>     | <b>0.50</b> | <b>310</b>     | <b>0.26</b> | <b>740</b>     |
| Graduate program level  |             |                |             |                |             |                |             |                |             |                |
| Master's degree   | †           | †              | 0.51        | 970            | 0.55        | 690            | 0.74        | 320            | 0.34        | 1,010          |
| Doctor's degree – research/scholarship                          | †           | †              | 0.39        | 1,560          | 0.55        | 970            | 1.99        | 1,530          | 0.24        | 550            |
| Doctor's degree – professional practice                         | 1.09        | 820            | 1.44        | 760            | 2.25        | 760            | 0.90        | 510            | 0.74        | 1,450          |
| Other   | †           | †              | 0.35        | †              | 0.55        | 860            | 1.38        | 750            | 0.72        | 1,390          |
| Master's degree program   |             |                |             |                |             |                |             |                |             |                |
| Business administration (M.B.A.)                                | 0.13        | †              | 0.89        | 2,380          | 1.37        | 2,310          | 2.60        | 750            | 0.73        | 5,900          |
| Education (any master's)  | †           | †              | 0.44        | 820            | 0.65        | 440            | 1.58        | 520            | 0.78        | 530            |
| Other master's  | †           | †              | 0.77        | 890            | 0.77        | 770            | 0.72        | 490            | 0.45        | 660            |
| Doctor's degree program – research/scholarship                  |             |                |             |                |             |                |             |                |             |                |
| Ph.D. (except in education)                                     | †           | †              | 0.39        | 1,650          | 0.38        | 1,770          | 0.44        | 1,820          | 0.15        | 1,530          |
| Education (any doctorate)                                       | †           | †              | 0.55        | †              | 0.72        | †              | †           | 2,320          | 0.59        | 510            |
| Other doctorate   | †           | †              | 1.04        | †              | 1.62        | 1,340          | 5.39        | 840            | 1.04        | 920            |
| Doctor's degree program – professional practice                 |             |                |             |                |             |                |             |                |             |                |
| Medicine (M.D. or D.O.)   | 2.62        | 1,510          | 1.67        | †              | 2.21        | 540            | 1.50        | 1,350          | 1.01        | †              |
| Other health science  | 2.65        | †              | 2.25        | †              | 3.52        | 2,040          | 2.07        | 1,640          | 1.40        | 2,390          |
| Law (LL.B. or J.D.)   | 2.25        | 1,300          | 2.34        | 900            | 3.15        | 1,050          | 1.30        | 560            | 0.95        | 1,830          |
| Theology (M.Div., M.H.L., B.D.)                                 | †           | †              | 5.31        | †              | †           | †              | 5.01        | †              | †           | †              |

See notes at end of table.

# National Center for Education Statistics

Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Attendance status                      |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                   | 0.46    | \$670          | 0.78      | \$850          | 0.97    | \$620          | 1.02    | \$400          | 0.55    | \$900          |
| Part-time or part-year                 | †       | †              | 0.27      | 580            | 0.36    | 540            | 0.61    | 390            | 0.30    | 1,180          |
| Type of institution                    |         |                |           |                |         |                |         |                |         |                |
| Public                                 | 0.09    | †              | 0.25      | 720            | 0.31    | 430            | 0.55    | 430            | 0.37    | 2,050          |
| Private nonprofit                      | 0.54    | 900            | 0.71      | 780            | 1.03    | 660            | 0.47    | 300            | 0.42    | 690            |
| For-profit                             | †       | †              | 1.58      | †              | †       | †              | 5.18    | 1,140          | 1.44    | 930            |
| Tuition and fees                       |         |                |           |                |         |                |         |                |         |                |
| Less than \$5,000                      | †       | †              | 0.32      | †              | 0.62    | 990            | 1.01    | 310            | 0.44    | 560            |
| \$5,000–14,999                         | †       | †              | 0.40      | 980            | 0.61    | 880            | 1.19    | 600            | 0.44    | 410            |
| \$15,000–24,999                        | 0.10    | †              | 0.59      | 760            | 0.70    | 540            | 1.20    | 460            | 0.63    | 1450           |
| \$25,000 or more                       | 0.92    | 780            | 1.14      | 810            | 1.32    | 660            | 1.24    | 560            | 0.89    | 1480           |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 0.33    | 880            | 0.37      | 750            | 0.81    | 830            | 0.67    | 450            | 0.35    | 750            |
| Female                                 | 0.39    | 1,080          | 0.44      | 800            | 0.55    | 580            | 0.75    | 420            | 0.37    | 1,120          |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 0.26    | 770            | 0.36      | 600            | 0.55    | 530            | 0.55    | 330            | 0.29    | 580            |
| Resident alien                         | 1.18    | †              | 1.34      | †              | 2.07    | †              | 1.54    | 1,160          | 1.34    | †              |
| Foreign or international student       | †       | †              | 0.69      | †              | 0.98    | 2,040          | 1.49    | 1,180          | 1.03    | 5,580          |

See notes at end of table.



# National Center for Education Statistics

**Table S10.**

**Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 1.16    | \$920          | 0.72      | \$560          | 1.02    | \$890          | 1.14    | \$440          | 0.63    | \$920          |
| 25–29                                  | 0.34    | 1,260          | 0.65      | 1,170          | 0.94    | 700            | 0.77    | 450            | 0.45    | 1,790          |
| 30–34                                  | 0.16    | †              | 0.56      | 960            | 0.74    | 1,180          | 1.25    | 570            | 0.64    | 1,000          |
| 35–39                                  | 0.26    | †              | 0.69      | †              | 0.85    | 1,530          | 2.80    | 1,080          | 0.94    | 3,360          |
| 40 or older                            | †       | †              | 0.54      | 1,140          | 0.61    | 950            | 1.15    | 720            | 0.58    | 750            |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 0.30    | 950            | 0.38      | 510            | 0.55    | 620            | 0.62    | 310            | 0.31    | 400            |
| Black                                  | †       | †              | 0.75      | 1,480          | 1.34    | 1,350          | 1.98    | 720            | 0.84    | 850            |
| Hispanic                               | 0.73    | †              | 0.94      | †              | 1.82    | 1,360          | 3.10    | 960            | 0.91    | 970            |
| Asian/Pacific Islander                 | 0.25    | †              | 0.87      | †              | 1.08    | 1,550          | 0.86    | 1,150          | 0.79    | 4,060          |
| Other or Two or more races             | †       | †              | 1.72      | †              | 2.57    | 2,400          | 6.93    | 2,610          | 2.18    | †              |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 0.41    | 940            | 0.45      | 670            | 0.76    | 630            | 0.80    | 340            | 0.36    | 640            |
| Married with no dependents             | 0.26    | †              | 0.66      | 1,010          | 0.83    | 1,030          | 0.98    | 650            | 0.60    | 940            |
| Unmarried with dependents              | 0.19    | †              | 0.93      | †              | 1.45    | 1,230          | 2.29    | 720            | 1.06    | 870            |
| Married with dependents                | 0.15    | †              | 0.44      | 1,320          | 0.48    | 900            | 1.32    | 790            | 0.46    | 2,870          |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 0.87    | 850            | 0.76      | 750            | 1.03    | 620            | 1.11    | 500            | 0.56    | 830            |
| Lower middle 25 percent                | 0.32    | 1,170          | 0.72      | 1,210          | 0.95    | 1,080          | 1.32    | 520            | 0.49    | 2,770          |
| Upper middle 25 percent                | 0.28    | †              | 0.52      | 930            | 0.71    | 970            | 1.26    | 580            | 0.56    | 1,530          |
| Highest 25 percent                     | 0.10    | †              | 0.40      | 1,830          | 0.47    | 1,420          | 1.07    | 750            | 0.44    | 510            |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>12.4</b> | <b>\$2,500</b> | <b>15.4</b> | <b>\$3,500</b> | <b>20.2</b> | <b>\$3,000</b> | <b>22.1</b> | <b>\$5,200</b> | <b>—</b>    | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>12.6</b> | <b>2,500</b>   | <b>15.4</b> | <b>3,500</b>   | <b>20.1</b> | <b>3,000</b>   | <b>22.1</b> | <b>5,200</b>   | <b>14.5</b> | <b>8,200</b>   |
| Graduate program level <sup>1</sup>                             |             |                |             |                |             |                |             |                |             |                |
| Master's degree   | 15.7        | 2,600          | 19.4        | 3,800          | 23.6        | 3,300          | 26.2        | 5,300          | 14.6        | 6,800          |
| Doctor's degree – research/scholarship                          | 7.2         | 3,100          | 9.4         | 4,200          | 13.9        | 3,200          | 13.5        | 7,700          | 21.5        | 14,100         |
| Doctor's degree – professional practice                         | 2.5         | 4,100 !        | 4.0         | 4,700          | 7.0         | 3,600          | 7.0         | 5,000          | 5.1         | 10,900         |
| Other <sup>2</sup>  | 12.2        | 1,400          | 13.4        | 1,300          | 23.6        | 1,800          | 22.0        | 2,300          | 13.5        | 4,700          |
| Master's degree program   |             |                |             |                |             |                |             |                |             |                |
| Business administration (M.B.A.)                                | 30.0        | 3,600          | 33.7        | 5,000          | 41.3        | 4,300          | 41.9        | 6,700          | 21.9        | 8,100          |
| Education (any master's)  | 12.7        | 1,200          | 14.0        | 1,700          | 19.4        | 2,100          | 19.4        | 3,400          | 9.5         | 4,800          |
| Other master's <sup>3</sup>                                     | 12.1        | 2,600          | 16.9        | 3,800          | 19.4        | 3,200          | 24.6        | 5,300          | 14.7        | 6,800          |
| Master's field of study   |             |                |             |                |             |                |             |                |             |                |
| Humanities  | 5.5 !       | ‡              | 7.6         | 1,900          | 17.2        | 3,600          | 19.5        | 4,600          | 9.7         | 8,600          |
| Social/behavioral sciences                                      | 8.3         | ‡              | 10.9        | 3,100          | 9.9         | ‡              | 17.4        | 4,500          | 10.0        | 5,600 !        |
| Life and physical sciences                                      | 12.3 !      | ‡              | 14.2        | 3,700          | 13.4 !      | ‡              | 16.3        | 7,300          | 10.4        | 10,700         |
| Engineering/computer science/mathematics                        | 13.8        | ‡              | 24.3        | 4,500          | 27.6        | 2,900          | 33.1        | 4,500          | 18.9        | 6,300          |
| Business/management   | 27.7        | 3,400          | 32.2        | 4,800          | 39.0        | 4,100          | 40.4        | 6,400          | 20.2        | 7,900          |
| Health  | 13.2        | 2,000          | 21.3        | 3,600          | 14.4        | 2,800          | 26.1        | 6,900          | 16.1        | 6,100          |
| Other   | 11.9        | 1,300          | 14.9        | 2,200          | 18.4        | 2,400          | 19.6        | 3,800          | 11.7        | 5,500          |

See notes at end of table.

# National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics         | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                    | 6.1     | ‡              | 7.6       | \$5,000        | 10.5    | \$3,200        | 10.9    | \$8,800        | 24.1    | \$15,700       |
| Education (any doctorate) <sup>4</sup>         | 16.2 !  | ‡              | 13.5      | 2,300          | 23.3    | 2,800          | 25.5    | 6,900          | 14.6    | 9,400          |
| Other doctorate                                | ‡       | ‡              | 11.2      | 4,400          | 15.9    | 3,700          | 11.8    | 6,400          | 18.1    | 10,000         |
| Doctoral field of study                        |         |                |           |                |         |                |         |                |         |                |
| Humanities                                     | ‡       | ‡              | 9.6       | 2,800          | 13.9    | 3,400          | 11.1    | 5,000          | 20.9    | 11,500         |
| Social/behavioral sciences                     | 5.4 !   | ‡              | 6.1       | 2,700          | 11.8 !  | 2,900          | 7.0     | 8,000          | 13.6    | 14,100         |
| Life and physical sciences                     | ‡       | ‡              | 4.9       | 7,700          | 11.5    | 3,300          | 9.9     | 10,000         | 24.5    | 16,300         |
| Engineering/computer science/mathematics       | ‡       | ‡              | 9.9       | 7,200          | 12.5    | 3,200          | 12.6    | 9,000          | 27.0    | 16,400         |
| Business/management                            | ‡       | ‡              | 24.2      | ‡              | 15.5    | ‡              | ‡       | ‡              | 17.6    | 11,000         |
| Health   | ‡       | ‡              | 3.9       | 4,200          | 8.7     | 3,500          | 8.5     | 5,400          | 7.6     | 13,000         |
| Other  | 11.5    | ‡              | 7.5       | 4,200          | 9.9     | 3,300          | 14.0    | 7,100          | 12.5    | 13,000         |
| Doctor's degree – professional practice        |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                        | ‡       | ‡              | ‡         | ‡              | 4.7     | ‡              | 1.8 !   | ‡              | 5.4     | ‡              |
| Other health science <sup>5</sup>              | ‡       | ‡              | 4.0 !     | ‡              | 7.4     | ‡              | 9.1     | ‡              | 4.3     | ‡              |
| Law (LL.B. or J.D.)                            | 2.1 !   | ‡              | 3.8       | ‡              | 5.6     | ‡              | 7.4     | 5,500          | 2.7     | ‡              |
| Theology (M.Div., M.H.L., B.D.)                | 4.6 !   | ‡              | 15.6 !    | ‡              | 16.3    | ‡              | 17.0 !  | ‡              | —       | —              |
| Attendance status <sup>6</sup>                 |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                           | 5.1     | 5,800          | 6.0       | 6,100          | 8.6     | 3,400          | 11.6    | 8,200          | 10.2    | 13,300         |
| Part-time or part-year                         | 15.9    | 2,000          | 20.1      | 3,100          | 25.7    | 3,000          | 27.2    | 4,500          | 17.0    | 6,400          |
| Type of institution <sup>7</sup>               |         |                |           |                |         |                |         |                |         |                |
| Public   | 11.4    | 1,800          | 13.8      | 2,400          | 18.3    | 2,500          | 20.6    | 4,300          | 14.3    | 7,800          |
| Private nonprofit                              | 13.1    | 3,200          | 17.0      | 4,700          | 21.0    | 3,500          | 22.5    | 5,600          | 14.6    | 10,100         |
| For-profit                                     | 30.2    | 2,600          | 24.5      | 4,700 !        | 37.8    | 4,400          | 28.4    | 7,000          | 14.5    | 4,200          |

See notes at end of table.

# National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees <sup>8</sup>          |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 13.6    | \$700          | 16.2      | \$1,300        | 26.5    | \$2,000        | 28.0    | \$2,900        | 16.2    | \$4,500        |
| Lower middle 25 percent                | 16.4    | 1,500          | 19.4      | 2,400          | 23.0    | 2,900          | 25.1    | 4,000          | 14.9    | 6,500          |
| Upper middle 25 percent                | 14.3    | 3,300          | 16.7      | 4,300          | 19.6    | 3,900          | 20.5    | 6,900          | 15.1    | 8,400          |
| Highest 25 percent                     | 5.8     | 7,400          | 8.8       | 8,400          | 11.6    | 4,400          | 14.7    | 9,000          | 11.5    | 16,000         |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 12.6    | 3,000          | 16.8      | 4,100          | 22.4    | 3,300          | 24.7    | 5,800          | 15.4    | 9,900          |
| Female                                 | 12.3    | 2,000          | 14.3      | 3,000          | 18.5    | 2,800          | 20.4    | 4,600          | 13.9    | 7,000          |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 13.1    | 2,400          | 16.4      | 3,300          | 20.7    | 3,000          | 23.2    | 5,000          | 14.1    | 7,500          |
| Resident alien                         | 5.1 !   | ‡              | 14.1      | 4,400          | 19.4    | 3,600          | 25.1    | 5,400          | 20.5    | 6,500          |
| Foreign or international student       | ‡       | ‡              | 6.0       | 7,600          | 15.3    | 3,200          | 9.9     | 9,400          | 16.0    | 15,700         |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 5.6     | 3,100          | 5.9       | 4,300          | 10.8    | 3,200          | 12.9    | 5,500          | 10.4    | 9,600          |
| 25–29                                  | 11.4    | 2,400          | 13.7      | 4,300          | 16.4    | 3,100          | 19.5    | 5,300          | 14.9    | 10,100         |
| 30–34                                  | 14.7    | 3,200          | 19.3      | 3,800          | 24.9    | 3,600          | 26.5    | 5,400          | 16.1    | 6,700          |
| 35–39                                  | 17.6    | 2,100          | 18.6      | 3,500          | 26.3    | 3,000          | 24.9    | 5,100          | 14.2    | 6,200          |
| 40 or older                            | 15.2    | 1,900          | 20.6      | 2,300          | 27.5    | 2,700          | 29.3    | 4,800          | 16.3    | 6,800          |
| Race/ethnicity <sup>9</sup>            |         |                |           |                |         |                |         |                |         |                |
| White                                  | 14.3    | 2,300          | 17.1      | 3,200          | 21.2    | 2,900          | 23.7    | 4,900          | 15.4    | 7,700          |
| Black                                  | 10.3    | 2,700          | 14.0      | 3,800          | 21.3    | 3,600          | 19.7    | 5,800          | 10.5    | 6,700          |
| Hispanic                               | 5.1 !   | ‡              | 12.0      | 4,200          | 19.2    | 3,100          | 19.7    | 4,600          | 11.1    | 8,300          |
| Asian/Pacific Islander                 | 5.0     | ‡              | 8.1       | 6,500          | 17.1    | 3,500          | 19.1    | 7,200          | 14.2    | 12,300         |
| Other or Two or more races             | ‡       | ‡              | 10.4      | 4,700          | 9.5     | 3,400          | 13.8    | 4,700          | 22.2    | 7,500 !        |

See notes at end of table.

# National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Marital status/dependents <sup>10</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 9.4     | \$2,700        | 11.5      | \$4,300        | 14.7    | \$3,100        | 15.8    | \$5,600        | 12.4    | \$9,700        |
| Married with no dependents              | 12.2    | 2,400          | 16.0      | 3,000          | 21.5    | 2,900          | 29.0    | 4,300          | 15.8    | 8,000          |
| Unmarried with dependents               | 13.6    | 1,900          | 11.6      | 2,700          | 21.8    | 3,200          | 23.0    | 6,000          | 15.3    | 7,000          |
| Married with dependents                 | 19.6    | 2,400          | 23.6      | 3,100          | 29.4    | 3,000          | 30.0    | 5,000          | 17.4    | 6,700          |
| Income (including spouse's)             |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                       | 5.2     | 4,200          | 3.7       | 5,300          | 8.8     | 3,000          | 5.8     | 6,000          | 6.6     | 10,400         |
| Lower middle 25 percent                 | 5.7     | 2,600          | 9.7       | 3,100          | 15.6    | 2,900          | 15.2    | 5,300          | 12.8    | 10,500         |
| Upper middle 25 percent                 | 15.0    | 2,300          | 20.3      | 3,100          | 25.4    | 3,200          | 29.6    | 4,900          | 18.7    | 7,400          |
| Highest 25 percent                      | 21.2    | 2,200          | 27.7      | 3,700          | 31.3    | 3,000          | 37.8    | 5,200          | 19.7    | 6,800          |

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Employer aid excludes tuition waivers to students holding assistantships. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                | 1999–2000   |                | 2003–04     |                | 2007–08     |                | 2011–12     |                |
|---|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|
|   | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>0.58</b> | <b>\$180</b>   | <b>0.48</b> | <b>\$130</b>   | <b>0.88</b> | <b>\$120</b>   | <b>0.70</b> | <b>\$230</b>   | <b>†</b>    | <b>†</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>0.58</b> | <b>180</b>     | <b>0.48</b> | <b>130</b>     | <b>0.85</b> | <b>120</b>     | <b>0.70</b> | <b>230</b>     | <b>0.61</b> | <b>350</b>     |
| Graduate program level  |             |                |             |                |             |                |             |                |             |                |
| Master's degree   | 0.88        | 220            | 0.67        | 160            | 1.19        | 140            | 1.06        | 280            | 0.84        | 400            |
| Doctor's degree – research/scholarship                          | 0.92        | 540            | 0.69        | 310            | 1.07        | 190            | 0.91        | 470            | 0.97        | 620            |
| Doctor's degree – professional practice                         | 0.72        | 1,290          | 0.70        | 890            | 1.03        | 340            | 0.77        | 520            | 0.61        | 1,490          |
| Other   | 1.14        | 230            | 1.12        | 120            | 1.99        | 190            | 2.58        | 270            | 1.77        | 830            |
| Master's degree program   |             |                |             |                |             |                |             |                |             |                |
| Business administration (M.B.A.)                                | 2.61        | 440            | 1.65        | 260            | 3.16        | 290            | 3.48        | 690            | 2.54        | 990            |
| Education (any master's)  | 1.60        | 260            | 1.06        | 160            | 1.85        | 230            | 1.28        | 230            | 1.35        | 560            |
| Other master's  | 1.01        | 330            | 0.74        | 250            | 1.41        | 180            | 1.26        | 340            | 0.90        | 510            |
| Master's field of study   |             |                |             |                |             |                |             |                |             |                |
| Humanities  | 1.69        | †              | 1.10        | 300            | 2.51        | 460            | 2.18        | 640            | 1.78        | 2,160          |
| Social/behavioral sciences                                      | 1.63        | †              | 1.69        | 490            | 2.54        | †              | 2.63        | 630            | 2.63        | 2,150          |
| Life and physical sciences                                      | 4.90        | †              | 2.18        | 870            | 4.15        | †              | 3.47        | 1,240          | 2.30        | 2,350          |
| Engineering/computer science/mathematics                        | 3.01        | †              | 2.15        | 350            | 3.36        | 290            | 3.53        | 550            | 1.82        | 750            |
| Business/management   | 2.27        | 370            | 1.48        | 260            | 2.51        | 240            | 2.86        | 570            | 2.33        | 830            |
| Health  | 2.29        | 290            | 2.29        | 480            | 3.36        | 440            | 2.65        | 1,450          | 1.52        | 750            |
| Other   | 1.46        | 160            | 1.03        | 200            | 1.48        | 210            | 1.10        | 240            | 1.05        | 540            |
| Doctor's degree program – research/scholarship                  |             |                |             |                |             |                |             |                |             |                |
| Ph.D. (except in education)                                     | 1.14        | †              | 0.79        | 430            | 0.60        | 180            | 0.85        | 490            | 1.15        | 720            |
| Education (any doctorate)                                       | 4.96        | †              | 2.11        | 230            | 2.52        | 220            | 5.19        | 1,590          | 1.64        | 1,940          |
| Other doctorate   | †           | †              | 1.86        | 770            | 3.42        | 640            | 2.00        | 720            | 2.29        | 1,290          |

See notes at end of table.

# National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics          | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctoral field of study                         |         |                |           |                |         |                |         |                |         |                |
| Humanities                                      | †       | †              | 1.91      | 630            | 2.44    | \$630          | 2.30    | \$840          | 2.45    | \$2,220        |
| Social/behavioral sciences                      | 2.12    | †              | 1.69      | 620            | 4.13    | 510            | 1.54    | 1,410          | 1.46    | 1,420          |
| Life and physical sciences                      | †       | †              | 0.82      | 1,060          | 1.30    | 340            | 1.50    | 910            | 2.01    | 1,120          |
| Engineering/computer science/mathematics        | †       | †              | 1.60      | 1,170          | 1.44    | 280            | 1.71    | 830            | 2.04    | 1,050          |
| Business/management                             | †       | †              | 6.36      | †              | 3.72    | †              | †       | †              | 2.75    | 1,250          |
| Health  | †       | †              | 0.77      | 640            | 1.29    | 460            | 1.07    | 570            | 0.78    | 1,500          |
| Other   | 2.59    | †              | 1.01      | 690            | 1.00    | 250            | 1.73    | 840            | 0.91    | 1,110          |
| Doctor's degree program – professional practice |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                         | †       | †              | †         | †              | 1.16    | †              | 0.80    | †              | 1.03    | †              |
| Other health science                            | †       | †              | 1.37      | †              | 1.63    | †              | 1.99    | †              | 0.88    | †              |
| Law (LL.B. or J.D.)                             | 0.73    | †              | 0.89      | †              | 1.03    | †              | 1.18    | 710            | 0.74    | †              |
| Theology (M.Div., M.H.L., B.D.)                 | 2.26    | †              | 4.77      | †              | 4.81    | †              | 5.17    | †              | †       | †              |
| Attendance status <sup>7</sup>                  |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                            | 0.74    | 880            | 0.57      | 490            | 0.85    | 310            | 0.92    | 780            | 0.48    | 570            |
| Part-time or part-year                          | 0.89    | 140            | 0.66      | 120            | 0.92    | 130            | 0.93    | 200            | 0.88    | 360            |
| Type of institution                             |         |                |           |                |         |                |         |                |         |                |
| Public  | 0.62    | 250            | 0.69      | 130            | 0.82    | 120            | 0.89    | 210            | 0.61    | 400            |
| Private nonprofit                               | 1.09    | 270            | 0.81      | 270            | 1.40    | 250            | 0.67    | 200            | 0.88    | 590            |
| For-profit                                      | 4.49    | 220            | 6.50      | 1,450          | 6.91    | 660            | 5.52    | 1,930          | 3.27    | 1,010          |

See notes at end of table.

# National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees                       |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.11    | \$80           | 1.08      | \$120          | 1.72    | \$180          | 1.55    | \$200          | 1.64    | \$680          |
| Lower middle 25 percent                | 1.27    | 80             | 1.19      | 150            | 1.53    | 160            | 1.34    | 180            | 1.01    | 440            |
| Upper middle 25 percent                | 1.17    | 290            | 1.02      | 220            | 1.61    | 220            | 1.06    | 390            | 1.17    | 510            |
| Highest 25 percent                     | 1.22    | 1,160          | 0.59      | 500            | 1.19    | 350            | 1.75    | 950            | 0.90    | 890            |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 0.92    | 270            | 0.80      | 230            | 1.27    | 200            | 1.28    | 360            | 0.79    | 590            |
| Female                                 | 0.82    | 210            | 0.55      | 160            | 1.00    | 160            | 0.80    | 280            | 0.74    | 380            |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 0.63    | 160            | 0.57      | 130            | 0.94    | 130            | 0.75    | 240            | 0.66    | 370            |
| Resident alien                         | 2.03    | †              | 2.44      | 600            | 3.34    | 300            | 4.06    | 920            | 3.31    | 970            |
| Foreign or international student       | †       | †              | 0.67      | 800            | 1.68    | 420            | 0.94    | 840            | 1.33    | 1,170          |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 0.76    | 700            | 0.63      | 340            | 1.06    | 250            | 2.04    | 320            | 1.11    | 810            |
| 25–29                                  | 1.19    | 250            | 0.71      | 280            | 0.89    | 170            | 1.05    | 350            | 0.99    | 660            |
| 30–34                                  | 1.62    | 410            | 1.06      | 260            | 1.99    | 250            | 2.05    | 380            | 1.30    | 580            |
| 35–39                                  | 2.07    | 340            | 1.49      | 450            | 2.49    | 300            | 2.29    | 900            | 1.58    | 840            |
| 40 or older                            | 1.05    | 240            | 1.07      | 160            | 1.90    | 250            | 1.72    | 470            | 0.96    | 620            |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 0.75    | 170            | 0.55      | 140            | 0.89    | 140            | 0.85    | 270            | 0.66    | 390            |
| Black                                  | 1.58    | 690            | 1.90      | 390            | 2.32    | 400            | 2.96    | 930            | 1.52    | 740            |
| Hispanic                               | 1.57    | †              | 1.42      | 510            | 2.71    | 480            | 2.06    | 540            | 1.99    | 1,250          |
| Asian/Pacific Islander                 | 1.06    | †              | 1.07      | 820            | 1.92    | 250            | 1.61    | 500            | 1.19    | 780            |
| Other or Two or more races             | †       | †              | 1.68      | 1,340          | 2.04    | 460            | 2.57    | 520            | 6.20    | 2,510          |

See notes at end of table.



# National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 0.69    | \$270          | 0.64      | \$240          | 0.78    | \$160          | 0.79    | \$300          | 0.75    | \$490          |
| Married with no dependents             | 1.16    | 520            | 0.90      | 200            | 1.66    | 190            | 2.26    | 310            | 1.25    | 680            |
| Unmarried with dependents              | 2.14    | 330            | 1.06      | 330            | 2.94    | 370            | 2.24    | 1,080          | 2.17    | 1,290          |
| Married with dependents                | 1.34    | 270            | 1.11      | 230            | 1.65    | 220            | 1.40    | 440            | 0.89    | 550            |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 0.40    | 520            | 0.40      | 520            | 1.15    | 230            | 0.46    | 480            | 0.55    | 920            |
| Lower middle 25 percent                | 0.73    | 240            | 0.73      | 240            | 1.24    | 300            | 0.90    | 330            | 1.24    | 730            |
| Upper middle 25 percent                | 1.11    | 240            | 1.11      | 240            | 1.65    | 150            | 1.70    | 270            | 1.34    | 570            |
| Highest 25 percent                     | 1.16    | 190            | 1.16      | 190            | 1.70    | 210            | 1.87    | 440            | 1.28    | 510            |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

**Table 12.**

**Percentage of total aid amount that is loans, among graduate students with Direct loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12**

| Enrollment and student characteristics                          | 1995–96     | 1999–2000   | 2003–04     | 2007–08     | 2011–12     |
|---|-------------|-------------|-------------|-------------|-------------|
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>85.5</b> | <b>83.7</b> | <b>87.4</b> | <b>87.7</b> | <b>—</b>    |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>84.8</b> | <b>83.7</b> | <b>87.5</b> | <b>87.6</b> | <b>89.2</b> |
| Graduate program level <sup>1</sup>                             |             |             |             |             |             |
| Master's degree   | 86.2        | 85.1        | 88.3        | 88.9        | 90.3        |
| Doctor's degree – research/scholarship                          | 71.5        | 66.4        | 75.2        | 79.7        | 78.4        |
| Doctor's degree – professional practice                         | 88.2        | 86.2        | 88.4        | 88.2        | 89.2        |
| Other <sup>2</sup>  | 89.4        | 87.1        | 92.0        | 91.3        | 91.4        |
| Master's degree program   |             |             |             |             |             |
| Business administration (M.B.A.)                                | 85.2        | 86.9        | 85.9        | 88.5        | 88.2        |
| Education (any master's)  | 92.9        | 90.5        | 92.0        | 92.3        | 92.9        |
| Other master's <sup>3</sup>                                     | 83.5        | 82.3        | 87.1        | 86.8        | 89.6        |
| Master's field of study   |             |             |             |             |             |
| Humanities  | 75.9        | 75.2        | 84.1        | 84.9        | 81.6        |
| Social/behavioral sciences                                      | 89.3        | 85.9        | 82.3        | 91.7        | 92.9        |
| Life and physical sciences                                      | 74.6        | 74.2        | 80.2        | 75.7        | 87.3        |
| Engineering/computer science/mathematics                        | 78.4        | 84.1        | 89.7        | 79.7        | 89.0        |
| Business/management   | 86.1        | 86.6        | 87.3        | 89.0        | 90.1        |
| Health  | 85.2        | 87.1        | 91.0        | 87.6        | 92.1        |
| Other   | 90.8        | 88.0        | 90.4        | 90.7        | 91.3        |
| Doctor's degree program – research/scholarship                  |             |             |             |             |             |
| Ph.D. (except in education)                                     | 63.5        | 56.8        | 59.4        | 70.7        | 61.2        |
| Education (any doctorate) <sup>4</sup>                          | ‡           | 85.5        | 87.6        | 84.2        | 91.2        |
| Other doctorate   | 76.4        | 77.5        | 86.3        | 87.6        | 89.0        |
| Doctoral field of study   |             |             |             |             |             |
| Humanities  | 64.7        | 63.9        | 74.2        | 65.3        | 61.9        |
| Social/behavioral sciences                                      | 64.1        | 71.1        | 69.6        | 80.3        | 76.9        |
| Life and physical sciences                                      | ‡           | 39.5        | 42.1        | 61.5        | 59.5        |
| Engineering/computer science/mathematics                        | ‡           | ‡           | 55.9        | 69.4        | 54.7        |
| Business/management   | ‡           | ‡           | 87.2        | 95.7        | 89.0        |
| Health  | ‡           | 83.3        | 88.3        | 89.1        | 90.5        |
| Other   | 84.5        | 87.9        | 87.6        | 85.5        | 85.8        |
| Doctor's degree – professional practice                         |             |             |             |             |             |
| Medicine (M.D. or D.O.)   | 84.0        | 81.1        | 87.0        | 90.9        | 88.5        |
| Other health science degree <sup>5</sup>                        | 88.7        | 86.9        | 90.6        | 89.6        | 92.8        |
| Law (LL.B. or J.D.)   | 90.4        | 88.6        | 89.2        | 87.5        | 85.9        |
| Theology (M.Div., M.H.L., B.D.)                                 | ‡           | ‡           | 75.4        | 69.2        | —           |

See notes at end of table.

# National Center for Education Statistics

**Table 12.**

**Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
|--|---------|-----------|---------|---------|---------|
| Attendance status <sup>6</sup>         |         |           |         |         |         |
| Full-time, full-year                   | 83.1    | 80.1      | 86.3    | 84.9    | 86.8    |
| Part-time or part-year                 | 88.4    | 88.8      | 88.5    | 90.1    | 91.8    |
| Type of institution <sup>7</sup>       |         |           |         |         |         |
| Public                                 | 82.5    | 81.4      | 84.6    | 83.9    | 85.9    |
| Private nonprofit                      | 88.1    | 85.5      | 88.9    | 89.0    | 89.7    |
| For-profit                             | 91.4    | 96.6      | 92.8    | 93.2    | 95.5    |
| Tuition and fees <sup>8</sup>          |         |           |         |         |         |
| Lowest 25 percent                      | 87.4    | 91.2      | 87.7    | 91.0    | 92.8    |
| Lower middle 25 percent                | 86.4    | 85.6      | 89.1    | 88.3    | 91.6    |
| Upper middle 25 percent                | 85.0    | 83.6      | 88.0    | 88.2    | 88.6    |
| Highest 25 percent                     | 83.2    | 82.5      | 85.6    | 85.2    | 86.2    |
| Sex                                    |         |           |         |         |         |
| Male                                   | 85.1    | 83.0      | 86.1    | 84.7    | 86.7    |
| Female                                 | 85.9    | 84.3      | 88.4    | 89.2    | 90.5    |
| Citizenship                            |         |           |         |         |         |
| U.S. citizen                           | 85.5    | 83.7      | 87.5    | 87.6    | 89.1    |
| Resident alien                         | 85.5    | 86.1      | 86.8    | 89.7    | 90.5    |
| Foreign or international student       | ‡       | ‡         | ‡       | ‡       | ‡       |
| Age                                    |         |           |         |         |         |
| 24 or younger                          | 84.9    | 80.7      | 85.4    | 86.3    | 85.3    |
| 25–29                                  | 85.2    | 83.5      | 86.8    | 86.0    | 88.4    |
| 30–34                                  | 82.5    | 83.5      | 86.0    | 87.5    | 90.8    |
| 35–39                                  | 89.2    | 86.6      | 88.1    | 91.7    | 91.3    |
| 40 or older                            | 90.2    | 89.3      | 93.2    | 90.7    | 92.9    |
| Race/ethnicity <sup>9</sup>            |         |           |         |         |         |
| White                                  | 85.4    | 83.1      | 87.4    | 86.5    | 88.5    |
| Black                                  | 86.6    | 87.7      | 89.0    | 92.2    | 93.0    |
| Hispanic                               | 85.0    | 85.0      | 87.9    | 89.2    | 87.7    |
| Asian/Pacific Islander                 | 86.2    | 83.8      | 85.2    | 83.5    | 88.5    |
| Other or Two or more races             | 84.1    | 79.7      | 86.4    | 85.7    | 85.5    |

See notes at end of table.

# National Center for Education Statistics

**Table 12.**

**Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics  | 1995–96 | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
|---|---------|-----------|---------|---------|---------|
| Marital status/dependents <sup>10</sup> |         |           |         |         |         |
| Unmarried with no dependents            | 85.2    | 81.5      | 86.0    | 86.4    | 87.1    |
| Married with no dependents              | 85.4    | 86.7      | 88.4    | 87.3    | 89.3    |
| Unmarried with dependents               | 86.5    | 87.5      | 90.3    | 90.9    | 94.4    |
| Married with dependents                 | 86.9    | 87.7      | 89.7    | 89.6    | 91.6    |
| Income (including spouse's)             |         |           |         |         |         |
| Lowest 25 percent                       | 85.8    | 80.1      | 85.7    | 86.3    | 87.0    |
| Lower middle 25 percent                 | 82.4    | 85.3      | 85.8    | 86.7    | 88.4    |
| Upper middle 25 percent                 | 87.6    | 86.7      | 89.8    | 89.5    | 91.3    |
| Highest 25 percent                      | 88.2    | 91.3      | 91.3    | 90.0    | 91.5    |

— Not available.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

**Table S12.**

**Standard errors for table 12: Percentage of total aid amount that is loans, among graduate students with Direct loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12**

| Enrollment and student characteristics                          | 1995–96     | 1999–2000   | 2003–04     | 2007–08     | 2011–12     |
|---|-------------|-------------|-------------|-------------|-------------|
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>0.63</b> | <b>0.58</b> | <b>0.56</b> | <b>0.40</b> | <b>†</b>    |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>0.70</b> | <b>0.58</b> | <b>0.58</b> | <b>0.40</b> | <b>0.35</b> |
| Graduate program level  |             |             |             |             |             |
| Master's degree   | 0.79        | 0.71        | 0.89        | 0.57        | 0.46        |
| Doctor's degree – research/scholarship                          | 3.70        | 3.51        | 1.62        | 2.76        | 1.02        |
| Doctor's degree – professional practice                         | 0.89        | 1.07        | 0.85        | 0.58        | 0.59        |
| Other graduate program  | 1.87        | 1.83        | 1.36        | 1.37        | 1.45        |
| Master's degree program   |             |             |             |             |             |
| Business administration (M.B.A.)                                | 1.72        | 1.38        | 2.05        | 1.84        | 2.05        |
| Education (any master's)  | 1.00        | 1.24        | 1.61        | 0.73        | 0.83        |
| Other master's  | 1.09        | 0.93        | 1.02        | 0.82        | 0.53        |
| Master's field of study   |             |             |             |             |             |
| Humanities  | 2.68        | 2.39        | 2.54        | 1.45        | 1.95        |
| Social/behavioral sciences                                      | 2.13        | 1.63        | 4.02        | 1.06        | 1.08        |
| Life and physical sciences                                      | 3.67        | 3.74        | 4.95        | 3.13        | 2.28        |
| Engineering/computer science/mathematics                        | 4.09        | 4.53        | 4.06        | 3.44        | 1.81        |
| Business/management   | 1.34        | 1.08        | 1.70        | 1.50        | 1.45        |
| Health  | 2.20        | 2.04        | 2.45        | 2.19        | 0.82        |
| Other   | 1.03        | 1.20        | 1.25        | 0.64        | 0.71        |
| Doctor's degree program – research/scholarship                  |             |             |             |             |             |
| Ph.D. (except in education)                                     | 3.15        | 4.11        | 3.08        | 6.95        | 1.91        |
| Education (any doctorate)                                       | †           | 2.73        | 1.81        | 2.27        | 1.50        |
| Other doctorate   | 8.28        | 4.50        | 1.56        | 2.34        | 1.00        |
| Doctoral field of study   |             |             |             |             |             |
| Humanities  | 3.45        | 3.32        | 6.68        | 3.46        | 3.56        |
| Social/behavioral sciences                                      | 3.42        | 5.82        | 4.18        | 4.21        | 2.37        |
| Life and physical sciences                                      | †           | 3.21        | 5.83        | 4.58        | 4.16        |
| Engineering/computer science/mathematics                        | †           | †           | 7.59        | 12.69       | 4.20        |
| Business/management   | †           | †           | 7.64        | 5.88        | 1.43        |
| Health  | †           | 1.83        | 1.23        | 0.81        | 0.75        |
| Other   | 5.70        | 1.22        | 1.01        | 0.79        | 0.97        |
| Doctor's degree program – professional practice                 |             |             |             |             |             |
| Medicine (M.D. or D.O.)   | 2.32        | 2.63        | 1.81        | 0.94        | 1.14        |
| Other health science degree                                     | 2.05        | 1.84        | 1.89        | 1.26        | 1.01        |
| Law (LL.B. or J.D.)   | 0.84        | 1.39        | 1.15        | 0.81        | 1.14        |
| Theology (M.Div., M.H.L., B.D.)                                 | †           | †           | 12.30       | 6.36        | †           |

See notes at end of table.

# National Center for Education Statistics

**Table S12.**

**Standard errors for table 12: Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment and student characteristics | 1995–96 | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
|--|---------|-----------|---------|---------|---------|
| Attendance status                      |         |           |         |         |         |
| Full-time, full-year                   | 0.82    | 0.79      | 0.65    | 0.58    | 0.49    |
| Part-time or part-year                 | 0.84    | 0.69      | 0.90    | 0.57    | 0.50    |
| Type of institution                    |         |           |         |         |         |
| Public                                 | 0.83    | 0.94      | 0.83    | 0.57    | 0.67    |
| Private nonprofit                      | 0.91    | 0.99      | 0.83    | 0.42    | 0.59    |
| For-profit                             | 1.24    | 1.19      | 2.45    | 2.36    | 0.48    |
| Tuition and fees                       |         |           |         |         |         |
| Lowest 25 percent                      | 1.56    | 1.23      | 2.40    | 0.97    | 1.06    |
| Lower middle 25 percent                | 1.33    | 1.27      | 0.85    | 1.08    | 0.71    |
| Upper middle 25 percent                | 1.02    | 1.14      | 1.27    | 0.77    | 0.68    |
| Highest 25 percent                     | 1.06    | 0.83      | 1.06    | 0.91    | 0.66    |
| Sex                                    |         |           |         |         |         |
| Male                                   | 0.79    | 0.98      | 0.81    | 0.73    | 0.56    |
| Female                                 | 0.87    | 0.57      | 0.77    | 0.53    | 0.46    |
| Citizenship                            |         |           |         |         |         |
| U.S. citizen                           | 0.65    | 0.57      | 0.57    | 0.41    | 0.37    |
| Resident alien                         | 1.84    | 2.86      | 2.76    | 1.58    | 1.88    |
| Foreign/international student          | †       | †         | †       | †       | †       |
| Age                                    |         |           |         |         |         |
| 24 or younger                          | 1.00    | 1.05      | 1.01    | 0.77    | 0.91    |
| 25–29                                  | 0.81    | 0.83      | 0.76    | 0.57    | 0.67    |
| 30–34                                  | 2.20    | 1.24      | 1.65    | 1.08    | 0.77    |
| 35–39                                  | 1.57    | 1.74      | 1.78    | 1.71    | 0.94    |
| 40 or older                            | 1.57    | 1.19      | 1.34    | 1.56    | 0.73    |
| Race/ethnicity                         |         |           |         |         |         |
| White                                  | 0.70    | 0.64      | 0.66    | 0.46    | 0.49    |
| Black                                  | 1.63    | 1.59      | 1.92    | 1.21    | 0.76    |
| Hispanic                               | 1.66    | 1.63      | 1.72    | 1.09    | 1.36    |
| Asian/Pacific Islander                 | 1.92    | 1.82      | 1.86    | 1.84    | 1.28    |
| Other or Two or more races             | 4.84    | 2.54      | 2.50    | 3.35    | 2.17    |

See notes at end of table.

# National Center for Education Statistics

Table S12.

Standard errors for table 12: Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 | 1999–2000 | 2003–04 | 2007–08 | 2011–12 |
|--|---------|-----------|---------|---------|---------|
| Marital status/dependents              |         |           |         |         |         |
| Unmarried with no dependents           | 0.67    | 0.66      | 0.66    | 0.50    | 0.55    |
| Married with no dependents             | 1.54    | 1.21      | 1.28    | 1.18    | 0.98    |
| Unmarried with dependents              | 2.55    | 1.64      | 1.77    | 1.54    | 0.76    |
| Married with dependents                | 1.32    | 1.36      | 1.74    | 1.18    | 0.70    |
| Income (including spouse's)            |         |           |         |         |         |
| Lowest 25 percent                      | 0.93    | 0.89      | 0.99    | 0.58    | 0.64    |
| Lower middle 25 percent                | 1.09    | 1.01      | 0.91    | 0.73    | 0.72    |
| Upper middle 25 percent                | 0.88    | 0.96      | 1.10    | 0.94    | 0.70    |
| Highest 25 percent                     | 1.31    | 1.28      | 1.42    | 1.77    | 0.90    |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

**Table 13.**

**Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12**

| Enrollment characteristics  | 1995–96<br>Maximum<br>(\$18,500) | 1999–2000<br>Maximum<br>(\$18,500) | 2003–04<br>Maximum<br>(\$18,500) | 2007–08<br>Maximum<br>(\$20,500) | 2011–12<br>Maximum<br>(\$20,500) |
|---|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>Total (50 states, District of<br/>Columbia, and Puerto Rico)</b> | <b>27.6</b>                      | <b>28.6</b>                        | <b>36.9</b>                      | <b>37.6</b>                      | <b>—</b>                         |
| <b>U.S. total (excluding Puerto Rico)</b>                           | <b>28.0</b>                      | <b>28.8</b>                        | <b>37.3</b>                      | <b>37.8</b>                      | <b>42.5</b>                      |
| Graduate program level <sup>1</sup>                                 |                                  |                                    |                                  |                                  |                                  |
| Master's degree   | 20.0                             | 19.3                               | 25.5                             | 25.9                             | 33.5                             |
| Doctor's degree – research/scholarship                              | 13.4                             | 23.0                               | 37.5                             | 54.4                             | 37.5                             |
| Doctor's degree – professional practice                             | 47.1                             | 54.8                               | 69.7                             | 74.1                             | 79.2                             |
| Other <sup>2</sup>  | 22.5                             | 9.2                                | 26.7                             | 21.2                             | 31.1                             |
| Master's degree program   |                                  |                                    |                                  |                                  |                                  |
| Business administration (M.B.A.)                                    | 25.5                             | 29.0                               | 38.9                             | 29.9                             | 36.7                             |
| Education (any master's)  | 11.3                             | 10.9                               | 17.8                             | 15.0                             | 22.0                             |
| Other master's <sup>3</sup>   | 22.5                             | 19.9                               | 24.7                             | 31.5                             | 37.7                             |
| Master's field of study   |                                  |                                    |                                  |                                  |                                  |
| Humanities  | 22.8                             | 12.8                               | 25.5                             | 32.9                             | 41.4                             |
| Social/behavioral sciences  | 27.3                             | 20.9                               | 24.9                             | 36.2                             | 37.6                             |
| Life and physical sciences  | 13.6 !                           | 15.8 !                             | 21.9 !                           | 19.4                             | 39.7                             |
| Engineering/computer science/mathematics                            | 14.7 !                           | ‡                                  | ‡                                | 31.1                             | 31.1                             |
| Business/management   | 23.9                             | 26.5                               | 35.7                             | 27.5                             | 33.9                             |
| Health  | 27.9                             | 24.7                               | 40.2                             | 35.8                             | 39.2                             |
| Other   | 11.7                             | 13.1                               | 18.6                             | 19.5                             | 27.8                             |
| Doctor's degree program – research/scholarship                      |                                  |                                    |                                  |                                  |                                  |
| Ph.D. (except in education)   | 12.9                             | 15.0 !                             | 20.7                             | 48.0                             | 31.7                             |
| Education (any doctorate) <sup>4</sup>                              | ‡                                | 29.4                               | 37.7                             | 33.0 !                           | 33.1                             |
| Other doctorate   | 12.7 !                           | 38.9                               | 53.8                             | 71.2                             | 52.9                             |
| Doctoral field of study   |                                  |                                    |                                  |                                  |                                  |
| Humanities  | ‡                                | 7.2 !                              | 24.1 !                           | 32.8                             | 39.0                             |
| Social/behavioral sciences  | 15.6 !                           | 33.3 !                             | 35.5                             | 51.1                             | 48.2                             |
| Life and physical sciences  | ‡                                | ‡                                  | 18.7 !                           | 40.3                             | 40.0                             |
| Engineering/computer science/mathematics                            | ‡                                | ‡                                  | 26.2                             | 53.5 !                           | 25.2                             |
| Business/management   | ‡                                | ‡                                  | 36.8 !                           | 82.0                             | 29.6                             |
| Health  | ‡                                | 49.3                               | 68.1                             | 71.4                             | 79.7                             |
| Other   | 10.6 !                           | 57.2                               | 65.9                             | 68.8                             | 64.1                             |

See notes at end of table.



# National Center for Education Statistics

**Table 13.**

**Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment characteristics              | 1995–96<br>Maximum<br>(\$18,500) | 1999–2000<br>Maximum<br>(\$18,500) | 2003–04<br>Maximum<br>(\$18,500) | 2007–08<br>Maximum<br>(\$20,500) | 2011–12<br>Maximum<br>(\$20,500) |
|---|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Doctor's degree – professional practice |                                  |                                    |                                  |                                  |                                  |
| Medicine (M.D. or D.O.)                 | 48.3                             | 51.0                               | 73.0                             | 80.9                             | 83.7                             |
| Other health science <sup>5</sup>       | 38.5                             | 49.8                               | 67.9                             | 62.6                             | 82.0                             |
| Law (LL.B. or J.D.)                     | 52.8                             | 61.1                               | 73.8                             | 78.5                             | 78.8                             |
| Theology (M.Div., M.H.L., B.D.)         | ‡                                | ‡                                  | 22.2 !                           | 26.8                             | —                                |
| Attendance status <sup>6</sup>          |                                  |                                    |                                  |                                  |                                  |
| Full-time, full-year                    | 36.5                             | 37.8                               | 54.8                             | 54.1                             | 57.0                             |
| Part-time or part-year                  | 15.7                             | 15.7                               | 19.9                             | 23.1                             | 26.4                             |
| Type of institution <sup>7</sup>        |                                  |                                    |                                  |                                  |                                  |
| Public                                  | 15.7                             | 14.7                               | 24.2                             | 26.9                             | 37.0                             |
| Private nonprofit                       | 40.1                             | 42.1                               | 48.2                             | 45.8                             | 52.6                             |
| For-profit                              | 13.8 !                           | 38.5                               | 37.3                             | 43.5                             | 31.0                             |
| Tuition and fees <sup>8</sup>           |                                  |                                    |                                  |                                  |                                  |
| Lowest 25 percent                       | 5.7                              | ‡                                  | 18.2 !                           | 9.8                              | 14.2                             |
| Lower middle 25 percent                 | 12.9                             | 5.3                                | 17.0                             | 16.4                             | 25.5                             |
| Upper middle 25 percent                 | 30.7                             | 14.0                               | 31.8                             | 31.5                             | 43.5                             |
| Highest 25 percent                      | 60.3                             | 52.0                               | 59.5                             | 67.0                             | 67.3                             |
| Sex                                     |                                  |                                    |                                  |                                  |                                  |
| Male                                    | 32.7                             | 30.3                               | 37.1                             | 41.0                             | 46.9                             |
| Female                                  | 23.5                             | 27.3                               | 36.8                             | 35.8                             | 40.1                             |
| Citizenship <sup>9</sup>                |                                  |                                    |                                  |                                  |                                  |
| U.S. citizen                            | 27.6                             | 28.4                               | 36.2                             | 37.6                             | 42.3                             |
| Resident alien                          | 26.7                             | 33.0                               | 54.2                             | 36.6                             | 49.7                             |
| Age                                     |                                  |                                    |                                  |                                  |                                  |
| 24 or younger                           | 32.4                             | 29.8                               | 45.7                             | 44.2                             | 51.2                             |
| 25–29                                   | 29.3                             | 31.4                               | 38.2                             | 42.3                             | 46.7                             |
| 30–34                                   | 22.2                             | 29.2                               | 27.3                             | 27.2                             | 36.9                             |
| 35–39                                   | 21.6                             | 19.6                               | 41.3                             | 31.7                             | 31.5                             |
| 40 or older                             | 18.8                             | 22.4                               | 26.3                             | 32.2                             | 34.3                             |
| Race/ethnicity <sup>10</sup>            |                                  |                                    |                                  |                                  |                                  |
| White                                   | 28.5                             | 29.1                               | 36.9                             | 35.9                             | 42.1                             |
| Black                                   | 23.7                             | 27.1                               | 35.6                             | 39.8                             | 39.2                             |
| Hispanic                                | 26.1                             | 21.5                               | 33.7                             | 40.7                             | 43.9                             |
| Asian/Pacific Islander                  | 26.2                             | 35.4                               | 48.0                             | 44.5                             | 52.8                             |
| Other or Two or more races              | 20.5                             | 26.4                               | 31.7                             | 36.6                             | 42.6                             |

See notes at end of table.

# National Center for Education Statistics

Table 13.

Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment characteristics              | 1995–96<br>Maximum<br>(\$18,500) | 1999–2000<br>Maximum<br>(\$18,500) | 2003–04<br>Maximum<br>(\$18,500) | 2007–08<br>Maximum<br>(\$20,500) | 2011–12<br>Maximum<br>(\$20,500) |
|---|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Marital status/dependents <sup>11</sup> |                                  |                                    |                                  |                                  |                                  |
| Unmarried with no dependents            | 30.3                             | 30.9                               | 42.1                             | 43.6                             | 50.0                             |
| Married with no dependents              | 26.5                             | 28.2                               | 31.8                             | 34.2                             | 40.3                             |
| Unmarried with dependents               | 17.8                             | 22.6                               | 28.3                             | 29.7                             | 37.0                             |
| Married with dependents                 | 21.4                             | 24.0                               | 29.1                             | 26.7                             | 27.2                             |
| Income (including spouse's)             |                                  |                                    |                                  |                                  |                                  |
| Lowest 25 percent                       | 30.4                             | 31.9                               | 45.3                             | 46.5                             | 57.2                             |
| Lower middle 25 percent                 | 26.1                             | 26.9                               | 31.7                             | 34.7                             | 35.7                             |
| Upper middle 25 percent                 | 27.7                             | 22.5                               | 29.1                             | 28.5                             | 35.0                             |
| Highest 25 percent                      | 22.1                             | 29.4                               | 38.7                             | 38.0                             | 29.7                             |

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Foreign/international students are not eligible for federal loans.

<sup>10</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>11</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates in this table include both subsidized and unsubsidized Direct Loans, and the loan limit shown is for both types of loans for the academic year. Borrowing the maximum means borrowing the maximum for both types of loans. If a student borrowed only the maximum subsidized loan, he or she would not be considered to have borrowed the maximum. The annual limit for students in certain health professions was \$38,500 until July 1, 2007, when it was raised to \$40,500. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

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Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment characteristics  | 1995–96<br>Maximum<br>(\$18,500) | 1999–2000<br>Maximum<br>(\$18,500) | 2003–04<br>Maximum<br>(\$18,500) | 2007–08<br>Maximum<br>(\$20,500) | 2011–12<br>Maximum<br>(\$20,500) |
|---|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>Total (50 states, District of<br/>Columbia, and Puerto Rico)</b> | <b>0.92</b>                      | <b>1.02</b>                        | <b>1.32</b>                      | <b>1.11</b>                      | <b>†</b>                         |
| <b>U.S. total (excluding Puerto Rico)</b>                           | <b>0.97</b>                      | <b>1.01</b>                        | <b>1.32</b>                      | <b>1.12</b>                      | <b>0.71</b>                      |
| Graduate program level  |                                  |                                    |                                  |                                  |                                  |
| Master's degree   | 1.34                             | 1.50                               | 1.89                             | 1.19                             | 1.06                             |
| Doctor's degree – research/scholarship                              | 2.87                             | 6.03                               | 3.09                             | 7.44                             | 1.81                             |
| Doctor's degree – professional practice                             | 2.12                             | 1.64                               | 2.05                             | 1.70                             | 1.16                             |
| Other   | 3.11                             | 2.22                               | 4.15                             | 3.40                             | 4.67                             |
| Master's degree program   |                                  |                                    |                                  |                                  |                                  |
| Business administration (M.B.A.)                                    | 3.82                             | 3.65                               | 4.90                             | 4.53                             | 3.75                             |
| Education (any master's)  | 1.79                             | 1.70                               | 2.55                             | 1.60                             | 2.23                             |
| Other master's  | 1.92                             | 1.75                               | 2.77                             | 1.90                             | 1.46                             |
| Master's field of study   |                                  |                                    |                                  |                                  |                                  |
| Humanities  | 4.82                             | 3.20                               | 6.42                             | 3.76                             | 4.42                             |
| Social/behavioral sciences  | 4.62                             | 2.89                               | 5.59                             | 4.53                             | 4.66                             |
| Life and physical sciences  | 5.25                             | 5.69                               | 7.71                             | 4.06                             | 5.17                             |
| Engineering/computer science/mathematics                            | 5.14                             | †                                  | †                                | 6.49                             | 4.32                             |
| Business/management   | 3.86                             | 3.51                               | 4.64                             | 3.77                             | 2.76                             |
| Health  | 6.13                             | 3.97                               | 7.90                             | 4.83                             | 2.86                             |
| Other   | 1.80                             | 1.60                               | 2.13                             | 1.63                             | 1.78                             |
| Doctor's degree program – research/scholarship                      |                                  |                                    |                                  |                                  |                                  |
| Ph.D. (except in education)   | 3.76                             | 5.34                               | 3.29                             | 13.02                            | 2.96                             |
| Education (any doctorate)   | †                                | 4.00                               | 4.15                             | 10.81                            | 2.68                             |
| Other doctorate   | 5.70                             | 10.46                              | 6.00                             | 4.87                             | 3.35                             |
| Doctoral field of study   |                                  |                                    |                                  |                                  |                                  |
| Humanities  | †                                | 2.18                               | 7.44                             | 5.76                             | 5.46                             |
| Social/behavioral sciences  | 5.42                             | 12.62                              | 7.26                             | 14.52                            | 3.53                             |
| Life and physical sciences  | †                                | †                                  | 8.74                             | 6.47                             | 5.60                             |
| Engineering/computer science/mathematics                            | †                                | †                                  | 7.11                             | 19.12                            | 6.55                             |
| Business/management   | †                                | †                                  | 15.05                            | 21.52                            | 4.01                             |
| Health  | †                                | 2.47                               | 2.81                             | 2.10                             | 1.64                             |
| Other   | 4.79                             | 2.89                               | 2.65                             | 2.02                             | 1.97                             |

See notes at end of table.

# National Center for Education Statistics

**Table S13.**

**Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

| Enrollment characteristics                      | 1995–96<br>Maximum<br>(\$18,500) | 1999–2000<br>Maximum<br>(\$18,500) | 2003–04<br>Maximum<br>(\$18,500) | 2007–08<br>Maximum<br>(\$20,500) | 2011–12<br>Maximum<br>(\$20,500) |
|---|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Doctor's degree program – professional practice |                                  |                                    |                                  |                                  |                                  |
| Medicine (M.D. or D.O.)                         | 6.44                             | 3.70                               | 3.53                             | 2.67                             | 1.74                             |
| Other health science                            | 4.07                             | 4.83                               | 4.98                             | 3.39                             | 2.71                             |
| Law (LL.B. or J.D.)                             | 4.24                             | 3.07                               | 2.59                             | 2.55                             | 2.07                             |
| Theology (M.Div., M.H.L., B.D.)                 | †                                | †                                  | 11.10                            | 7.93                             | †                                |
| Attendance status                               |                                  |                                    |                                  |                                  |                                  |
| Full-time, full-year                            | 1.60                             | 1.47                               | 1.80                             | 1.49                             | 1.24                             |
| Part-time or part-year                          | 1.67                             | 1.36                               | 1.70                             | 2.26                             | 1.29                             |
| Type of institution                             |                                  |                                    |                                  |                                  |                                  |
| Public  | 2.06                             | 1.07                               | 1.62                             | 1.42                             | 1.06                             |
| Private nonprofit                               | 1.32                             | 2.01                               | 2.73                             | 1.45                             | 1.16                             |
| For-profit                                      | 6.36                             | 10.09                              | 10.15                            | 10.74                            | 2.02                             |
| Tuition and fees                                |                                  |                                    |                                  |                                  |                                  |
| Lowest 25 percent                               | 1.16                             | †                                  | 8.33                             | 2.43                             | 2.31                             |
| Lower middle 25 percent                         | 1.37                             | 1.05                               | 2.00                             | 1.66                             | 1.98                             |
| Upper middle 25 percent                         | 3.15                             | 1.53                               | 3.03                             | 1.74                             | 1.84                             |
| Highest 25 percent                              | 2.17                             | 1.78                               | 3.69                             | 2.01                             | 1.52                             |
| Sex   |                                  |                                    |                                  |                                  |                                  |
| Male  | 1.96                             | 1.80                               | 2.40                             | 1.75                             | 1.57                             |
| Female  | 1.34                             | 1.50                               | 1.68                             | 1.90                             | 1.04                             |
| Citizenship                                     |                                  |                                    |                                  |                                  |                                  |
| U.S. citizen                                    | 0.93                             | 1.05                               | 1.35                             | 1.17                             | 0.74                             |
| Resident alien                                  | 3.81                             | 4.08                               | 6.03                             | 4.39                             | 5.53                             |
| Age   |                                  |                                    |                                  |                                  |                                  |
| 24 or younger                                   | 2.57                             | 1.69                               | 2.66                             | 2.17                             | 1.93                             |
| 25–29   | 1.26                             | 1.94                               | 2.11                             | 1.44                             | 1.49                             |
| 30–34   | 2.59                             | 2.61                               | 3.74                             | 2.46                             | 2.49                             |
| 35–39   | 2.69                             | 2.45                               | 6.39                             | 6.02                             | 2.86                             |
| 40 or older                                     | 2.48                             | 2.46                               | 4.52                             | 3.83                             | 2.83                             |
| Race/ethnicity                                  |                                  |                                    |                                  |                                  |                                  |
| White   | 1.15                             | 1.06                               | 1.70                             | 1.25                             | 1.10                             |
| Black   | 2.35                             | 2.61                               | 3.87                             | 5.77                             | 2.39                             |
| Hispanic  | 4.18                             | 3.21                               | 4.84                             | 3.98                             | 2.94                             |
| Asian/Pacific Islander                          | 3.45                             | 3.56                               | 5.01                             | 3.75                             | 3.36                             |
| Other or Two or more races                      | 5.54                             | 4.49                               | 5.67                             | 7.59                             | 4.77                             |

See notes at end of table.

# National Center for Education Statistics

Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment characteristics   | 1995–96<br>Maximum<br>(\$18,500) | 1999–2000<br>Maximum<br>(\$18,500) | 2003–04<br>Maximum<br>(\$18,500) | 2007–08<br>Maximum<br>(\$20,500) | 2011–12<br>Maximum<br>(\$20,500) |
|------------------------------|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Marital status/dependents    |                                  |                                    |                                  |                                  |                                  |
| Unmarried with no dependents | 1.08                             | 1.03                               | 2.02                             | 1.24                             | 0.96                             |
| Married with no dependents   | 2.95                             | 2.27                               | 3.22                             | 2.23                             | 3.12                             |
| Unmarried with dependents    | 2.02                             | 2.48                               | 4.76                             | 5.32                             | 2.79                             |
| Married with dependents      | 2.74                             | 2.14                               | 3.40                             | 2.59                             | 1.90                             |
| Income (including spouse's)  |                                  |                                    |                                  |                                  |                                  |
| Lowest 25 percent            | 1.60                             | 1.15                               | 2.55                             | 1.46                             | 1.39                             |
| Lower middle 25 percent      | 2.00                             | 2.15                               | 2.15                             | 2.76                             | 1.82                             |
| Upper middle 25 percent      | 1.98                             | 2.23                               | 2.78                             | 2.25                             | 2.20                             |
| Highest 25 percent           | 1.82                             | 2.83                               | 5.23                             | 4.50                             | 2.36                             |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

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Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                          | 1995–96     |                 | 1999–2000   |                 | 2003–04     |                 | 2007–08     |                 | 2011–12     |                |
|---|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|----------------|
|   | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount  | Percent     | Average amount |
| <b>Total (50 states, District of Columbia, and Puerto Rico)</b> | <b>54.4</b> | <b>\$18,900</b> | <b>65.3</b> | <b>\$30,700</b> | <b>65.2</b> | <b>\$37,800</b> | <b>68.3</b> | <b>\$42,600</b> | <b>—</b>    | <b>—</b>       |
| <b>U.S. total (excluding Puerto Rico)</b>                       | <b>54.1</b> | <b>19,000</b>   | <b>65.2</b> | <b>30,800</b>   | <b>65.2</b> | <b>38,000</b>   | <b>68.3</b> | <b>42,700</b>   | <b>67.3</b> | <b>59,800</b>  |
| Graduate program level <sup>1</sup>                             |             |                 |             |                 |             |                 |             |                 |             |                |
| Master's degree   | 54.5        | 15,100          | 65.3        | 25,000          | 64.4        | 30,700          | 68.5        | 36,600          | 67.8        | 50,200         |
| Doctor's degree – research/scholarship                          | 48.7        | 21,100          | 62.1        | 34,400          | 56.9        | 45,500          | 62.2        | 53,600          | 55.5        | 69,800         |
| Doctor's degree – professional practice                         | 77.6        | 36,900          | 86.0        | 61,100          | 83.8        | 67,000          | 84.4        | 77,900          | 86.4        | 110,300        |
| Other <sup>2</sup>  | 43.9        | 12,200          | 53.6        | 18,300          | 60.7        | 27,200          | 63.8        | 30,100          | 58.2        | 42,400         |
| Master's degree program   |             |                 |             |                 |             |                 |             |                 |             |                |
| Business administration (M.B.A.)                                | 48.9        | 15,500          | 60.2        | 25,000          | 63.4        | 34,100          | 67.6        | 36,900          | 62.1        | 43,200         |
| Education (any master's)  | 56.0        | 12,000          | 69.1        | 20,700          | 66.9        | 28,000          | 72.8        | 33,300          | 72.7        | 48,500         |
| Other master's <sup>3</sup>                                     | 56.1        | 16,600          | 65.2        | 27,500          | 63.3        | 31,200          | 66.0        | 38,700          | 67.3        | 52,600         |
| Master's field of study   |             |                 |             |                 |             |                 |             |                 |             |                |
| Humanities  | 56.0        | 17,200          | 68.2        | 27,300          | 59.7        | 31,700          | 66.6        | 37,800          | 63.9        | 51,700         |
| Social/behavioral sciences                                      | 66.5        | 18,100          | 77.1        | 32,400          | 69.6        | 34,500          | 75.6        | 47,000          | 78.5        | 55,400         |
| Life and physical sciences                                      | 57.0        | 17,800          | 62.6        | 20,900          | 75.6        | 32,000          | 71.9        | 34,900          | 57.2        | 47,200         |
| Engineering/computer science/mathematics                        | 44.9        | 12,400          | 52.8        | 20,900          | 52.3        | 23,500          | 52.3        | 25,100          | 47.6        | 37,000         |
| Business/management   | 52.2        | 15,100          | 60.1        | 25,300          | 63.1        | 33,100          | 67.2        | 35,100          | 63.6        | 46,800         |
| Health  | 59.9        | 19,200          | 72.8        | 31,400          | 66.4        | 37,500          | 70.1        | 46,300          | 73.7        | 58,800         |
| Other   | 55.6        | 12,600          | 68.6        | 22,300          | 67.4        | 28,800          | 71.2        | 35,300          | 73.5        | 49,400         |

See notes at end of table.

# National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics         | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                    | 46.8    | \$19,800       | 60.2      | \$34,900       | 48.5    | \$39,000       | 53.6    | \$47,300       | 46.8    | \$56,500       |
| Education (any doctorate) <sup>4</sup>         | 40.7    | ‡              | 64.3      | 29,400         | 66.6    | 37,000         | 79.7    | 44,700         | 77.7    | 77,300         |
| Other doctorate                                | 62.7    | 26,700         | 65.9      | 37,100         | 71.1    | 61,200         | 71.4    | 71,000         | 65.8    | 101,100        |
| Doctoral field of study                        |         |                |           |                |         |                |         |                |         |                |
| Humanities                                     | 60.8    | 20,800         | 58.4      | 28,100         | 57.3    | 32,900         | 64.4    | 47,000         | 59.6    | 59,000         |
| Social/behavioral sciences                     | 61.6    | 25,500         | 77.7      | 51,000         | 65.9    | 55,800         | 76.0    | 59,000         | 70.3    | 93,300         |
| Life and physical sciences                     | 41.1    | 13,600         | 56.1      | 25,500         | 46.8    | 29,400         | 54.1    | 42,200         | 47.5    | 51,900         |
| Engineering/computer science/mathematics       | 27.6    | ‡              | 47.6      | 23,300         | 29.3    | 25,300         | 38.3    | 37,300         | 26.7    | 38,400         |
| Business/management                            | 45.2    | ‡              | 68.4      | 25,800         | 54.7    | 38,900         | 75.5    | 75,700         | 68.8    | 83,800         |
| Health   | ‡       | ‡              | 83.3      | 63,800         | 85.7    | 77,600         | 80.7    | 83,100         | 84.1    | 116,200        |
| Other  | 49.5    | 20,600         | 80.8      | 50,200         | 76.1    | 53,100         | 76.4    | 61,500         | 74.2    | 88,900         |
| Doctor's degree – professional practice        |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                        | 80.5    | 43,700         | 84.7      | 74,300         | 88.9    | 81,800         | 81.2    | 98,600         | 84.8    | 126,500        |
| Other health science <sup>5</sup>              | 82.4    | 37,700         | 87.3      | 60,800         | 88.8    | 80,400         | 85.5    | 78,300         | 91.2    | 116,500        |
| Law (LL.B. or J.D.)                            | 82.0    | 36,500         | 90.1      | 58,400         | 85.6    | 59,300         | 85.8    | 73,600         | 86.2    | 104,400        |
| Theology (M.Div., M.H.L., B.D.)                | ‡       | ‡              | 60.7      | 19,100         | 56.7    | 24,800         | 81.7    | 31,000         | —       | —              |
| Attendance status <sup>6</sup>                 |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                           | 64.2    | 26,900         | 75.1      | 43,100         | 74.8    | 50,700         | 71.3    | 55,000         | 73.3    | 74,700         |
| Part-time or part-year                         | 49.5    | 14,300         | 60.4      | 22,900         | 60.6    | 30,200         | 66.8    | 36,200         | 63.6    | 49,400         |
| Type of institution <sup>7</sup>               |         |                |           |                |         |                |         |                |         |                |
| Public   | 52.9    | 16,300         | 62.9      | 26,000         | 60.7    | 31,900         | 64.0    | 36,400         | 63.0    | 51,000         |
| Private nonprofit                              | 56.1    | 22,300         | 68.5      | 37,500         | 68.5    | 44,000         | 68.9    | 46,700         | 67.8    | 67,200         |
| For-profit                                     | 52.9    | 18,200         | 74.7      | 30,800         | 85.9    | 42,200         | 87.7    | 54,600         | 79.9    | 63,200         |

See notes at end of table.

# National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees <sup>8</sup>          |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 44.9    | \$10,700       | 55.3      | \$16,800       | 54.3    | \$24,000       | 61.9    | \$29,700       | 59.5    | \$43,000       |
| Lower middle 25 percent                | 51.4    | 12,600         | 62.6      | 22,100         | 63.3    | 31,100         | 68.1    | 36,300         | 69.1    | 51,300         |
| Upper middle 25 percent                | 57.2    | 17,900         | 67.6      | 29,800         | 71.0    | 37,900         | 71.3    | 43,300         | 71.8    | 61,900         |
| Highest 25 percent                     | 62.4    | 30,500         | 74.6      | 49,600         | 71.8    | 54,500         | 70.7    | 59,600         | 67.2    | 79,500         |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 54.3    | 19,500         | 65.6      | 32,300         | 62.7    | 39,000         | 64.7    | 41,200         | 63.2    | 59,800         |
| Female                                 | 54.5    | 18,400         | 65.1      | 29,400         | 67.1    | 37,000         | 70.7    | 43,500         | 69.9    | 59,900         |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 55.7    | 18,800         | 69.7      | 30,900         | 70.1    | 38,100         | 73.1    | 43,300         | 73.4    | 60,400         |
| Resident alien                         | 45.1    | 22,600         | 55.9      | 37,500         | 56.0    | 40,500         | 50.9    | 41,700         | 51.3    | 50,300         |
| Foreign or international student       | 30.1    | 17,900         | 26.2      | 20,400         | 15.8    | 18,500         | 24.3    | 21,400         | 11.9    | 38,800         |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 64.7    | 20,900         | 67.6      | 34,700         | 68.7    | 38,900         | 63.9    | 41,000         | 66.8    | 54,700         |
| 25–29                                  | 58.8    | 21,900         | 71.4      | 35,700         | 71.8    | 42,900         | 73.5    | 47,600         | 71.0    | 64,600         |
| 30–34                                  | 58.9    | 17,000         | 67.6      | 29,400         | 66.2    | 38,600         | 72.6    | 43,700         | 74.2    | 60,700         |
| 35–39                                  | 55.0    | 14,600         | 65.9      | 26,200         | 62.2    | 33,900         | 73.5    | 39,800         | 67.7    | 58,800         |
| 40 or older                            | 35.9    | 14,400         | 52.8      | 20,800         | 53.7    | 28,300         | 58.2    | 36,000         | 55.3    | 55,300         |
| Race/ethnicity <sup>9</sup>            |         |                |           |                |         |                |         |                |         |                |
| White                                  | 55.7    | 18,600         | 66.1      | 30,300         | 65.3    | 35,500         | 68.0    | 40,900         | 69.1    | 57,100         |
| Black                                  | 68.9    | 20,000         | 77.4      | 31,800         | 82.2    | 43,600         | 85.9    | 50,900         | 85.0    | 70,300         |
| Hispanic                               | 62.3    | 19,800         | 69.8      | 27,000         | 72.5    | 38,300         | 74.2    | 45,100         | 72.3    | 59,000         |
| Asian/Pacific Islander                 | 35.2    | 19,500         | 46.5      | 34,500         | 43.0    | 44,700         | 44.5    | 38,400         | 38.0    | 63,700         |
| Other or Two or more races             | 27.3    | 18,600         | 67.6      | 35,200         | 72.3    | 45,600         | 69.9    | 39,900         | 75.8    | 60,800         |

See notes at end of table.



# National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics  | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Marital status/dependents <sup>10</sup> |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents            | 59.8    | \$20,900       | 69.2      | \$35,700       | 69.4    | \$42,500       | 69.0    | \$47,100       | 69.0    | \$64,100       |
| Married with no dependents              | 48.5    | 16,900         | 58.7      | 26,500         | 60.1    | 35,500         | 65.7    | 37,700         | 61.0    | 53,600         |
| Unmarried with dependents               | 50.4    | 17,000         | 62.8      | 30,000         | 66.2    | 39,500         | 79.5    | 45,300         | 78.8    | 63,800         |
| Married with dependents                 | 48.3    | 15,600         | 63.8      | 23,200         | 60.6    | 28,300         | 64.2    | 35,000         | 63.1    | 52,200         |
| Income (including spouse's)             |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                       | 66.3    | 26,100         | 75.7      | 44,000         | 72.5    | 50,300         | 68.8    | 54,800         | 69.8    | 76,500         |
| Lower middle 25 percent                 | 56.2    | 20,200         | 66.6      | 31,300         | 65.7    | 37,800         | 71.7    | 44,800         | 71.4    | 59,500         |
| Upper middle 25 percent                 | 53.6    | 15,500         | 63.6      | 24,300         | 65.3    | 33,900         | 69.6    | 36,800         | 66.2    | 50,800         |
| Highest 25 percent                      | 44.6    | 13,100         | 55.4      | 19,000         | 57.1    | 25,900         | 63.0    | 33,300         | 60.1    | 45,300         |

— Not available.

‡ Reporting standards not met.

<sup>1</sup> In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

<sup>2</sup> Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

<sup>3</sup> Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>4</sup> In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>5</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>6</sup> Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

<sup>7</sup> Students attending more than one institution were excluded.

<sup>8</sup> Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

<sup>9</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

<sup>10</sup> Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

# National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

| Enrollment and student characteristics                   | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Total (50 states, District of Columbia, and Puerto Rico) | 0.91    | \$360          | 0.52      | \$430          | 0.83    | \$750          | 0.59    | \$550          | †       | †              |
| U.S. total (excluding Puerto Rico)                       | 0.87    | 360            | 0.52      | 440            | 0.84    | 730            | 0.59    | 550            | 0.60    | 710            |
| Graduate program level                                   |         |                |           |                |         |                |         |                |         |                |
| Master's degree  | 1.14    | 460            | 0.67      | 430            | 1.12    | 730            | 0.87    | 730            | 0.83    | 800            |
| Doctor's degree – research/scholarship                   | 2.51    | 940            | 1.28      | 2,570          | 1.19    | 1,560          | 1.86    | 2,750          | 1.08    | 1,590          |
| Doctor's degree – professional practice                  | 2.10    | 1,010          | 1.12      | 1,870          | 1.41    | 2,450          | 1.16    | 1,700          | 1.01    | 1,790          |
| Other  | 1.79    | 780            | 1.64      | 820            | 2.61    | 1,310          | 2.53    | 1,840          | 2.54    | 2,360          |
| Master's degree program                                  |         |                |           |                |         |                |         |                |         |                |
| Business administration (M.B.A.)                         | 2.48    | 1,230          | 1.66      | 1,030          | 2.73    | 1,800          | 2.60    | 2,410          | 3.20    | 2,390          |
| Education (any master's)                                 | 1.65    | 790            | 1.09      | 560            | 1.64    | 1,470          | 1.72    | 1,460          | 1.86    | 1,800          |
| Other master's   | 1.73    | 500            | 0.92      | 700            | 1.40    | 1,000          | 1.09    | 840            | 0.93    | 960            |
| Master's field of study                                  |         |                |           |                |         |                |         |                |         |                |
| Humanities   | 3.62    | 1,250          | 2.00      | 1,660          | 3.68    | 2,110          | 2.36    | 1,690          | 2.77    | 2,570          |
| Social/behavioral sciences                               | 3.80    | 1,020          | 2.30      | 1,480          | 3.59    | 2,440          | 2.67    | 2,610          | 2.58    | 3,620          |
| Life and physical sciences                               | 6.75    | 2,200          | 2.95      | 1,970          | 4.34    | 2,970          | 3.93    | 2,470          | 3.85    | 3,260          |
| Engineering/computer science/mathematics                 | 4.74    | 980            | 2.75      | 1,410          | 4.36    | 2,980          | 2.76    | 1,670          | 2.55    | 2,030          |
| Business/management                                      | 2.22    | 1,040          | 1.79      | 950            | 2.29    | 1,420          | 2.13    | 1,940          | 2.54    | 1,780          |
| Health   | 4.28    | 1,570          | 2.31      | 1,630          | 5.12    | 2,360          | 2.34    | 1,370          | 1.95    | 1,910          |
| Other  | 1.43    | 710            | 1.04      | 610            | 1.34    | 1,200          | 1.39    | 1,200          | 1.44    | 1,490          |

See notes at end of table.

# National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics          | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|---|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|   | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Doctor's degree program – research/scholarship  |         |                |           |                |         |                |         |                |         |                |
| Ph.D. (except in education)                     | 3.06    | \$1,290        | 1.28      | \$2,370        | 1.07    | \$1,230        | 2.42    | \$4,110        | 1.28    | \$1,420        |
| Education (any doctorate)                       | 6.95    | †              | 2.84      | 2,320          | 2.38    | 2,000          | 3.20    | 4,290          | 1.69    | 2,540          |
| Other doctorate                                 | 5.06    | 4,000          | 3.55      | 5,340          | 2.85    | 4,290          | 2.68    | 3,560          | 2.61    | 4,880          |
| Doctoral field of study                         |         |                |           |                |         |                |         |                |         |                |
| Humanities                                      | 5.42    | 2,060          | 2.26      | 2,220          | 2.28    | 2,200          | 2.72    | 4,830          | 2.75    | 4,870          |
| Social/behavioral sciences                      | 5.81    | 1,780          | 3.04      | 7,090          | 2.58    | 3,500          | 4.18    | 6,830          | 2.44    | 4,800          |
| Life and physical sciences                      | 3.85    | 2,030          | 3.06      | 1,550          | 2.34    | 2,030          | 1.97    | 2,720          | 2.81    | 3,140          |
| Engineering/computer science/mathematics        | 5.26    | †              | 3.33      | 2,620          | 2.10    | 1,970          | 4.22    | 7,050          | 1.94    | 2,820          |
| Business/management                             | 12.96   | †              | 4.56      | 3,590          | 9.30    | 6,040          | 12.41   | 14,150         | 2.82    | 3,730          |
| Health  | †       | †              | 1.40      | 2,060          | 1.43    | 2,930          | 1.71    | 1,890          | 1.31    | 2,560          |
| Other   | 3.66    | 2,760          | 1.53      | 1,810          | 1.45    | 1,770          | 1.22    | 1,710          | 1.24    | 2,170          |
| Doctor's degree program – professional practice |         |                |           |                |         |                |         |                |         |                |
| Medicine (M.D. or D.O.)                         | 3.06    | 2,420          | 2.70      | 2,760          | 1.75    | 4,060          | 2.60    | 3,650          | 1.93    | 3,810          |
| Other health science                            | 3.18    | 2,060          | 2.09      | 3,140          | 2.08    | 5,060          | 2.40    | 3,920          | 1.77    | 3,630          |
| Law (LL.B. or J.D.)                             | 2.09    | 1,150          | 1.43      | 1,800          | 1.69    | 2,070          | 1.62    | 1,880          | 1.66    | 3,060          |
| Theology (M.Div., M.H.L., B.D.)                 | 20.31   | †              | 7.72      | 3,020          | 4.76    | 3,940          | 3.85    | 3,530          | †       | †              |
| Attendance status                               |         |                |           |                |         |                |         |                |         |                |
| Full-time, full-year                            | 1.20    | 660            | 0.69      | 880            | 1.12    | 1,360          | 1.04    | 990            | 0.90    | 1,000          |
| Part-time or part-year                          | 1.13    | 610            | 0.70      | 470            | 0.87    | 730            | 0.76    | 840            | 0.90    | 970            |
| Type of institution                             |         |                |           |                |         |                |         |                |         |                |
| Public  | 1.15    | 440            | 0.67      | 440            | 0.96    | 580            | 0.83    | 630            | 0.93    | 890            |
| Private nonprofit                               | 1.63    | 700            | 0.80      | 870            | 1.15    | 1,650          | 0.75    | 720            | 1.02    | 1,060          |
| For-profit                                      | 3.06    | 700            | 5.21      | 2,130          | 4.86    | 4,990          | 3.54    | 4,660          | 1.87    | 2,550          |

See notes at end of table.

# National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Tuition and fees                       |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.58    | \$650          | 1.13      | \$520          | 1.74    | \$1,540        | 1.34    | \$1,070        | 1.64    | \$1,720        |
| Lower middle 25 percent                | 2.19    | 630            | 1.23      | 610            | 1.53    | 840            | 1.29    | 1,360          | 1.38    | 1,480          |
| Upper middle 25 percent                | 1.50    | 540            | 1.21      | 750            | 1.45    | 1,040          | 1.14    | 1,060          | 1.28    | 1,680          |
| Highest 25 percent                     | 1.26    | 910            | 0.77      | 970            | 1.43    | 2,030          | 1.18    | 1,610          | 1.29    | 1,480          |
| Sex                                    |         |                |           |                |         |                |         |                |         |                |
| Male                                   | 1.20    | 530            | 1.08      | 740            | 1.35    | 1,100          | 0.96    | 970            | 1.10    | 1,170          |
| Female                                 | 1.11    | 440            | 0.78      | 510            | 0.97    | 950            | 0.81    | 760            | 0.84    | 910            |
| Citizenship                            |         |                |           |                |         |                |         |                |         |                |
| U.S. citizen                           | 0.94    | 380            | 0.56      | 460            | 0.77    | 790            | 0.61    | 590            | 0.57    | 740            |
| Resident alien                         | 3.33    | 1,850          | 3.16      | 2,970          | 3.77    | 3,890          | 3.58    | 2,590          | 3.45    | 3,650          |
| Foreign or international student       | 4.02    | 3,720          | 1.48      | 1,760          | 1.61    | 1,660          | 1.83    | 1,560          | 1.39    | 3,940          |
| Age                                    |         |                |           |                |         |                |         |                |         |                |
| 24 or younger                          | 1.72    | 690            | 1.20      | 960            | 1.37    | 1,150          | 1.48    | 1,420          | 1.42    | 1,300          |
| 25–29                                  | 1.38    | 450            | 0.70      | 830            | 1.06    | 1,270          | 0.91    | 900            | 1.10    | 1,220          |
| 30–34                                  | 2.27    | 810            | 1.20      | 860            | 1.97    | 1,780          | 1.62    | 1,630          | 1.38    | 1,560          |
| 35–39                                  | 2.54    | 630            | 1.97      | 1,090          | 2.60    | 2,350          | 2.19    | 2,130          | 2.14    | 2,770          |
| 40 or older                            | 1.71    | 840            | 1.43      | 820            | 2.27    | 1,440          | 1.80    | 1,410          | 1.68    | 1,400          |
| Race/ethnicity                         |         |                |           |                |         |                |         |                |         |                |
| White                                  | 0.96    | 360            | 0.63      | 530            | 0.87    | 760            | 0.72    | 760            | 0.70    | 900            |
| Black                                  | 2.88    | 1,190          | 1.93      | 1,120          | 1.86    | 1,900          | 1.57    | 2,410          | 2.00    | 1,940          |
| Hispanic                               | 4.08    | 1,130          | 1.75      | 1,370          | 2.88    | 2,880          | 2.09    | 2,660          | 2.40    | 2,670          |
| Asian/Pacific Islander                 | 2.84    | 1,550          | 1.42      | 1,800          | 2.16    | 2,570          | 1.75    | 1,730          | 1.79    | 2,930          |
| Other or Two or more races             | 4.72    | 3,590          | 3.06      | 2,870          | 3.28    | 3,260          | 4.33    | 5,030          | 3.60    | 4,360          |

See notes at end of table.

# National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

| Enrollment and student characteristics | 1995–96 |                | 1999–2000 |                | 2003–04 |                | 2007–08 |                | 2011–12 |                |
|--|---------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|
|  | Percent | Average amount | Percent   | Average amount | Percent | Average amount | Percent | Average amount | Percent | Average amount |
| Marital status/dependents              |         |                |           |                |         |                |         |                |         |                |
| Unmarried with no dependents           | 1.29    | \$490          | 0.69      | \$610          | 0.86    | \$1,050        | 0.86    | \$870          | 0.90    | \$920          |
| Married with no dependents             | 1.69    | 820            | 1.34      | 960            | 1.71    | 1,650          | 1.64    | 1,420          | 1.73    | 1,810          |
| Unmarried with dependents              | 2.57    | 810            | 1.89      | 1,130          | 3.24    | 2,630          | 2.55    | 2,330          | 2.18    | 2,440          |
| Married with dependents                | 1.67    | 600            | 0.98      | 760            | 2.06    | 880            | 1.40    | 1,080          | 1.42    | 1,460          |
| Income (including spouse's)            |         |                |           |                |         |                |         |                |         |                |
| Lowest 25 percent                      | 1.39    | 610            | 0.91      | 860            | 1.40    | 1,760          | 1.09    | 1,170          | 1.12    | 1,380          |
| Lower middle 25 percent                | 1.48    | 710            | 1.11      | 890            | 1.44    | 1,050          | 1.15    | 1,210          | 1.22    | 1,620          |
| Upper middle 25 percent                | 1.76    | 510            | 1.20      | 820            | 1.53    | 1,140          | 1.24    | 1,080          | 1.43    | 1,590          |
| Highest 25 percent                     | 1.44    | 730            | 1.24      | 640            | 1.60    | 1,060          | 1.46    | 1,690          | 1.63    | 1,280          |

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).