WEB TABLES

U.S. DEPARTMENT OF EDUCATION
SEPTEMBER 2014 NCES 2014-013

Trends in Student Financing of Undergraduate Education: Selected Years, 1995–96 to 2011–12

Between 1995–96 and 2011–12, the number of undergraduates attending postsecondary institutions in the United States increased from nearly 17 million to 23 million (Simone et al. 2013). These Web Tables provide a comprehensive look over a 16-year period at the trends in how undergraduates enrolled in U.S. postsecondary institutions finance their education, presenting data from five administrations of the National Postsecondary Student Aid Study (NPSAS) conducted in the 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 academic years.

Results are presented for all undergraduates and then separately for those who attended four types of institutions: public 2-year, public 4-year, private nonprofit 4-year, and all for-profit institutions.[1] For the most part, students who attended multiple institutions are excluded from the estimates presented in these tables because aid estimates are reported for only one institution (the NPSAS institution).[2] Within each type of institution, results are broken out by student and enrollment characteristics.[3] To preserve consistency and promote comparability with previous Web Tables, all dollar amounts in these tables are presented in current dollars (i.e., the dollar amount at the time of collection). Figures related to the price of college that accompany these Web Tables include estimates that have been adjusted to 2012 dollars.

Figures and tables are grouped into three major sections: (1) total price and total tuition; (2) financial aid receipt and amounts; and (3) net price, expected family contribution (EFC), and remaining need after taking into account all financial aid. Section 1 presents trends in the average total price of attendance and the average tuition and fees for undergraduates, by selected institutional and student characteristics. Each table presents data for all students and for students attending postsecondary institutions full time for the full year.

- Figure 1 presents trends in the average total price of attendance in 2012 dollars for full-time, full-year students.
- Table 1.1 displays trends in the average total price of attendance in current dollars.
- Table 1.2 displays trends in average tuition and fees in current dollars.

Section 2 focuses on trends in undergraduate financial aid, showing the percentages of undergraduates receiving each major type of financial aid and the average amounts in current dollars received, by selected institutional and student characteristics.

- Figure 2 presents trends in the percentage of undergraduates who received any aid.

This report was prepared for the National Center for Education Statistics under Contract No. ED-07-CO-0104 with RTI International. Mention of trade names, commercial products, or organizations does not imply endorsement by the U.S. Government. These Web Tables were authored by Laura Horn and Jonathan Paslov of RTI International. The NCES Project Officer was Sean A. Simone. For questions about content or to view this report online, go to http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014013.

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- Tables 2.1-A–D show the percentage of undergraduates who received any financial aid, any grants, any loans, and any work-study along with the average amounts received in current dollars.
- Tables 2.2-A–D display the percentage of undergraduates who received any federal financial aid, federal grants, federal loans, and federal campus-based aid along with the average amounts received in current dollars.
- Table 2.3 displays the percentage of undergraduates who received any state aid along with the average amounts received in current dollars.
- Table 2.4 shows the percentage of undergraduates who received institutional aid along with the average amounts received in current dollars.

Section 3 focuses on trends in net price after accounting for financial aid. Both net price (after grant aid) and out-of-pocket net price (after total aid) are presented. The section also shows trends in expected family contribution (EFC), financial need, and remaining financial need after accounting for financial aid.

- Figure 3.1 illustrates trends in net price in 2012 dollars for full-time, full-year students.
- Figure 3.2 illustrates trends in out-of-pocket net price in 2012 dollars for full-time, full-year students.
- Table 3.1 shows the average net price in current dollars for all undergraduates and for those attending full time, full year in current dollars.
- Table 3.2 presents average out-of-pocket net price in current dollars for all undergraduates and those attending full time, full year in current dollars.
- Table 3.3 displays the average EFC in current dollars, which is determined by the federal need analysis. EFC is a measure of how much a family can be expected to contribute toward financing a student's postsecondary education based on the family's income, assets, and other related factors.
- Table 3.4 displays the percentage of undergraduates who had financial need, defined as the total price of attendance minus the EFC, along with average amounts of financial need in current dollars.
- Table 3.5 shows the percentage of undergraduates who had remaining financial need after accounting for all financial aid along with the average amounts of such need in current dollars.

RELATED NCES REPORTS

Web Tables—Trends in Student Financing of Undergraduate Education: Selected Years, 1995–96 to 2007–08 (NCES 2011-218).

Web Tables—2011–12 National Postsecondary Student Aid Study (NPSAS:12): Price Estimates for Attending Postsecondary Education Institutions (NCES 2014-166).

Web Tables—2011–12 National Postsecondary Student Aid Study (NPSAS:12): Student Financial Aid Estimates for 2011–12: First Look (NCES 2013-165).

Web Tables—Undergraduate Financial Aid Estimates by Type of Institution in 2011–12 (NCES 2014-169).

Web Tables—Undergraduate Financial Aid Estimates by Type of Institution in 2007–08 (NCES 2009-201).

Web Tables—Student Financing of Undergraduate Education: 2007–08 (NCES 2010-162).

2003–04 National Postsecondary Student Aid Study (NPSAS:04): Undergraduate Financial Aid Estimates for 12 States: 2003–04 (NCES 2006-158).

2003–04 National Postsecondary Student Aid Study (NPSAS:04) Undergraduate Financial Aid Estimates for 2003–04 by Type of Institution (NCES 2005-163).

2003–04 National Postsecondary Student Aid Study (NPSAS:04): Student Financial Aid Estimates for 2003–04 (NCES 2005-158).

National Postsecondary Student Aid Study: Student Financial Aid Estimates for 1999–2000 (NCES 2001-209).

NPSAS: Student Financial Aid Estimates for 1995–96 (NCES 97-570).

National Postsecondary Student Aid Study, 1995–96: Student Financial Aid Estimates for Federal Aid Recipients, 1995–96 (NCES 97-937).

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[4] 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

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=2014013.

	Name				
Label	NPSAS: 95–96	NPSAS: 1999–2000	NPSAS: 03–04	NPSAS: 07–08	NPSAS: 11–12
Age	AGE	AGE	AGE	AGE	AGE
Any aid	TOTAID	TOTAID	TOTAID	TOTAID	TOTAID
Any grants	TOTGRT	TOTGRT	TOTGRT	TOTGRT	TOTGRT
Any loan	TOTLOAN	TOTLOAN	TOTLOAN	TOTLOAN	TOTLOAN
Any work study	TOTWKST	TOTWKST	TOTWKST	TOTWKST	TOTWKST
Attendance status	ATTNST3	*ATTNSTAT*	ATTNSTAT	ATTNSTAT	ATTNSTAT
Dependency marital status	DEPEND5B	DEPEND5B	DEPEND5B	DEPEND5B	DEPEND5B
Dependent student family income	PCTDEP	PCTDEP	PCTDEP	PCTDEP	PCTDEP
Dependent/ Independent	DEPEND	DEPEND	DEPEND	DEPEND	DEPEND
Federal aid	TFEDAID	TFEDAID	TFEDAID	TFEDAID	TFEDAID
Federal campus-based aid	CAMPAMT	CAMPAMT	CAMPAMT	CAMPAMT	CAMPAMT
Federal expected family contribution (EFC)	EFC4	EFC4	*EFC*	EFC	EFC
Federal grant aid	TFEDGRT	TFEDGRT	TFEDGRT	TFEDGRT	TFEDGRT
Federal loans	TFEDLN	TFEDLN	TFEDLN	TFEDLN	TFEDLN
Financial need	SNEED1	SNEED1	SNEED1	SNEED1	SNEED1
Independent student income	PCTINDEP	PCTINDEP	PCTINDEP	PCTINDEP	PCTINDEP
Institutional aid	INSTAMT	INSTAMT	INSTAMT	INSTAMT	INSTAMT
Net price	NETCST3	NETCST3	NETCST3	NETCST3	NETCST3
Out of pocket net price	NETCST1	NETCST1	NETCST1	NETCST1	NETCST1
Price of attendance	BUDGETA2	BUDGETA2	*BUDGETAJ*	BUDGETAJ	BUDGETAJ
Price of attendance minus EFC	SNEED2	SNEED2	SNEED2	SNEED2	SNEED2
Race/ethnicity	RACE	*RACE2*	RACE	RACE	RACE
Sex	GENDER	GENDER	GENDER	GENDER	GENDER

See notes at end of table.

NPSAS:04. In NPSAS:12, institutions in Puerto Rico were not included in the sample. Therefore, the 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 students in Puerto Rican institutions, whereas 2011–12 estimates do not. Approximately 95,000 undergraduates were study respondents in NPSAS:12; analogous sample sizes for the earlier NPSAS administrations were 114,000 in NPSAS:08, 80,000 in NPSAS:04, 49,000 in NPSAS:2000, and 41,000 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 reweighted 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)

VARIABLES USED—continued

Label	Name				
	NPSAS: 95–96	NPSAS: 1999–2000	NPSAS: 03–04	NPSAS: 07–08	NPSAS: 11–12
State aid	STATEAMT	STATEAMT	STATEAMT	STATEAMT	STATEAMT
Tuition and fees	TUITION2	TUITION2	TUITION2	TUITION2	TUITION2
Type of institution	AIDSECT	AIDSECT	AIDSECT	*SECTOR4*	SECTOR4
Excludes Puerto Rico from total estimates 1996–2008	COMPTO87	COMPTO87	COMPTO87	COMPTO87	

Italics indicate that the variable name changed from the previous year.

- *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* (https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014182).

ABOUT POWERSTATS

The estimates presented in these Web Tables were produced using PowerStats, a web-based software application that enables users to generate tables for most of the postsecondary surveys conducted by NCES. PowerStats produces the sample design-adjusted standard errors[5] necessary for testing the statistical significance of differences in the estimates. PowerStats also contains a detailed description of how each variable was created and includes question wording for variables coming directly from an interview.

With PowerStats, users can replicate or expand upon the tables presented here. The output from PowerStats includes the table estimates (e.g., percentages or means), the proper standard errors, and weighted sample sizes for the estimates. If the number of valid cases is too small to produce a reliable estimate (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.

For more information, contact

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=2014013.

REFERENCES

Simone, S., Radwin, D., Wine, J., Siegel, P., and Bryan, M. (2013). *2011–12 National Postsecondary Student Aid Study (NPSAS:12): Price Estimates for Attending Postsecondary Institutions, First Look* (NCES 2014-166). National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education. Washington, DC.

ENDNOTES

[1] Due to the small sample sizes of for-profit institutions in NPSAS administrations prior to 2012, all for-profit institutions are combined into one category.

[2] Students who attended multiple institutions are excluded from the estimates presented in tables 1.1, 3.2, 3.3, 3.4, and 3.5. In the remaining tables, for students attending more than one institution, estimates include aid received at the NPSAS institution but may not include aid received at other institutions. In these five administrations of NPSAS, no more than 8 percent of undergraduates attended more than one institution.

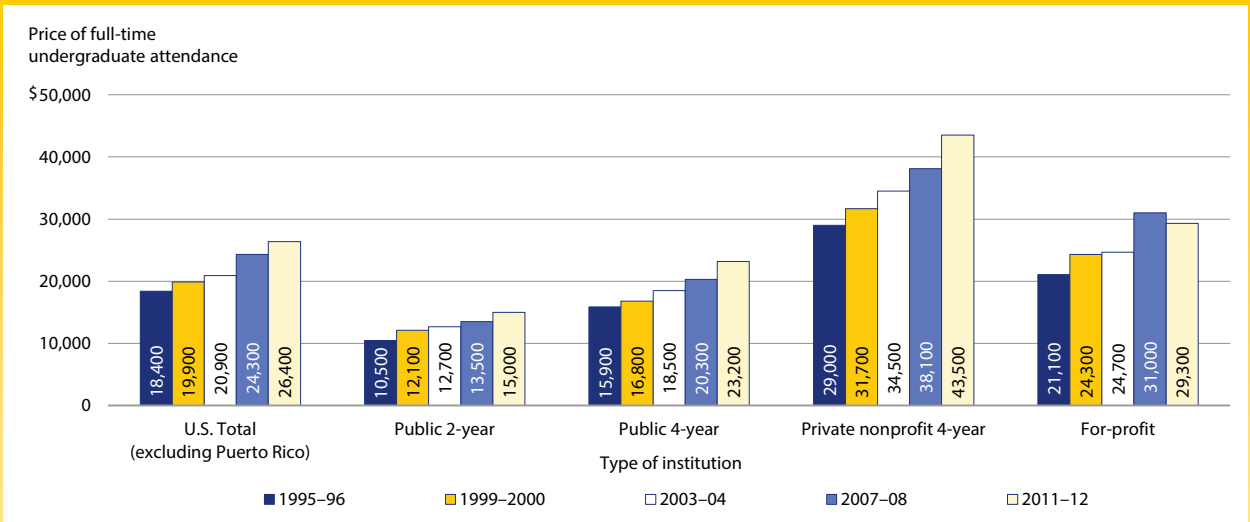
[3] Because students attending postsecondary institutions in Puerto Rico were not included in NPSAS:12, a separate total line excluding Puerto Rico is shown for the previous years.

[4] 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.

[5] NPSAS samples are not simple random samples; therefore, simple random sample techniques for estimating sampling errors cannot be applied to these data. PowerStats takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by PowerStats involves approximating the estimator by replication of the sampled population. The procedure used is a bootstrap technique.

FIGURE 1.

Average total price for undergraduates attending full time for a full year (in 2012 dollars), by type of institution: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

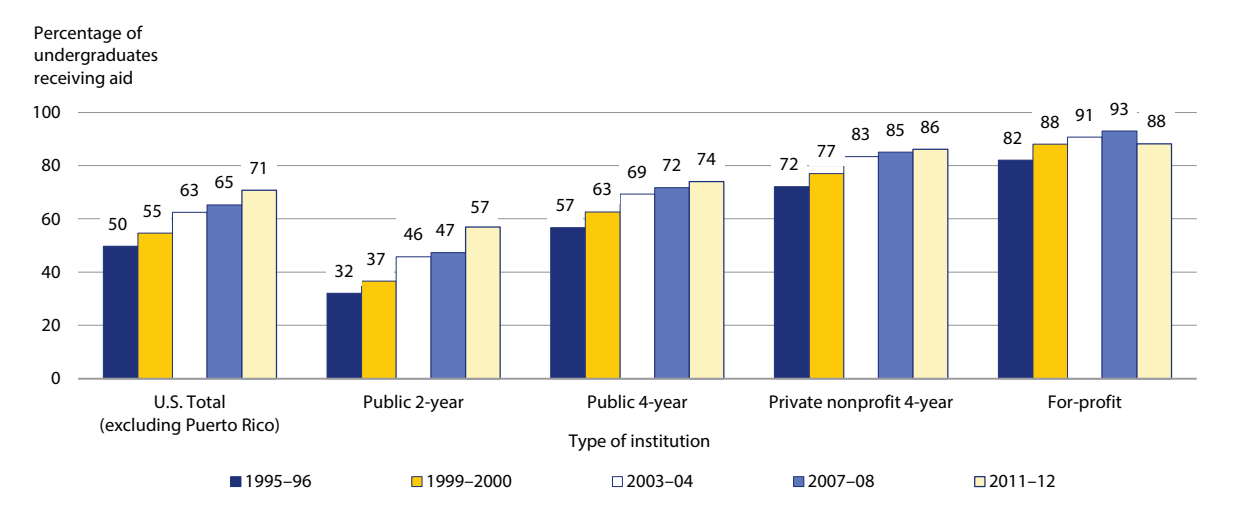


NOTE: Total price of attendance is the total budget (attendance intensity-adjusted) at the institution for students who attended only one institution during the academic year. The budget includes room and board, books and supplies, transportation, and personal expenses. This value is used as students' budgets for the purposes of awarding federal financial aid. Full-time/full-year students were enrolled full time 9 months or more during the academic year (July 1 to June 30). Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. For comparability with NPSAS:12, these estimates exclude students enrolled in Puerto Rican institutions. Standard error tables are available at http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014013.

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).

FIGURE 2.

Percentage of undergraduates receiving any aid, by type of institution: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

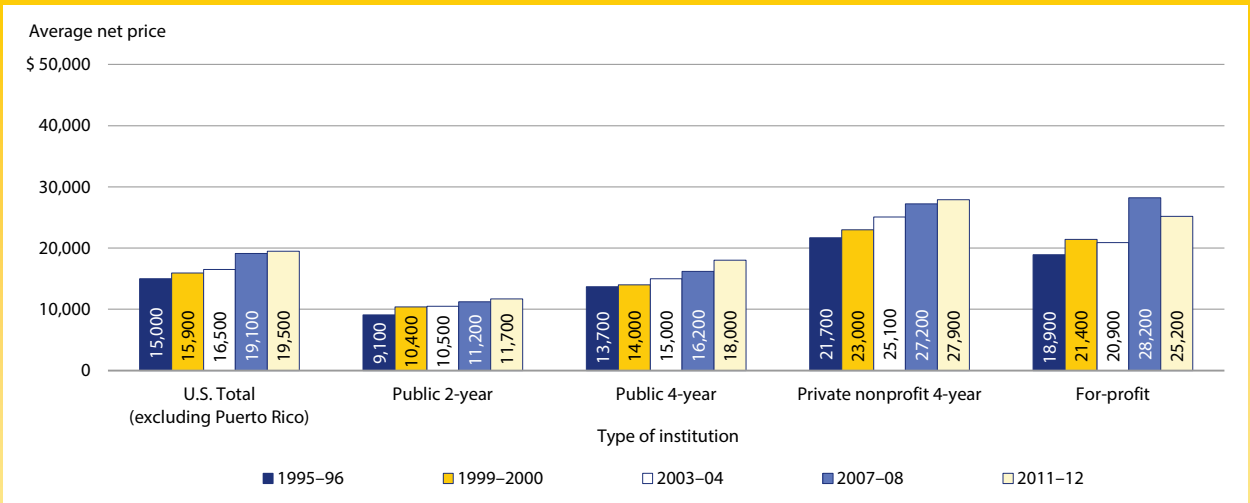


NOTE: Any aid includes all types of financial aid from any source except parents, friends, or relatives. Direct PLUS Loans to parents and other types of aid such as Veterans' benefits and job training funds are included, but federal tax credits for education are not included. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. Full-time/full-year students were enrolled full time 9 months or more during the academic year (July 1 to June 30). Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. For comparability with NPSAS:12, these estimates exclude students enrolled in Puerto Rican institutions. Standard error tables are available at http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014013.

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).

FIGURE 3.1.

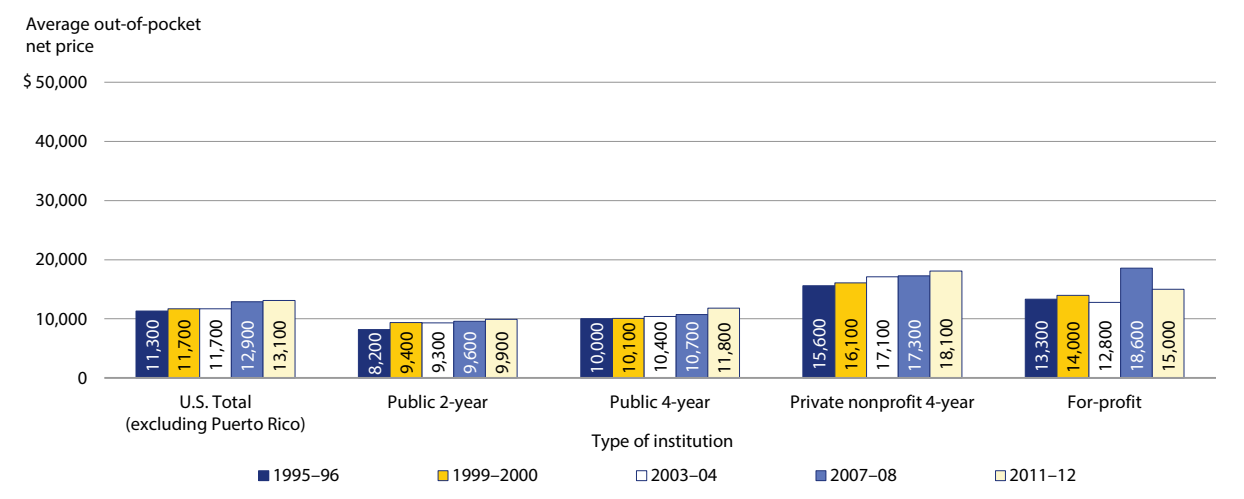
Average net price (total price minus all grant aid) for undergraduates attending full time for a full year (in 2012 dollars), by type of institution: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12



NOTE: In calculating the net price, all grant aid is subtracted from the total price of attendance. Total price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. Federal education tax benefits are not included in the calculation. Averages include students who received no grant aid but exclude students who attended more than one institution. Full-time/full-year students were enrolled full time 9 months or more during the academic year (July 1 to June 30). Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. For comparability with NPSAS:12, these estimates exclude students enrolled in Puerto Rican institutions. Standard error tables are available at http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014013.
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).

FIGURE 3.2.

Average out-of-pocket net price (total price minus all grant and loan aid) for undergraduates attending full time for a full year (in 2012 dollars), by type of institution: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12



NOTE: In calculating the out-of-pocket net price, all financial aid received, including Parent PLUS loans, is subtracted from the total price of attendance. Total price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. Federal education tax benefits are not included in the calculation. Averages include students who received no aid. Estimates exclude students who attended more than one institution. Full-time/full-year students were enrolled full time 9 months or more during the academic year (July 1 to June 30). Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. For comparability with NPSAS:12, these estimates exclude students enrolled in Puerto Rican institutions. Standard error tables are available at http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014013.
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 1.1.
Average total price of attendance for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$7,500**	**$9,200**	**$11,100**	**$13,600**	**—**	**$12,400**	**$14,600**	**$17,100**	**$22,500**	**—**
U.S. Total (excluding Puerto Rico)	**7,500**	**9,200**	**11,100**	**13,700**	**16,500**	**12,500**	**14,800**	**17,100**	**22,600**	**26,400**
Type of institution[2]										
Public 2-year	3,800	4,900	6,100	6,800	8,700	7,100	9,000	10,400	12,600	15,000
Public 4-year	8,700	10,100	12,200	15,000	17,900	10,800	12,500	15,100	18,900	23,200
Private nonprofit 4-year	15,100	18,600	22,000	27,800	34,400	19,700	23,600	28,200	35,400	43,500
For-profit[3]	10,400	14,200	14,400	19,600	20,200	14,300	18,100	20,200	28,800	29,300
Sex										
Male	7,600	9,200	11,400	13,600	16,500	12,200	14,700	17,200	22,500	26,500
Female	7,400	9,200	10,900	13,700	16,400	12,500	14,600	16,900	22,400	26,400
Race/ethnicity[4]										
White	7,500	9,400	11,500	14,100	16,800	12,500	15,100	17,300	22,800	26,700
Black	7,000	8,500	10,300	12,900	15,500	11,700	13,400	16,400	22,100	25,200
Hispanic	6,700	8,100	9,800	12,100	14,900	10,500	12,400	15,600	20,200	24,500
Asian/Pacific Islander	9,500	10,000	12,100	14,400	19,700	14,800	15,500	18,500	23,800	30,000
American Indian	6,800	7,600	8,800	11,800	14,400	11,500	13,600	14,600	18,900	24,200
Other or Two or more races	10,800	10,000	11,400	14,400	17,800	13,700	15,200	17,100	23,000	26,800

See notes at end of table.

Table 1.1.
Average total price of attendance for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$10,000	$11,300	$13,700	$16,700	$20,800	$12,500	$14,800	$17,300	$21,800	$27,400
19–23	9,100	11,100	13,000	15,700	19,000	12,600	15,000	17,500	22,500	27,300
24–29	6,100	7,700	9,200	11,400	13,500	11,900	13,400	15,900	22,100	24,000
30–39	5,100	6,500	8,200	10,800	13,200	11,600	13,100	15,500	23,800	23,300
40 or older	4,200	5,200	7,200	9,100	11,800	11,100	12,800	15,300	23,300	23,600
Dependency/marital status[5]										
Dependent	9,500	11,500	13,700	16,400	20,000	12,600	15,100	17,600	22,500	27,600
Independent	5,500	6,900	8,500	10,800	13,200	11,600	13,300	15,600	22,400	23,700
Unmarried with no dependents	5,900	7,300	9,200	10,900	13,500	12,100	13,700	16,300	22,000	24,400
Married with no dependents	4,900	5,900	7,800	10,300	12,300	11,200	13,300	15,800	22,900	23,000
Unmarried with dependents	5,600	7,600	8,800	11,300	13,700	11,100	13,100	15,000	22,000	23,600
Married with dependents	5,200	6,500	7,800	10,300	12,300	11,500	13,100	15,300	23,500	22,900
Dependent student family income[6]										
Lowest 25 percent	8,500	10,200	12,200	14,000	17,300	11,600	13,100	16,000	19,800	24,400
Lower middle 25 percent	8,800	11,000	12,700	14,500	18,700	11,900	14,400	16,500	21,000	26,000
Upper middle 25 percent	9,300	11,900	13,900	16,800	20,200	12,400	15,500	17,600	22,500	27,800
Highest 25 percent	11,300	13,300	16,000	20,200	24,200	14,400	17,200	20,100	25,800	31,600

See notes at end of table.

Table 1.1.
Average total price of attendance for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Independent student income[7]										
Lowest 25 percent	$7,000	$9,000	$9,700	$12,400	$14,500	$11,500	$13,200	$15,400	$21,000	$23,900
Lower middle 25 percent	5,800	7,700	9,000	11,200	14,100	11,400	13,100	15,600	21,600	23,700
Upper middle 25 percent	4,900	6,000	8,200	10,400	12,700	11,800	13,600	15,900	23,600	23,500
Highest 25 percent	4,400	5,200	7,100	9,300	11,300	11,700	14,100	16,000	26,100	23,500

— Not available.

[1] Full-time status for the purposes of financial aid eligibility was based on 12 credit hours, unless the awarding institution employed a different standard. Students 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.

[2] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[3] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate “Two or more races.”

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents’ income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: 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. This value is used as students’ budgets for the purposes of awarding federal financial aid. Average tuition and average total price estimates are shown for those attending one institution only. This table excludes students attending more than one institution. 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 across all years. All estimates 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 S1.1.
Standard errors for table 1.1: Average total price of attendance for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$110**	**$60**	**$100**	**$70**	**†**	**$220**	**$110**	**$180**	**$110**	**†**
U.S. Total (excluding Puerto Rico)	**110**	**60**	**100**	**70**	**100**	**230**	**110**	**170**	**110**	**140**
Type of institution										
Public 2-year	110	70	80	50	80	260	120	170	110	120
Public 4-year	100	70	100	60	160	110	100	110	80	170
Private nonprofit 4-year	500	210	420	250	390	470	240	420	280	350
For-profit	300	370	330	440	360	280	380	460	320	340
Sex										
Male	120	90	130	100	160	240	150	200	150	180
Female	130	70	100	90	90	270	140	190	130	160
Race/ethnicity										
White	130	80	150	90	130	240	140	200	130	170
Black	180	180	220	200	200	400	340	310	250	320
Hispanic	250	170	170	160	240	520	340	330	260	320
Asian/Pacific Islander	410	220	250	320	480	640	400	300	390	500
American Indian	720	440	400	920	680	800	1,130	940	1,160	1,050
Other or Two or more races	620	250	230	350	410	940	440	350	480	590

See notes at end of table.

Table S1.1.
Standard errors for table 1.1: Average total price of attendance for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$210	$200	$210	$210	$230	$350	$250	$250	$210	$240
19–23	170	80	120	90	130	250	130	190	130	160
24–29	110	90	90	140	170	230	170	220	210	290
30–39	150	90	100	170	150	310	230	240	370	310
40 or older	110	90	120	200	180	360	410	330	460	320
Dependency/marital status										
Dependent	180	90	130	100	140	270	130	190	130	150
Independent	90	60	80	110	110	200	150	190	190	220
Unmarried with no dependents	110	110	100	140	160	190	190	240	210	320
Married with no dependents	200	100	120	230	320	280	280	240	380	420
Unmarried with dependents	160	100	120	180	150	340	220	350	290	260
Married with dependents	130	90	110	170	200	370	240	190	370	370
Dependent student family income										
Lowest 25 percent	230	160	160	160	200	330	200	280	190	250
Lower middle 25 percent	200	150	140	150	210	310	210	200	200	250
Upper middle 25 percent	220	140	170	180	260	290	180	200	220	280
Highest 25 percent	290	180	280	180	350	370	210	260	220	330
Independent student income										
Lowest 25 percent	150	120	120	180	190	250	170	240	220	320
Lower middle 25 percent	180	110	110	150	150	220	210	230	260	250
Upper middle 25 percent	140	80	120	150	160	380	260	300	350	310
Highest 25 percent	160	80	100	160	220	470	430	260	340	480

† 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 1.2.
Average tuition and fees for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$2,900**	**$3,400**	**$4,500**	**$5,600**	**—**	**$5,600**	**$6,400**	**$7,700**	**$10,300**	**—**
U.S. Total (excluding Puerto Rico)	**2,900**	**3,400**	**4,500**	**5,700**	**7,000**	**5,700**	**6,500**	**7,700**	**10,400**	**12,700**
Type of institution[2]										
Public 2-year	600	700	1,000	1,100	1,500	1,300	1,500	2,000	2,400	2,800
Public 4-year	2,800	3,100	4,200	5,400	6,800	3,700	4,200	5,400	7,100	9,300
Private nonprofit 4-year	9,400	11,100	13,700	17,400	21,900	12,800	15,000	18,400	23,300	28,800
For-profit[3]	5,200	6,500	7,300	9,700	10,200	6,900	8,900	10,600	11,700	15,400
Sex										
Male	2,900	3,400	4,700	5,600	7,000	5,400	6,500	7,800	10,500	12,800
Female	2,800	3,400	4,300	5,600	7,000	5,700	6,400	7,500	10,200	12,700
Race/ethnicity[4]										
White	2,900	3,600	4,700	6,000	7,300	5,700	6,900	8,000	10,900	13,100
Black	2,500	2,800	3,900	5,000	6,200	4,900	5,300	6,900	9,100	11,200
Hispanic	2,100	2,500	3,500	4,400	5,800	4,000	4,500	6,200	8,200	10,800
Asian/Pacific Islander	4,200	3,800	5,000	6,200	9,500	7,500	6,900	8,600	11,600	15,800
American Indian	2,000	2,200	2,700	4,200	5,200	4,000	5,100	5,200	7,900	10,200
Other or Two or more races	4,900	3,900	4,500	5,900	7,700	6,600	7,000	7,500	10,400	12,800

See notes at end of table.

Table 1.2.
Average tuition and fees for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$4,500	$4,900	$6,200	$7,700	$9,900	$6,100	$7,000	$8,200	$10,600	$13,900
19–23	3,900	4,600	5,700	7,100	8,800	5,900	7,000	8,200	10,900	13,700
24–29	1,800	2,200	3,100	4,000	4,800	4,100	4,500	6,000	8,400	9,700
30–39	1,500	1,600	2,500	3,500	4,600	3,900	3,900	5,400	8,000	9,200
40 or older	1,100	1,200	2,000	2,600	4,000	3,400	3,800	5,400	7,200	9,600
Dependency/marital status[5]										
Dependent	4,200	4,900	6,200	7,600	9,500	6,100	7,100	8,300	11,100	14,100
Independent	1,600	1,900	2,700	3,600	4,700	4,000	4,400	5,700	8,000	9,600
Unmarried with no dependents	1,900	2,100	3,200	3,900	5,000	4,600	5,000	6,400	8,600	10,200
Married with no dependents	1,300	1,500	2,300	3,200	4,100	3,600	4,100	5,700	8,000	8,900
Unmarried with dependents	1,600	2,200	2,900	3,900	5,000	3,500	4,400	5,400	7,600	9,500
Married with dependents	1,500	1,600	2,300	3,200	4,100	3,700	3,900	5,200	7,700	8,800
Dependent student family income[6]										
Lowest 25 percent	3,500	3,900	5,100	5,900	7,500	5,300	5,600	7,100	8,800	11,400
Lower middle 25 percent	3,700	4,500	5,500	6,300	8,600	5,500	6,500	7,600	10,000	12,900
Upper middle 25 percent	4,000	5,200	6,200	7,800	9,600	5,900	7,400	8,300	11,100	14,300
Highest 25 percent	5,500	6,300	8,000	10,300	12,600	7,500	8,800	10,400	13,800	17,400

See notes at end of table.

Table 1.2.
Average tuition and fees for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Independent student income[7]										
Lowest 25 percent	$2,300	$2,800	$3,300	$4,600	$5,400	$4,100	$4,500	$5,700	$8,000	$9,700
Lower middle 25 percent	1,600	2,200	3,000	3,900	5,200	3,800	4,400	5,700	7,800	9,500
Upper middle 25 percent	1,300	1,500	2,500	3,300	4,400	3,900	4,200	5,800	8,100	9,400
Highest 25 percent	1,200	1,300	2,000	2,700	3,700	3,900	4,600	5,700	8,300	9,400

— Not available.

[1] Full-time status for the purposes of financial aid eligibility was based on 12 credit hours, unless the awarding institution employed a different standard. Students 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.

[2] Students attending public less-than-2-year institution or private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

[3] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. 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 across all years. All estimates 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 S1.2.

Standard errors for table 1.2: Average tuition and fees for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$80**	**$40**	**$70**	**$70**	**†**	**$190**	**$90**	**$150**	**$110**	**†**
U.S. Total (excluding Puerto Rico)	**80**	**40**	**70**	**70**	**70**	**200**	**90**	**150**	**110**	**110**
Type of institution										
Public 2-year	40	20	30	10	30	70	50	60	30	50
Public 4-year	70	50	70	50	100	90	70	100	60	130
Private nonprofit 4-year	450	190	390	250	330	410	230	420	300	320
For-profit	190	270	230	470	250	330	300	390	530	280
Sex										
Male	90	60	100	80	100	210	140	180	140	150
Female	100	50	70	90	70	240	110	150	130	130
Race/ethnicity										
White	100	60	100	80	90	220	130	180	120	140
Black	100	120	140	170	130	270	220	250	230	240
Hispanic	170	90	110	110	180	310	230	250	200	290
Asian/Pacific Islander	290	140	180	220	330	550	330	280	370	460
American Indian	280	310	270	640	420	630	990	760	1,100	890
Other or Two or more races	610	160	160	240	310	990	360	310	440	540

See notes at end of table.

National Center for Education Statistics

Table S1.2.

Standard errors for table 1.2: Average tuition and fees for all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$170	$150	$150	$160	$160	$280	$210	$220	$180	$210
19–23	130	60	90	70	90	230	110	160	120	140
24–29	50	50	50	120	110	160	130	200	230	240
30–39	70	40	50	120	90	190	170	180	320	230
40 or older	50	40	60	130	100	210	270	250	330	280
Dependency/marital status										
Dependent	150	70	100	80	100	240	120	170	110	130
Independent	40	30	40	100	70	120	110	140	190	170
Unmarried with no dependents	60	70	70	110	100	160	170	220	230	260
Married with no dependents	60	50	60	160	160	160	210	210	270	360
Unmarried with dependents	70	50	70	140	90	240	170	240	250	220
Married with dependents	60	30	50	130	110	190	140	150	320	290
Dependent student family income										
Lowest 25 percent	150	100	130	120	150	260	160	250	170	210
Lower middle 25 percent	150	110	110	120	150	250	180	170	170	230
Upper middle 25 percent	180	100	130	140	190	280	160	180	200	240
Highest 25 percent	240	150	200	140	240	340	200	230	200	290
Independent student income										
Lowest 25 percent	80	70	70	160	120	180	120	210	210	270
Lower middle 25 percent	50	60	70	120	100	130	150	180	260	220
Upper middle 25 percent	40	40	60	110	90	210	170	230	320	280
Highest 25 percent	60	30	50	90	110	220	380	210	280	350

† 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 2.1-A.
Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**50.0**	**$4,800**	**55.0**	**$6,000**	**62.7**	**$7,000**	**65.6**	**$9,000**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**49.7**	**4,900**	**54.6**	**6,100**	**62.5**	**7,100**	**65.2**	**9,100**	**70.7**	**10,800**
Type of institution[1]										
Public 2-year	32.0	1,700	36.6	2,200	45.7	2,900	47.3	3,400	57.0	4,700
Public 4-year	56.7	5,100	62.6	6,000	69.2	7,400	71.7	9,400	73.9	11,200
Private nonprofit 4-year	72.0	9,100	77.0	11,500	83.4	12,800	85.0	17,400	86.1	22,500
For-profit[2]	82.1	4,800	88.0	6,800	90.6	8,000	92.9	10,200	88.2	11,100
Attendance status[3]										
Full-time, full-year	68.6	6,900	72.2	8,300	75.5	9,700	80.3	12,900	84.4	15,500
Full-time, part-year	57.0	3,700	64.3	4,700	67.6	5,700	71.6	7,500	73.2	7,900
Part-time, full-year	44.8	3,300	47.4	4,200	59.1	4,900	62.4	6,400	69.3	7,500
Part-time, part-year	26.9	1,800	31.5	2,100	40.8	2,900	44.3	3,800	47.9	4,500
Sex										
Male	47.1	5,000	52.2	6,100	60.1	7,300	61.2	9,200	68.4	11,000
Female	52.3	4,700	57.2	6,000	64.7	6,900	68.8	8,900	72.5	10,600
Race/ethnicity[4]										
White	47.2	4,900	52.9	6,300	60.8	7,200	63.5	9,300	68.1	11,000
Black	64.7	4,600	69.3	5,600	75.6	6,800	75.9	8,800	81.0	10,500
Hispanic	54.6	4,100	57.9	5,100	63.0	6,300	69.0	7,800	72.3	9,700
Asian/Pacific Islander	43.3	6,200	44.0	6,900	50.8	7,800	53.7	9,400	61.5	11,900
American Indian	59.8	4,500	57.8	5,200	66.6	5,900	70.4	7,100	76.3	9,800
Other or Two or more races	57.6	5,200	52.5	6,300	63.5	7,400	67.4	10,000	74.8	12,100

See notes at end of table.

Table 2.1-A.
Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	59.0	$6,000	63.3	$7,200	66.9	$8,600	70.7	$10,600	77.2	$13,500
19–23	53.2	5,600	58.2	7,000	63.8	8,100	66.3	10,400	71.1	12,100
24–29	48.6	4,200	54.6	5,200	65.6	6,100	66.2	7,700	70.4	8,900
30–39	46.9	3,300	50.2	4,200	61.8	5,200	66.1	6,800	71.7	8,800
40 or older	36.7	2,800	41.2	3,200	52.2	4,400	56.0	5,800	63.3	8,000
Dependency/marital status[5]										
Dependent	51.6	5,900	59.1	7,300	64.0	8,500	66.6	10,800	71.6	13,000
Independent	48.5	3,700	50.9	4,500	61.5	5,500	64.5	7,100	69.9	8,600
Unmarried with no dependents	44.7	4,400	48.9	5,300	60.4	6,300	62.4	7,800	68.3	9,300
Married with no dependents	35.9	3,100	35.5	3,800	49.9	4,500	56.3	6,500	56.2	8,300
Unmarried with dependents	59.8	3,500	59.6	4,600	71.6	5,600	72.0	6,900	78.8	8,500
Married with dependents	51.5	3,400	53.7	3,900	58.8	4,800	63.0	6,400	67.3	7,900
Dependent student family income[6]										
Lowest 25 percent	68.4	5,800	74.7	6,900	78.8	8,400	80.0	10,200	86.2	12,100
Lower middle 25 percent	55.9	6,100	60.0	7,300	65.8	8,200	67.3	10,600	77.8	12,700
Upper middle 25 percent	46.3	5,900	54.6	7,800	59.3	8,700	62.9	11,200	62.9	13,400
Highest 25 percent	35.5	6,000	46.9	7,500	51.0	9,000	56.1	11,600	59.4	14,200

See notes at end of table.

Table 2.1-A.
Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	69.6	$4,600	72.0	$5,800	70.3	$6,600	74.3	$8,300	78.2	$9,400
Lower middle 25 percent	51.5	3,800	57.5	4,700	71.9	5,800	69.7	7,300	77.7	9,100
Upper middle 25 percent	40.6	3,100	42.0	3,700	60.0	4,900	63.8	6,500	69.5	8,300
Highest 25 percent	32.2	2,400	33.1	2,600	42.7	3,800	50.2	5,600	54.0	7,300

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. Any aid includes all types of financial aid from any source except parents, friends, or relatives. Direct PLUS Loans to parents and other types of aid such as Veterans' benefits and job training funds are included, but federal tax credits for education are not included. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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 S2.1-A.
Standard errors for table 2.1-A: Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.67**	**$100**	**0.46**	**$60**	**0.64**	**$60**	**0.30**	**$60**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.67**	**100**	**0.48**	**60**	**0.71**	**60**	**0.31**	**60**	**0.56**	**80**
Type of institution										
Public 2-year	1.68	90	0.93	60	1.10	70	0.56	50	1.05	70
Public 4-year	0.57	70	0.44	70	0.76	70	0.33	60	0.56	100
Private nonprofit 4-year	1.56	350	0.81	210	0.77	370	0.54	250	0.62	290
For-profit	1.28	160	0.85	260	0.38	200	0.49	200	0.72	160
Attendance status										
Full-time, full-year	0.85	160	0.58	100	0.56	100	0.28	100	0.36	110
Full-time, part-year	1.24	130	1.23	160	0.97	130	0.63	190	1.33	130
Part-time, full-year	1.00	90	0.87	100	0.82	70	0.51	60	0.75	100
Part-time, part-year	0.95	80	0.86	60	1.13	70	0.83	70	1.94	90
Sex										
Male	0.91	120	0.65	100	0.89	90	0.47	90	0.72	120
Female	0.81	120	0.55	60	0.56	60	0.36	70	0.53	90
Race/ethnicity										
White	0.76	120	0.49	90	0.99	90	0.41	80	0.59	110
Black	2.11	160	1.41	240	0.84	160	0.74	130	0.81	150
Hispanic	2.36	260	1.62	180	0.95	130	0.78	140	0.85	190
Asian/Pacific Islander	1.73	390	1.79	320	1.52	200	1.16	210	1.57	370
American Indian	5.07	420	4.08	390	3.57	370	2.96	620	3.13	620
Other or Two or more races	6.14	870	2.30	300	1.29	210	1.49	260	1.48	330

See notes at end of table.

Table S2.1-A.
Standard errors for table 2.1-A: Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.98	$190	1.02	$200	1.34	$150	0.84	$160	0.83	$170
19–23	0.76	140	0.59	80	0.68	90	0.35	80	0.50	120
24–29	1.50	100	1.09	90	0.72	90	0.69	100	1.06	140
30–39	1.69	100	1.00	100	1.01	80	0.81	110	0.89	120
40 or older	1.79	130	1.25	140	1.07	100	0.97	110	1.26	130
Dependency/marital status										
Dependent	0.88	160	0.58	90	0.75	90	0.36	90	0.49	110
Independent	0.96	60	0.74	70	0.68	50	0.48	60	0.81	90
Unmarried with no dependents	1.54	120	0.98	100	0.85	100	0.82	110	0.92	140
Married with no dependents	1.74	160	1.22	150	1.01	110	1.16	210	1.96	250
Unmarried with dependents	1.93	100	1.05	80	0.89	100	0.83	100	0.78	130
Married with dependents	1.46	90	1.10	100	1.09	80	0.85	120	1.07	150
Dependent student family income										
Lowest 25 percent	0.95	210	0.64	150	0.57	140	0.63	120	0.69	160
Lower middle 25 percent	1.69	190	0.89	170	0.81	130	0.69	140	0.75	200
Upper middle 25 percent	1.41	210	1.04	190	1.14	140	0.60	160	0.88	240
Highest 25 percent	1.27	200	0.95	150	1.23	160	0.64	170	0.87	270
Independent student income										
Lowest 25 percent	1.30	120	0.75	100	0.84	110	0.63	110	0.81	170
Lower middle 25 percent	1.87	90	1.09	90	0.76	90	0.83	100	0.92	120
Upper middle 25 percent	1.57	130	1.06	120	1.09	80	0.97	100	0.98	120
Highest 25 percent	1.24	130	1.11	120	0.92	110	0.80	120	1.50	130

† 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 2.1-B.
Percentage of undergraduates receiving any grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**39.4**	**$2,700**	**44.5**	**$3,500**	**51.0**	**$4,000**	**51.4**	**$4,800**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**38.9**	**2,800**	**44.0**	**3,500**	**50.7**	**4,000**	**50.9**	**4,800**	**59.1**	**6,200**
Type of institution[1]										
Public 2-year	27.4	1,300	32.2	1,600	39.5	2,200	39.3	2,200	50.5	3,200
Public 4-year	40.9	2,600	46.6	3,200	52.6	4,000	53.1	5,200	58.3	6,200
Private nonprofit 4-year	61.6	5,600	67.4	7,100	74.1	7,700	73.6	10,100	76.3	14,900
For-profit[2]	57.6	1,900	61.9	2,600	69.1	3,200	66.2	3,100	70.3	4,000
Attendance status[3]										
Full-time, full-year	54.9	4,000	59.0	5,000	62.6	5,600	65.1	7,200	72.4	9,200
Full-time, part-year	43.2	1,800	50.6	2,400	50.9	2,900	53.2	3,300	58.6	4,100
Part-time, full-year	35.2	1,700	38.3	2,300	49.2	2,700	49.5	3,000	58.4	3,800
Part-time, part-year	21.3	900	25.2	1,100	32.6	1,600	33.1	1,700	38.5	2,200
Sex										
Male	36.2	2,800	40.4	3,500	46.8	4,100	46.4	5,000	55.1	6,300
Female	41.8	2,700	47.6	3,500	54.1	3,900	55.2	4,700	62.1	6,100
Race/ethnicity[4]										
White	35.6	2,700	41.5	3,600	48.1	4,000	47.9	4,900	54.5	6,300
Black	54.4	2,600	58.6	3,100	64.9	3,800	62.8	4,300	71.4	5,400
Hispanic	48.0	2,400	49.9	3,000	53.8	3,800	57.9	4,300	64.0	5,800
Asian/Pacific Islander	35.9	4,200	37.5	4,500	41.3	5,200	43.3	6,100	53.2	8,300
American Indian	48.7	3,000	50.7	3,400	58.8	3,600	60.4	4,300	67.6	5,800
Other or Two or more races	48.5	3,400	43.3	4,100	51.9	4,100	52.7	5,600	63.9	6,800

See notes at end of table.

Table 2.1-B.
Percentage of undergraduates receiving any grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	48.9	$3,900	55.0	$4,700	58.4	$5,300	59.8	$6,500	69.0	$8,800
19–23	40.8	3,300	45.9	4,300	50.7	4,800	50.9	5,900	59.3	7,600
24–29	38.5	1,900	43.8	2,400	52.9	3,000	51.6	3,200	59.0	4,100
30–39	38.2	1,700	41.6	2,100	51.4	2,600	52.5	2,900	58.6	3,900
40 or older	28.7	1,600	33.9	1,700	43.2	2,400	44.3	2,700	50.9	3,600
Dependency/marital status[5]										
Dependent	39.3	3,700	46.6	4,600	51.0	5,200	51.3	6,400	59.6	8,300
Independent	39.4	1,800	42.4	2,300	51.1	2,800	51.5	3,100	58.6	4,100
Unmarried with no dependents	32.6	1,900	38.0	2,400	46.8	3,000	46.7	3,400	55.3	4,400
Married with no dependents	25.6	1,600	25.6	1,900	36.3	2,400	38.3	3,000	36.9	4,000
Unmarried with dependents	55.7	1,900	54.8	2,600	66.7	3,100	65.7	3,100	73.2	4,100
Married with dependents	42.6	1,700	45.0	2,000	48.3	2,500	48.4	2,800	54.9	3,700
Dependent student family income[6]										
Lowest 25 percent	64.1	3,700	71.4	4,400	75.1	5,500	74.9	6,500	84.7	8,200
Lower middle 25 percent	43.6	3,600	48.0	4,500	52.9	4,700	53.1	6,000	70.7	7,800
Upper middle 25 percent	28.5	3,600	36.1	5,000	40.3	5,000	40.6	6,400	43.2	8,400
Highest 25 percent	20.6	3,600	30.6	4,900	34.1	5,300	36.5	6,700	39.8	9,200

See notes at end of table.

Table 2.1-B.
Percentage of undergraduates receiving any grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	63.7	$2,300	67.6	$3,000	66.0	$3,600	67.3	$3,900	73.2	$4,800
Lower middle 25 percent	39.7	1,800	46.8	2,300	60.2	2,800	57.3	3,000	72.0	4,200
Upper middle 25 percent	31.7	1,400	31.4	1,600	46.8	2,300	48.9	2,600	53.2	3,700
Highest 25 percent	22.5	1,300	24.8	1,400	29.9	2,000	32.5	2,500	35.9	3,000

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. Any grant aid includes grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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 S2.1-B.
Standard errors for table 2.1-B: Percentage of undergraduates receiving any grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.61**	**$80**	**0.47**	**$50**	**0.55**	**$60**	**0.32**	**$40**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.64**	**90**	**0.51**	**50**	**0.63**	**50**	**0.34**	**40**	**0.45**	**60**
Type of institution										
Public 2-year	1.56	60	0.87	40	0.95	30	0.58	30	0.80	40
Public 4-year	0.71	50	0.48	40	0.77	40	0.34	50	0.51	70
Private nonprofit 4-year	1.73	280	1.11	170	1.28	290	0.68	170	0.85	260
For-profit	0.82	80	1.17	70	0.85	80	0.82	50	0.99	60
Attendance status										
Full-time, full-year	0.93	140	0.58	80	0.51	110	0.36	70	0.41	90
Full-time, part-year	1.21	80	1.15	80	1.09	80	0.83	110	1.16	90
Part-time, full-year	0.78	50	0.81	60	0.81	40	0.50	40	0.78	50
Part-time, part-year	0.84	50	0.72	30	0.88	40	0.72	30	1.55	60
Sex										
Male	0.82	100	0.62	80	0.73	70	0.47	60	0.57	90
Female	0.72	100	0.56	40	0.54	60	0.37	50	0.46	60
Race/ethnicity										
White	0.72	90	0.47	60	0.84	70	0.40	60	0.47	80
Black	2.26	120	1.66	120	0.86	90	0.75	80	0.72	90
Hispanic	2.21	150	1.44	90	0.93	80	0.79	80	0.81	140
Asian/Pacific Islander	1.61	340	1.59	260	1.45	150	1.05	180	1.44	320
American Indian	6.47	340	3.74	270	3.51	300	3.06	420	3.18	430
Other or Two or more races	6.55	590	2.18	240	1.46	140	1.47	220	1.59	260

See notes at end of table.

Table S2.1-B.
Standard errors for table 2.1-B: Percentage of undergraduates receiving any grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	1.31	$150	1.03	$150	1.26	$110	0.88	$110	0.81	$130
19–23	0.71	120	0.60	60	0.59	90	0.40	60	0.43	90
24–29	1.30	50	0.97	50	0.72	40	0.65	50	0.89	90
30–39	1.29	50	1.02	60	0.93	40	0.83	50	0.81	70
40 or older	1.39	100	1.18	60	0.97	60	0.92	60	1.15	80
Dependency/marital status										
Dependent	0.84	140	0.57	70	0.64	90	0.38	70	0.44	90
Independent	0.84	40	0.71	30	0.61	30	0.48	30	0.67	50
Unmarried with no dependents	1.15	70	1.06	60	0.75	60	0.77	70	0.79	90
Married with no dependents	1.56	120	1.05	90	1.01	70	0.98	100	1.37	230
Unmarried with dependents	1.96	50	1.06	50	0.86	50	0.78	50	0.86	60
Married with dependents	1.44	50	1.08	50	1.07	40	0.87	50	0.95	90
Dependent student family income										
Lowest 25 percent	0.95	150	0.63	90	0.61	100	0.61	90	0.68	130
Lower middle 25 percent	1.40	180	0.88	150	0.77	120	0.66	100	0.77	160
Upper middle 25 percent	1.41	190	0.97	180	0.92	130	0.65	150	0.83	240
Highest 25 percent	1.24	170	0.84	130	1.03	160	0.65	130	0.81	250
Independent student income										
Lowest 25 percent	1.25	60	0.78	50	0.87	50	0.64	50	0.84	100
Lower middle 25 percent	1.54	60	1.08	50	0.70	50	0.78	50	0.96	80
Upper middle 25 percent	1.48	60	0.98	60	1.07	40	1.04	50	0.96	70
Highest 25 percent	0.95	100	0.98	70	0.82	60	0.75	70	0.95	110

† 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 2.1-C.
Percentage of undergraduates with student loans and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**25.9**	**$3,800**	**28.4**	**$4,700**	**33.8**	**$5,300**	**38.9**	**$7,000**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**26.0**	**3,800**	**28.5**	**4,700**	**33.9**	**5,300**	**39.0**	**7,100**	**41.8**	**7,100**
Type of institution[1]										
Public 2-year	4.7	2,300	5.4	3,200	9.3	3,300	13.2	4,000	17.6	4,700
Public 4-year	37.8	3,800	40.4	4,400	45.6	5,100	47.4	6,600	50.0	7,100
Private nonprofit 4-year	48.5	4,300	51.8	5,700	56.2	6,400	60.6	9,100	62.3	8,500
For-profit[2]	61.3	3,800	75.2	4,900	77.3	5,500	85.0	7,900	72.8	7,800
Attendance status[3]										
Full-time, full-year	44.1	4,100	44.6	5,000	47.8	5,700	54.1	8,000	56.4	8,100
Full-time, part-year	30.2	3,300	36.9	3,900	41.9	4,500	47.1	6,300	45.0	5,900
Part-time, full-year	18.0	3,700	18.7	4,800	24.9	5,200	31.1	6,700	35.8	7,000
Part-time, part-year	6.8	2,900	8.4	3,700	13.0	3,900	19.2	4,800	20.7	5,000
Sex										
Male	24.9	3,900	27.0	4,700	32.3	5,400	35.1	7,100	38.9	7,100
Female	26.7	3,700	29.5	4,700	34.9	5,200	41.8	7,000	44.0	7,200
Race/ethnicity[4]										
White	25.8	3,900	28.6	4,800	33.9	5,300	38.7	7,100	41.8	7,200
Black	32.2	3,600	35.4	4,600	41.8	5,100	49.4	7,000	52.0	7,100
Hispanic	22.4	3,600	24.8	4,400	29.4	5,000	34.4	6,800	35.5	6,900
Asian/Pacific Islander	21.6	3,800	21.6	4,700	23.9	5,400	26.6	6,800	29.0	7,000
American Indian	23.6	3,700	23.6	4,200	30.0	5,200	35.9	5,700	42.1	6,500
Other or Two or more races	24.4	3,900	23.9	4,900	34.5	5,500	36.1	7,000	46.0	7,400

See notes at end of table.

Table 2.1-C.
Percentage of undergraduates with student loans and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	33.6	$3,000	32.9	$3,700	36.3	$4,300	39.4	$6,000	43.0	$6,300
19–23	31.9	3,700	34.4	4,600	37.7	5,200	40.8	7,100	42.4	6,800
24–29	24.8	4,300	28.5	5,300	36.8	5,800	41.8	7,300	41.6	7,600
30–39	16.8	4,400	19.3	5,300	28.3	5,700	37.7	7,100	44.5	7,700
40 or older	10.0	4,000	10.7	5,500	18.3	5,600	26.2	7,000	35.3	7,700
Dependency/marital status[5]										
Dependent	31.7	3,500	35.3	4,400	38.2	5,000	40.9	7,000	43.2	6,700
Independent	20.2	4,200	21.6	5,200	29.4	5,600	36.8	7,100	40.5	7,600
Unmarried with no dependents	23.8	4,500	26.0	5,600	34.0	6,100	38.8	7,500	41.6	7,800
Married with no dependents	12.2	4,500	12.8	5,600	20.0	5,900	28.4	7,600	31.6	8,000
Unmarried with dependents	22.1	3,800	24.6	4,600	34.3	5,100	41.7	6,600	47.1	7,200
Married with dependents	19.0	4,100	18.9	5,200	24.2	5,500	33.0	7,100	34.8	7,500
Dependent student family income[6]										
Lowest 25 percent	36.1	3,300	38.0	4,200	39.6	4,700	42.5	6,100	44.0	6,000
Lower middle 25 percent	37.8	3,600	38.0	4,300	42.1	4,900	43.8	6,900	47.5	6,400
Upper middle 25 percent	31.9	3,500	38.0	4,400	40.1	5,100	43.2	7,300	43.9	7,100
Highest 25 percent	21.0	3,600	26.8	4,700	30.4	5,400	34.0	7,800	37.2	7,400

See notes at end of table.

Table 2.1-C.
Percentage of undergraduates with student loans and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	33.6	$4,200	37.7	$5,100	36.2	$5,400	45.4	$6,900	46.0	$7,300
Lower middle 25 percent	24.2	4,200	26.7	5,100	38.2	5,600	43.4	6,900	47.5	7,500
Upper middle 25 percent	14.8	4,200	15.6	5,500	28.4	5,700	36.6	7,100	40.5	7,700
Highest 25 percent	8.1	4,400	7.3	5,800	13.9	6,100	21.8	7,900	28.0	8,000

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average loan amounts are calculated only for students who borrowed. 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, loans from individuals, and Direct PLUS Loans to parents. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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 S2.1-C.
Standard errors for table 2.1-C: Percentage of undergraduates with student loans and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.20**	**$20**	**0.11**	**$20**	**0.17**	**$40**	**0.12**	**$40**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.23**	**20**	**0.12**	**20**	**0.17**	**40**	**0.13**	**40**	**0.14**	**30**
Type of institution										
Public 2-year	0.37	90	0.15	120	0.22	140	0.18	50	0.28	50
Public 4-year	0.26	40	0.27	50	0.33	40	0.20	50	0.26	40
Private nonprofit 4-year	0.85	80	0.49	70	0.66	130	0.47	120	0.42	110
For-profit	2.31	130	0.88	150	0.53	150	0.49	150	0.33	50
Attendance status										
Full-time, full-year	0.71	30	0.44	40	0.44	50	0.32	60	0.53	50
Full-time, part-year	1.29	80	1.03	120	0.64	100	0.78	140	0.85	70
Part-time, full-year	0.53	80	0.66	80	0.46	80	0.40	60	0.77	70
Part-time, part-year	0.37	80	0.31	100	0.40	90	0.50	90	1.11	80
Sex										
Male	0.47	50	0.41	50	0.49	60	0.40	70	0.35	50
Female	0.33	30	0.35	30	0.26	40	0.29	50	0.22	40
Race/ethnicity										
White	0.47	30	0.33	40	0.59	50	0.30	60	0.34	40
Black	1.52	70	1.74	100	1.65	90	0.91	90	0.84	70
Hispanic	2.16	160	1.20	140	0.92	140	0.72	110	0.83	80
Asian/Pacific Islander	1.32	90	1.23	120	0.95	170	1.06	170	1.08	200
American Indian	2.78	220	3.14	330	3.66	340	3.55	470	3.00	320
Other or Two or more races	4.34	320	1.24	210	1.13	160	3.99	630	1.46	190

See notes at end of table.

Table S2.1-C.
Standard errors for table 2.1-C: Percentage of undergraduates with student loans and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.93	$30	1.04	$80	0.92	$90	0.77	$120	0.75	$60
19–23	0.47	30	0.32	40	0.40	50	0.27	60	0.31	50
24–29	0.80	70	0.56	90	0.70	70	0.55	100	0.68	70
30–39	0.69	70	0.74	100	0.58	80	0.77	150	0.64	90
40 or older	0.83	160	0.68	170	0.65	110	0.78	120	0.76	100
Dependency/marital status										
Dependent	0.51	20	0.38	30	0.47	50	0.29	60	0.32	40
Independent	0.40	50	0.34	60	0.33	50	0.28	70	0.33	50
Unmarried with no dependents	0.89	80	0.54	100	0.59	100	0.65	90	0.61	70
Married with no dependents	0.77	130	0.58	160	0.80	130	1.13	250	1.41	170
Unmarried with dependents	0.99	110	0.69	80	1.08	70	0.76	90	0.76	80
Married with dependents	0.78	110	0.68	120	0.67	80	0.73	140	0.77	90
Dependent student family income										
Lowest 25 percent	1.27	60	0.90	70	0.61	90	0.63	90	0.67	60
Lower middle 25 percent	1.33	50	0.76	60	0.68	70	0.62	110	0.72	70
Upper middle 25 percent	0.99	50	0.83	60	0.90	70	0.55	110	0.69	90
Highest 25 percent	0.78	40	0.62	100	0.78	110	0.55	130	0.71	110
Independent student income										
Lowest 25 percent	0.99	90	0.73	90	0.81	80	0.67	110	0.73	90
Lower middle 25 percent	1.03	90	0.90	90	1.04	80	0.69	110	0.75	70
Upper middle 25 percent	0.57	90	0.63	120	0.74	100	0.73	110	0.72	80
Highest 25 percent	0.69	140	0.37	220	0.62	130	0.63	170	0.99	100

† 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 2.1-D.
Percentage of undergraduates receiving any work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**5.3**	**$1,400**	**5.6**	**$1,600**	**7.7**	**$1,900**	**7.2**	**$2,400**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**5.1**	**1,400**	**5.6**	**1,700**	**7.7**	**2,000**	**7.2**	**2,400**	**5.9**	**2,300**
Type of institution[1]										
Public 2-year	1.5	1,300	1.4	1,600	3.5	2,100	3.2	3,000	1.9	2,700
Public 4-year	5.9	1,400	6.6	1,700	8.7	2,000	7.7	2,500	5.9	2,300
Private nonprofit 4-year	18.3	1,400	18.3	1,600	21.5	1,800	23.3	2,100	24.6	2,100
For-profit[2]	0.4	‡	0.9 !	2,400	2.4	2,400	1.8	3,500	1.3	3,200
Attendance status[3]										
Full-time, full-year	12.0	1,400	11.6	1,700	13.9	1,900	13.7	2,300	11.9	2,200
Full-time, part-year	2.8	1,200	3.9	1,100	4.8	1,800	4.8	2,300	3.2	2,000
Part-time, full-year	2.4	1,600	2.4	2,000	4.2	2,100	4.2	2,800	2.5	2,700
Part-time, part-year	0.6	1,700	0.5	1,800	2.0	2,000	1.9	3,300	1.2	2,400
Sex										
Male	4.5	1,400	4.8	1,600	7.5	2,000	7.0	2,500	6.0	2,400
Female	5.8	1,400	6.2	1,600	7.8	1,900	7.3	2,300	5.9	2,200
Race/ethnicity[4]										
White	4.8	1,400	5.6	1,600	7.5	1,900	7.1	2,300	6.0	2,200
Black	6.4	1,400	6.1	1,500	8.6	1,900	7.0	2,400	5.1	2,300
Hispanic	6.1	1,200	5.2	1,700	7.0	2,000	6.9	2,600	5.3	2,500
Asian/Pacific Islander	6.7	1,600	5.3	1,900	9.2	2,100	8.2	2,500	8.6	2,300
American Indian	4.2 !	‡	3.1	‡	4.9	1,700	5.1	2,100	4.7	2,100
Other or Two or more races	5.1 !	‡	6.4	1,700	8.5	2,000	10.6	2,600	7.2	2,100

See notes at end of table.

Table 2.1-D.
Percentage of undergraduates receiving any work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	10.1	$1,200	10.0	$1,400	11.9	$1,700	11.7	$2,100	10.5	$2,000
19–23	7.6	1,400	8.0	1,600	10.6	2,000	10.0	2,400	8.7	2,300
24–29	2.5	1,600	2.6	1,800	4.0	2,100	3.6	2,700	2.4	2,600
30–39	1.6	1,600	1.7	2,100	3.3	2,100	2.5	2,600	1.8	2,300
40 or older	1.1	1,900	1.0	2,000	2.8	2,400	1.9	3,000	1.3	2,600
Dependency/marital status[5]										
Dependent	8.2	1,400	9.2	1,600	11.4	1,900	11.0	2,300	9.8	2,200
Independent	2.4	1,500	2.1	1,900	3.9	2,100	3.2	2,700	2.3	2,500
Unmarried with no dependents	2.5	1,500	2.5	1,900	4.9	2,100	4.1	2,600	3.3	2,200
Married with no dependents	1.0	2,000 !	1.0	1,800	2.8	2,000	3.3	3,000	2.0	2,900
Unmarried with dependents	3.8	1,500	2.8	1,800	4.5	2,000	3.1	2,500	1.9	2,900
Married with dependents	1.7	1,600	1.4	2,000	2.8	2,500	2.0	2,800	1.2	2,600
Dependent student family income[6]										
Lowest 25 percent	11.0	1,300	12.6	1,500	15.3	1,900	13.1	2,200	11.2	2,200
Lower middle 25 percent	9.8	1,300	10.7	1,600	12.7	1,900	12.6	2,300	11.1	2,200
Upper middle 25 percent	7.2	1,400	8.7	1,600	10.2	1,800	10.5	2,400	9.3	2,100
Highest 25 percent	4.7	1,400	4.7	1,700	7.0	2,000	7.9	2,400	7.5	2,400

See notes at end of table.

Table 2.1-D.
Percentage of undergraduates receiving any work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	5.9	$1,500	5.7	$1,700	7.7	$2,000	6.4	$2,400	4.6	$2,300
Lower middle 25 percent	2.4	1,700	1.5	2,000	4.2	2,300	3.3	2,700	2.5	2,700
Upper middle 25 percent	1.0	1,400	1.0	2,400	2.7	2,100	1.9	3,000	1.4	2,900
Highest 25 percent	0.2	‡	0.2	‡	0.9	2,500	1.2	3,500	0.6	2,900

— Not available.

! Interpret data with caution. Estimates are unstable.

‡ Reporting standards not met.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving a particular type of aid. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. Any work-study includes all federal, state, and institutional work-study. 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 across all years. All estimates 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).

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Table S2.1-D.
Standard errors for table 2.1-D: Percentage of undergraduates receiving any work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.32**	**$50**	**0.20**	**$40**	**0.24**	**$30**	**0.15**	**$30**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.31**	**50**	**0.19**	**30**	**0.24**	**30**	**0.15**	**30**	**0.14**	**40**
Type of institution										
Public 2-year	0.35	220	0.17	90	0.25	90	0.23	130	0.15	140
Public 4-year	0.32	80	0.41	60	0.30	50	0.22	40	0.24	70
Private nonprofit 4-year	1.83	60	0.83	40	1.32	40	0.78	30	0.76	60
For-profit	0.13	†	0.34	510	0.34	170	0.29	290	0.12	240
Attendance status										
Full-time, full-year	0.73	50	0.48	40	0.41	40	0.28	30	0.25	50
Full-time, part-year	0.31	130	0.25	70	0.31	70	0.33	110	0.24	130
Part-time, full-year	0.29	130	0.23	110	0.27	80	0.25	110	0.17	130
Part-time, part-year	0.09	420	0.07	220	0.20	160	0.15	160	0.16	220
Sex										
Male	0.38	70	0.19	50	0.30	40	0.20	50	0.22	60
Female	0.33	50	0.28	40	0.24	30	0.17	30	0.15	50
Race/ethnicity										
White	0.38	40	0.24	40	0.29	30	0.18	30	0.17	60
Black	0.54	80	0.50	80	0.46	70	0.34	70	0.27	90
Hispanic	0.90	200	0.56	110	0.44	80	0.33	100	0.30	90
Asian/Pacific Islander	0.82	130	0.58	130	0.57	90	0.48	90	0.64	90
American Indian	1.35	†	0.68	†	1.09	280	0.88	290	1.15	370
Other or Two or more races	1.58	†	0.75	110	0.56	110	0.89	140	0.68	140

See notes at end of table.

Table S2.1-D.
Standard errors for table 2.1-D: Percentage of undergraduates receiving any work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.70	$30	0.64	$60	0.48	$40	0.47	$70	0.36	$50
19–23	0.46	60	0.32	30	0.32	30	0.22	30	0.23	50
24–29	0.25	130	0.23	110	0.31	100	0.20	90	0.18	140
30–39	0.27	250	0.26	130	0.23	110	0.23	150	0.19	140
40 or older	0.21	270	0.15	200	0.25	180	0.17	210	0.17	250
Dependency/marital status										
Dependent	0.52	50	0.37	30	0.33	30	0.23	30	0.22	50
Independent	0.21	110	0.15	70	0.18	60	0.13	70	0.10	80
Unmarried with no dependents	0.22	90	0.21	110	0.38	80	0.21	90	0.22	100
Married with no dependents	0.19	670	0.21	210	0.31	190	0.32	200	0.35	470
Unmarried with dependents	0.51	140	0.30	130	0.32	90	0.22	130	0.19	190
Married with dependents	0.33	220	0.22	180	0.21	150	0.19	160	0.15	250
Dependent student family income										
Lowest 25 percent	0.71	80	0.69	50	0.52	50	0.41	50	0.45	70
Lower middle 25 percent	0.82	40	0.55	50	0.54	40	0.43	60	0.43	80
Upper middle 25 percent	0.66	80	0.57	60	0.49	40	0.38	60	0.42	60
Highest 25 percent	0.63	80	0.40	80	0.43	60	0.31	70	0.40	100
Independent student income										
Lowest 25 percent	0.50	100	0.40	70	0.44	70	0.32	80	0.27	110
Lower middle 25 percent	0.46	230	0.19	150	0.33	100	0.26	150	0.22	150
Upper middle 25 percent	0.18	180	0.20	190	0.24	150	0.16	170	0.16	280
Highest 25 percent	0.05	†	0.04	†	0.14	340	0.15	290	0.11	490

† 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 2.2-A.
Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**36.3**	**$4,200**	**38.7**	**$4,900**	**45.7**	**$5,700**	**47.3**	**$6,500**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**35.7**	**4,300**	**38.2**	**5,000**	**45.4**	**5,700**	**46.8**	**6,600**	**57.3**	**8,200**
Type of institution[1]										
Public 2-year	17.1	2,000	19.2	2,400	27.7	3,000	27.3	3,500	43.6	4,600
Public 4-year	44.8	4,700	47.2	5,200	52.8	6,200	52.2	7,200	60.5	9,200
Private nonprofit 4-year	54.2	5,900	58.3	6,500	62.9	7,400	63.9	8,800	67.4	11,700
For-profit[2]	74.8	4,400	84.4	5,900	83.6	6,600	86.1	7,200	79.7	9,700
Attendance status[3]										
Full-time, full-year	55.3	5,100	56.4	5,800	59.8	6,800	63.5	8,000	71.4	10,500
Full-time, part-year	45.3	3,300	51.9	4,000	52.4	4,700	54.5	5,700	59.2	6,500
Part-time, full-year	28.8	3,700	28.9	4,300	41.3	4,700	43.7	5,600	58.0	6,900
Part-time, part-year	13.0	2,400	14.2	2,900	21.0	3,200	23.6	3,800	32.6	4,600
Sex										
Male	32.3	4,500	35.0	5,100	41.3	5,900	41.3	6,700	53.0	8,200
Female	39.3	4,100	41.6	4,800	48.9	5,500	51.7	6,400	60.6	8,200
Race/ethnicity[4]										
White	32.7	4,400	35.5	5,100	41.9	5,800	43.5	6,700	53.1	8,400
Black	50.6	4,000	53.3	4,900	61.9	5,700	61.7	6,700	73.0	8,400
Hispanic	44.3	3,500	44.7	4,300	50.3	5,100	52.8	5,900	60.0	7,500
Asian/Pacific Islander	33.0	4,500	32.6	5,100	36.2	5,700	36.6	6,500	45.9	8,100
American Indian	45.9	3,700	42.2	4,300	47.4	5,100	53.8	5,600	66.1	7,400
Other or Two or more races	44.6	3,700	38.0	4,600	47.4	5,800	50.5	7,000	61.0	8,900

See notes at end of table.

Table 2.2-A.
Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	45.2	$4,300	46.7	$4,800	50.1	$5,800	52.5	$6,700	62.7	$8,700
19–23	42.1	4,400	43.9	5,100	48.5	5,800	48.9	6,800	57.5	8,500
24–29	35.6	4,200	40.3	5,000	50.5	5,700	49.7	6,400	58.3	7,700
30–39	28.1	3,900	30.6	4,700	42.6	5,200	46.3	6,000	59.8	8,100
40 or older	17.9	3,400	18.2	4,200	27.8	5,200	32.2	5,800	47.5	7,800
Dependency/marital status[5]										
Dependent	40.0	4,500	44.1	5,100	48.1	5,900	48.7	6,900	57.7	8,700
Independent	32.7	3,900	33.4	4,700	43.2	5,400	45.8	6,100	57.0	7,700
Unmarried with no dependents	30.5	4,500	33.0	5,400	44.0	5,800	44.7	6,600	55.8	7,900
Married with no dependents	17.6	3,800	15.7	5,100	24.9	5,300	31.3	6,100	38.5	7,700
Unmarried with dependents	46.7	3,500	46.6	4,300	59.3	5,300	58.2	6,000	70.2	7,800
Married with dependents	32.2	3,700	31.3	4,400	36.2	5,100	40.3	5,800	50.5	7,500
Dependent student family income[6]										
Lowest 25 percent	60.3	4,100	66.5	4,800	68.3	5,900	70.8	6,700	80.9	8,200
Lower middle 25 percent	44.2	4,400	44.3	4,700	50.8	5,400	50.2	6,400	66.7	8,200
Upper middle 25 percent	33.2	4,700	38.3	5,400	40.9	6,000	40.8	7,000	45.2	9,000
Highest 25 percent	21.8	5,500	26.9	6,100	31.1	6,800	32.9	8,000	37.9	10,500

See notes at end of table.

Table 2.2-A.
Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	59.8	$4,000	63.0	$5,000	59.9	$5,800	62.3	$6,700	69.7	$7,900
Lower middle 25 percent	39.1	3,800	43.1	4,500	57.6	5,300	56.5	5,900	69.5	7,900
Upper middle 25 percent	23.0	3,600	21.9	4,400	39.6	4,900	44.4	5,700	54.8	7,600
Highest 25 percent	8.7	4,200	7.1	5,200	14.1	5,500	19.8	6,000	33.9	7,300

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. Federal aid includes all federal grants, loans, work-study awards, federal Workforce Investment Act (WIA) job training funds, and federal Parent PLUS loans. Excludes Veterans' benefits and education tax credit and tax deduction benefits. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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 S2.2-A.
Standard errors for table 2.2-A: Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.26**	**$40**	**0.19**	**$40**	**0.50**	**$50**	**0.17**	**$40**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.27**	**40**	**0.15**	**30**	**0.60**	**60**	**0.17**	**40**	**0.50**	**80**
Type of institution										
Public 2-year	0.76	90	0.28	40	1.02	110	0.30	50	0.95	80
Public 4-year	0.43	60	0.33	50	0.56	70	0.25	60	0.39	80
Private nonprofit 4-year	1.09	160	0.83	110	0.53	120	0.45	140	0.66	180
For-profit	2.30	160	0.95	200	0.58	130	0.64	140	0.74	80
Attendance status										
Full-time, full-year	0.68	60	0.47	60	0.43	50	0.32	50	0.54	60
Full-time, part-year	1.38	130	1.17	110	0.92	70	0.72	110	1.51	80
Part-time, full-year	0.67	80	0.77	70	0.78	90	0.46	50	0.85	80
Part-time, part-year	0.46	70	0.45	70	0.96	70	0.60	80	2.04	80
Sex										
Male	0.45	50	0.41	60	0.71	60	0.40	70	0.71	80
Female	0.43	50	0.40	50	0.48	60	0.32	40	0.46	80
Race/ethnicity										
White	0.45	60	0.33	60	0.96	60	0.31	50	0.51	80
Black	1.65	100	1.35	130	0.97	140	0.85	80	0.83	140
Hispanic	2.25	160	1.76	150	1.18	80	0.78	90	0.93	120
Asian/Pacific Islander	1.61	180	1.36	170	1.27	160	1.07	130	1.38	190
American Indian	5.38	320	3.81	240	4.14	280	3.13	480	3.11	380
Other or Two or more races	7.17	700	1.96	160	1.18	160	1.39	160	1.47	220

See notes at end of table.

Table S2.2-A.
Standard errors for table 2.2-A: Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.82	$110	0.95	$120	1.02	$90	0.81	$120	0.86	$110
19–23	0.59	50	0.40	40	0.59	50	0.27	50	0.39	90
24–29	0.99	70	0.61	70	0.62	90	0.57	70	1.02	100
30–39	1.03	110	0.81	100	0.92	100	0.75	80	0.86	120
40 or older	0.86	120	0.70	140	0.93	110	0.87	100	1.36	140
Dependency/marital status										
Dependent	0.62	60	0.42	50	0.57	50	0.29	60	0.39	80
Independent	0.44	40	0.35	40	0.60	80	0.34	40	0.83	90
Unmarried with no dependents	1.02	90	0.69	90	0.73	100	0.66	80	0.85	90
Married with no dependents	1.41	170	0.75	140	1.09	150	1.07	160	1.82	180
Unmarried with dependents	1.09	80	0.94	70	0.78	110	0.84	90	0.89	140
Married with dependents	1.23	90	0.81	90	1.15	90	0.81	80	1.20	130
Dependent student family income										
Lowest 25 percent	0.99	90	0.76	90	0.58	70	0.62	70	0.75	100
Lower middle 25 percent	1.52	60	0.73	80	0.74	80	0.63	80	0.71	100
Upper middle 25 percent	1.01	90	0.80	90	1.00	100	0.56	120	0.68	150
Highest 25 percent	0.83	140	0.63	160	0.83	120	0.55	160	0.69	210
Independent student income										
Lowest 25 percent	1.28	70	0.69	70	0.76	110	0.65	70	0.85	130
Lower middle 25 percent	0.99	70	1.11	70	0.71	90	0.70	70	0.93	100
Upper middle 25 percent	0.96	100	0.71	110	1.23	100	0.79	80	1.15	100
Highest 25 percent	0.73	140	0.35	180	0.63	100	0.66	110	1.32	130

† 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 2.2-B.
Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**22.2**	**$1,700**	**23.0**	**$2,100**	**28.0**	**$2,600**	**28.0**	**$2,800**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**21.4**	**1,700**	**22.3**	**2,000**	**27.5**	**2,600**	**27.3**	**2,800**	**41.5**	**3,500**
Type of institution[1]										
Public 2-year	14.9	1,500	16.8	1,800	22.8	2,300	21.1	2,300	37.9	3,000
Public 4-year	23.9	1,800	24.6	2,200	27.3	2,800	26.6	3,200	38.3	3,900
Private nonprofit 4-year	23.8	2,000	25.2	2,400	29.0	2,900	27.3	3,500	36.1	4,000
For-profit[2]	50.5	1,600	55.1	2,100	57.4	2,500	57.7	2,500	64.4	3,500
Attendance status[3]										
Full-time, full-year	30.3	2,000	30.3	2,500	33.4	3,200	34.0	3,700	47.4	4,600
Full-time, part-year	30.6	1,300	34.9	1,700	32.0	2,000	34.9	2,300	45.4	2,900
Part-time, full-year	19.2	1,600	18.8	1,800	29.8	2,200	29.4	2,300	45.7	3,000
Part-time, part-year	9.5	1,000	9.8	1,100	14.3	1,200	14.8	1,300	25.5	1,900
Sex										
Male	18.4	1,700	19.3	2,100	23.1	2,600	22.1	2,900	36.7	3,500
Female	25.1	1,700	26.0	2,100	31.6	2,600	32.5	2,700	45.1	3,500
Race/ethnicity[4]										
White	16.6	1,600	17.6	1,900	21.5	2,400	21.1	2,700	33.7	3,400
Black	39.5	1,700	40.4	2,100	48.8	2,600	46.1	2,800	62.1	3,500
Hispanic	36.5	1,800	34.7	2,200	38.3	2,700	39.9	2,900	50.1	3,600
Asian/Pacific Islander	23.1	1,900	22.6	2,400	22.9	3,000	23.5	3,200	33.9	3,900
American Indian	37.6	2,000	33.2	2,300	35.1	2,800	39.3	3,200	55.3	3,600
Other or Two or more races	33.0	1,700	25.3	2,100	30.8	2,600	31.4	3,000	45.7	3,600

See notes at end of table.

Table 2.2-B.
Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	23.5	$1,800	25.9	$2,200	28.2	$2,800	28.4	$3,300	41.2	$4,000
19–23	22.9	1,700	22.4	2,100	26.0	2,700	25.4	3,000	37.4	3,700
24–29	25.7	1,600	30.0	2,000	37.4	2,500	36.1	2,500	49.1	3,300
30–39	21.8	1,600	22.9	2,000	31.2	2,300	32.3	2,400	48.7	3,300
40 or older	13.5	1,500	13.5	1,800	19.1	2,400	20.6	2,300	37.5	3,200
Dependency/marital status[5]										
Dependent	19.0	1,800	20.2	2,200	23.4	2,700	22.9	3,200	34.9	3,800
Independent	25.3	1,600	25.8	2,000	32.7	2,500	33.4	2,500	47.7	3,300
Unmarried with no dependents	19.1	1,500	21.6	2,000	28.3	2,400	29.7	2,600	44.0	3,300
Married with no dependents	8.9	1,400	7.5	1,700	11.0	2,200	12.6	2,400	21.3	3,000
Unmarried with dependents	44.6	1,700	42.9	2,100	55.4	2,600	53.6	2,600	66.5	3,400
Married with dependents	26.3	1,500	24.5	1,900	26.8	2,200	26.2	2,300	41.7	3,200
Dependent student family income[6]										
Lowest 25 percent	53.9	2,000	60.6	2,400	62.8	3,100	65.3	3,600	79.5	4,400
Lower middle 25 percent	20.0	1,300	17.9	1,400	25.1	1,800	25.3	2,200	53.6	3,100
Upper middle 25 percent	1.4	1,100	1.6	1,100	2.6	1,500	0.5	2,400	5.8	1,900
Highest 25 percent	0.2	‡	0.5	1,500	0.8	1,400	0.5	2,800	0.7	3,500

See notes at end of table.

Table 2.2-B.
Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	56.0	$1,700	58.9	$2,200	56.2	$2,800	58.6	$2,900	66.0	$3,700
Lower middle 25 percent	27.5	1,600	31.4	2,000	44.9	2,400	44.5	2,400	66.0	3,300
Upper middle 25 percent	16.1	1,300	13.5	1,300	25.9	1,800	29.8	1,900	40.7	3,200
Highest 25 percent	1.5	800	0.8	1,200	1.7	1,200	0.7	1,200	18.1	2,300

— Not available.

‡ Reporting standards not met.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. Federal grants includes Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), the Teacher Education Assistance for College and Higher Education (TEACH) Grants, the Iraq and Afghanistan Service Grants, and a small number of other federal grants. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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).

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Table S2.2-B.
Standard errors for table 2.2-B: Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.09**	**$20**	**0.07**	**$10**	**0.30**	**$30**	**0.14**	**$20**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.31**	**20**	**0.19**	**10**	**0.43**	**20**	**0.17**	**20**	**0.36**	**30**
Type of institution										
Public 2-year	0.73	40	0.20	20	0.84	60	0.28	30	0.74	50
Public 4-year	0.72	20	0.22	20	0.33	30	0.18	20	0.31	30
Private nonprofit 4-year	0.72	60	0.38	40	0.44	50	0.26	40	0.41	50
For-profit	1.65	40	1.07	40	0.93	40	0.76	30	0.75	40
Attendance status										
Full-time, full-year	0.65	30	0.34	20	0.29	20	0.27	20	0.50	20
Full-time, part-year	1.18	30	0.91	30	0.83	30	0.73	40	1.33	30
Part-time, full-year	0.64	30	0.54	30	0.65	30	0.40	20	0.79	30
Part-time, part-year	0.44	40	0.37	20	0.78	20	0.48	30	1.56	30
Sex										
Male	0.29	20	0.33	20	0.46	30	0.30	20	0.55	30
Female	0.24	20	0.27	10	0.34	30	0.26	20	0.36	30
Race/ethnicity										
White	0.32	20	0.32	20	0.61	20	0.27	20	0.38	30
Black	1.47	30	1.04	30	0.91	40	0.73	30	0.80	40
Hispanic	2.15	40	1.61	30	1.05	50	0.72	30	0.81	40
Asian/Pacific Islander	1.59	50	1.13	50	0.93	60	0.87	60	1.19	70
American Indian	5.36	120	3.10	170	3.62	300	3.35	290	3.10	160
Other or Two or more races	7.90	150	1.78	90	1.34	60	1.17	80	1.45	70

See notes at end of table.

Table S2.2-B.
Standard errors for table 2.2-B: Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.72	$40	0.75	$40	0.68	$40	0.58	$40	0.66	$40
19–23	0.38	20	0.26	20	0.30	30	0.25	20	0.31	30
24–29	0.71	30	0.53	30	0.53	30	0.52	30	0.83	40
30–39	0.89	40	0.66	40	0.82	40	0.64	30	0.76	50
40 or older	0.71	40	0.53	50	0.77	70	0.65	50	1.18	50
Dependency/marital status										
Dependent	0.29	30	0.25	20	0.29	30	0.20	20	0.30	30
Independent	0.35	20	0.24	10	0.53	30	0.28	20	0.68	40
Unmarried with no dependents	0.68	30	0.69	30	0.62	40	0.53	40	0.69	40
Married with no dependents	1.11	70	0.50	80	0.74	70	0.60	80	1.25	90
Unmarried with dependents	1.08	30	0.93	20	0.76	40	0.76	30	0.92	50
Married with dependents	1.11	30	0.70	30	1.08	30	0.67	40	1.00	50
Dependent student family income										
Lowest 25 percent	0.91	30	0.78	20	0.62	30	0.62	20	0.72	30
Lower middle 25 percent	0.82	40	0.55	30	0.58	30	0.47	30	0.67	30
Upper middle 25 percent	0.22	90	0.18	120	0.22	110	0.10	410	0.30	70
Highest 25 percent	0.06	†	0.10	230	0.13	170	0.08	800	0.10	360
Independent student income										
Lowest 25 percent	1.19	20	0.68	20	0.76	30	0.60	30	0.84	40
Lower middle 25 percent	0.71	30	0.86	30	0.66	40	0.67	30	0.98	40
Upper middle 25 percent	0.87	40	0.56	50	1.06	30	0.80	30	1.01	50
Highest 25 percent	0.17	100	0.16	200	0.19	200	0.11	270	0.73	50

† 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 2.2-C.
Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**25.6**	**$3,700**	**27.5**	**$4,200**	**32.5**	**$4,500**	**34.9**	**$5,100**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**25.6**	**3,800**	**27.7**	**4,200**	**32.6**	**4,500**	**35.0**	**5,100**	**40.2**	**6,500**
Type of institution[1]										
Public 2-year	4.5	2,400	5.0	3,000	8.5	3,100	10.3	3,700	16.7	4,700
Public 4-year	37.6	3,800	39.4	4,100	43.9	4,600	42.8	5,200	48.0	6,600
Private nonprofit 4-year	48.1	4,200	50.3	4,600	54.3	4,800	56.2	5,500	59.7	7,100
For-profit[2]	59.8	3,700	74.3	4,500	75.8	4,700	78.9	5,400	70.8	7,000
Attendance status[3]										
Full-time, full-year	43.6	4,000	43.5	4,400	46.1	4,800	50.1	5,500	55.2	7,100
Full-time, part-year	29.6	3,200	36.0	3,500	40.1	3,800	41.8	4,500	42.4	5,400
Part-time, full-year	17.7	3,800	18.0	4,500	23.8	4,800	27.9	5,500	34.7	6,800
Part-time, part-year	6.6	2,900	7.8	3,500	12.2	3,500	15.3	4,000	18.8	4,900
Sex										
Male	24.4	3,800	26.1	4,200	30.9	4,500	31.0	5,100	37.2	6,400
Female	26.4	3,700	28.6	4,200	33.7	4,500	37.8	5,100	42.4	6,500
Race/ethnicity[4]										
White	25.5	3,800	27.7	4,200	32.5	4,500	34.7	5,000	40.1	6,400
Black	31.7	3,600	34.8	4,300	40.6	4,700	45.5	5,400	50.7	6,700
Hispanic	22.1	3,500	23.8	4,100	28.1	4,300	30.1	5,100	34.1	6,400
Asian/Pacific Islander	21.1	3,700	21.1	4,300	22.2	4,400	23.2	5,000	27.7	6,300
American Indian	23.6	3,600	22.8	3,800	29.0	4,700	32.3	4,700	41.0	6,000
Other or Two or more races	22.7	3,900	23.1	4,200	33.0	4,500	37.8	5,400	44.1	6,600

See notes at end of table.

Table 2.2-C.
Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	33.3	$2,900	32.1	$3,000	35.1	$3,200	36.6	$4,000	42.4	$5,400
19–23	31.5	3,700	33.4	4,000	36.0	4,200	36.4	4,800	40.5	6,000
24–29	24.5	4,300	27.8	5,000	35.6	5,300	37.2	5,900	39.9	7,100
30–39	16.5	4,400	18.6	5,100	27.4	5,300	34.3	5,800	43.3	7,300
40 or older	9.6	4,000	10.1	5,100	17.5	5,400	23.3	5,700	33.9	7,300
Dependency/marital status[5]										
Dependent	31.4	3,400	34.2	3,800	36.5	3,900	36.7	4,500	41.4	5,800
Independent	19.9	4,200	21.0	4,900	28.4	5,200	33.0	5,800	39.0	7,100
Unmarried with no dependents	23.2	4,500	25.2	5,200	32.9	5,500	34.3	6,100	39.6	7,300
Married with no dependents	12.0	4,500	12.3	5,300	19.0	5,500	24.9	6,100	30.0	7,600
Unmarried with dependents	21.9	3,800	24.1	4,400	33.3	4,800	37.8	5,400	46.1	6,800
Married with dependents	18.7	4,100	18.1	4,900	23.4	5,200	29.9	5,700	33.4	7,200
Dependent student family income[6]										
Lowest 25 percent	35.5	3,300	37.1	3,800	38.3	4,000	39.3	4,700	42.8	5,600
Lower middle 25 percent	37.4	3,500	37.0	3,800	40.5	4,000	39.6	4,600	46.0	5,800
Upper middle 25 percent	31.7	3,400	36.9	3,700	38.1	3,800	38.0	4,400	41.6	5,900
Highest 25 percent	20.6	3,500	25.5	3,800	28.6	3,800	29.7	4,400	35.2	6,000

See notes at end of table.

Table 2.2-C.
Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	33.2	$4,200	37.0	$4,800	35.0	$5,000	40.5	$5,700	44.4	$6,700
Lower middle 25 percent	23.7	4,300	26.1	4,800	37.1	5,200	39.5	5,600	46.1	7,000
Upper middle 25 percent	14.6	4,200	15.0	5,100	27.5	5,300	32.8	5,900	38.7	7,200
Highest 25 percent	8.0	4,400	6.6	5,400	13.0	5,800	19.1	6,100	26.9	7,600

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. Federal loans includes Direct Subsidized and Unsubsidized Loans, Perkins Loans, and other loans to students. Excludes Direct PLUS Loans to parents of dependent undergraduates. For students attending more than one institution, estimates include aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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 S2.2-C.
Standard errors for table 2.2-C: Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.16**	**$20**	**0.08**	**$10**	**0.14**	**$20**	**0.07**	**$10**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.19**	**20**	**0.10**	**10**	**0.14**	**20**	**0.08**	**10**	**0.10**	**20**
Type of institution										
Public 2-year	0.26	150	0.12	60	0.21	140	0.11	50	0.22	50
Public 4-year	0.27	40	0.24	30	0.31	30	0.15	30	0.23	20
Private nonprofit 4-year	0.85	80	0.47	40	0.63	50	0.31	50	0.37	40
For-profit	1.99	130	0.87	110	0.55	80	0.35	70	0.19	20
Attendance status										
Full-time, full-year	0.67	30	0.41	20	0.43	40	0.30	20	0.54	30
Full-time, part-year	1.28	70	1.01	90	0.63	50	0.76	80	0.87	70
Part-time, full-year	0.55	80	0.65	60	0.47	70	0.39	50	0.77	60
Part-time, part-year	0.34	60	0.29	60	0.35	70	0.44	70	1.04	80
Sex										
Male	0.40	30	0.40	30	0.48	30	0.39	40	0.35	30
Female	0.34	40	0.34	20	0.26	30	0.29	20	0.23	30
Race/ethnicity										
White	0.45	30	0.32	30	0.55	30	0.28	20	0.32	30
Black	1.41	60	1.69	80	1.65	70	0.92	50	0.82	60
Hispanic	2.16	160	1.14	110	0.92	80	0.70	60	0.84	60
Asian/Pacific Islander	1.36	100	1.23	120	0.93	100	1.05	100	1.02	110
American Indian	2.78	230	3.09	280	3.74	240	3.62	390	2.95	250
Other or Two or more races	4.34	350	1.27	120	1.11	100	1.30	130	1.40	120

See notes at end of table.

Table S2.2-C.
Standard errors for table 2.2-C: Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.95	$30	1.06	$50	0.88	$30	0.76	$40	0.74	$40
19–23	0.44	30	0.30	20	0.38	30	0.25	20	0.28	30
24–29	0.79	80	0.52	60	0.72	50	0.50	60	0.64	50
30–39	0.72	70	0.68	90	0.59	60	0.72	90	0.64	70
40 or older	0.67	130	0.62	130	0.64	80	0.80	100	0.78	100
Dependency/marital status										
Dependent	0.51	20	0.37	20	0.45	20	0.27	20	0.29	20
Independent	0.37	60	0.32	50	0.33	30	0.25	30	0.30	30
Unmarried with no dependents	0.94	90	0.53	70	0.60	70	0.59	70	0.59	50
Married with no dependents	0.74	120	0.56	130	0.77	120	1.08	150	1.41	160
Unmarried with dependents	0.99	110	0.66	80	1.06	60	0.76	70	0.78	70
Married with dependents	0.77	110	0.64	90	0.67	60	0.72	90	0.72	70
Dependent student family income										
Lowest 25 percent	1.22	50	0.93	50	0.61	50	0.59	40	0.67	50
Lower middle 25 percent	1.35	40	0.74	50	0.67	40	0.59	40	0.72	50
Upper middle 25 percent	0.99	40	0.81	40	0.87	30	0.56	50	0.68	50
Highest 25 percent	0.77	40	0.64	50	0.75	40	0.52	40	0.68	50
Independent student income										
Lowest 25 percent	0.97	90	0.70	70	0.81	60	0.70	70	0.76	70
Lower middle 25 percent	0.92	80	0.87	80	1.04	50	0.63	60	0.77	60
Upper middle 25 percent	0.55	100	0.62	70	0.73	80	0.70	70	0.72	70
Highest 25 percent	0.69	140	0.33	170	0.59	90	0.65	100	0.94	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 2.2-D.
Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**10.1**	**$1,500**	**10.5**	**$1,500**	**12.6**	**$1,800**	**11.6**	**$2,000**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**9.9**	**1,500**	**10.3**	**1,600**	**12.5**	**1,800**	**11.5**	**2,000**	**11.3**	**1,700**
Type of institution[1]										
Public 2-year	3.9	900	4.4	800	6.0	1,200	5.0	1,900	4.9	1,300
Public 4-year	11.4	1,600	11.5	1,700	14.1	2,000	11.7	2,200	10.7	1,900
Private nonprofit 4-year	24.7	1,900	23.5	2,100	26.1	2,300	26.7	2,500	28.8	2,300
For-profit[2]	16.3	700	20.9	600	19.9	700	19.1	700	16.5	700
Attendance status[3]										
Full-time, full-year	19.1	1,700	18.4	1,800	20.6	2,100	19.3	2,200	18.9	2,000
Full-time, part-year	9.1	1,000	11.7	800	11.5	1,100	11.6	1,200	9.4	900
Part-time, full-year	6.7	1,200	6.3	1,300	8.2	1,400	8.2	1,700	7.4	1,400
Part-time, part-year	2.4	800	1.9	700	3.6	1,100	3.6	1,800	3.6	1,200
Sex										
Male	8.6	1,600	8.8	1,600	11.1	1,900	10.0	2,200	10.6	1,800
Female	11.3	1,400	11.8	1,500	13.7	1,700	12.8	1,800	11.8	1,600
Race/ethnicity[4]										
White	8.8	1,500	9.3	1,600	11.1	1,900	10.1	2,100	10.5	1,700
Black	13.6	1,500	15.2	1,400	17.3	1,500	15.3	1,700	13.3	1,400
Hispanic	13.6	1,200	11.9	1,300	14.6	1,500	13.5	1,800	11.3	1,600
Asian/Pacific Islander	12.5	1,700	11.2	1,700	13.0	2,300	12.0	2,300	12.1	2,000
American Indian	11.7	1,200	9.3	1,100	9.9	1,400	11.1	1,300	13.9	1,200
Other or Two or more races	9.8	1,700	10.3	1,600	13.0	1,900	15.6	2,300	13.7	1,700

See notes at end of table.

Table 2.2-D.
Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	16.1	$1,800	15.7	$1,900	17.6	$2,000	16.6	$2,300	16.5	$2,000
19–23	11.9	1,600	12.4	1,700	14.4	2,000	13.4	2,200	13.0	1,900
24–29	8.9	1,200	9.7	1,100	11.5	1,300	10.5	1,400	9.0	1,200
30–39	7.1	1,000	6.7	1,100	9.5	1,200	8.5	1,300	9.4	1,000
40 or older	4.2	1,100	3.7	1,100	6.1	1,300	4.9	1,400	5.8	1,000
Dependency/marital status[5]										
Dependent	12.1	1,700	12.8	1,800	14.8	2,100	13.8	2,300	13.7	2,000
Independent	8.2	1,100	8.2	1,100	10.3	1,200	9.3	1,400	8.9	1,100
Unmarried with no dependents	7.2	1,300	7.6	1,300	10.3	1,500	9.1	1,800	8.8	1,400
Married with no dependents	2.7	1,100	2.3	1,500	4.4	1,400	4.9	2,300	4.2	1,800
Unmarried with dependents	14.1	1,000	14.2	900	17.1	1,000	14.3	1,000	12.7	900
Married with dependents	7.7	1,000	6.4	1,100	6.9	1,300	6.3	1,200	6.6	1,100
Dependent student family income[6]										
Lowest 25 percent	21.9	1,600	25.2	1,700	26.8	2,000	24.9	2,100	22.5	1,800
Lower middle 25 percent	14.7	1,800	14.5	2,000	16.2	2,300	15.4	2,400	16.0	2,100
Upper middle 25 percent	8.1	1,700	8.2	1,900	9.9	2,000	9.4	2,600	10.2	2,300
Highest 25 percent	3.4	1,600	3.1	1,900	5.5	2,100	5.6	2,500	6.2	2,400

See notes at end of table.

Table 2.2-D.
Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	19.4	$1,200	20.6	$1,100	20.1	$1,300	18.3	$1,400	15.0	$1,200
Lower middle 25 percent	8.8	1,000	9.2	900	13.5	1,200	12.2	1,200	11.5	1,100
Upper middle 25 percent	4.1	1,000	3.1	1,400	6.1	1,300	5.8	1,300	7.3	1,100
Highest 25 percent	0.7	1,100	0.4	1,200	1.0	1,500	1.0	3,500	1.9	1,300

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. Federal campus-based aid consists of Federal Supplemental Educational Opportunity Grants (FSEOGs), federal work-study, and Perkins Loans. For students attending more than one institution, estimates include aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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).

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Table S2.2-D.
Standard errors for table 2.2-D: Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.34**	**$40**	**0.21**	**$40**	**0.25**	**$30**	**0.20**	**$40**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.34**	**40**	**0.21**	**40**	**0.27**	**30**	**0.21**	**40**	**0.21**	**30**
Type of institution										
Public 2-year	0.48	90	0.27	40	0.31	70	0.20	80	0.24	80
Public 4-year	0.47	50	0.40	60	0.37	50	0.20	30	0.34	60
Private nonprofit 4-year	1.08	70	0.73	60	1.12	70	0.67	60	0.64	60
For-profit	1.37	80	2.30	60	1.42	100	1.39	70	0.82	50
Attendance status										
Full-time, full-year	0.69	40	0.42	40	0.46	30	0.29	30	0.31	30
Full-time, part-year	0.65	60	0.86	60	0.56	70	0.60	80	0.50	60
Part-time, full-year	0.49	80	0.32	70	0.29	60	0.27	60	0.31	70
Part-time, part-year	0.26	90	0.18	60	0.25	90	0.28	130	0.31	100
Sex										
Male	0.40	50	0.27	60	0.34	40	0.21	50	0.28	50
Female	0.43	40	0.30	40	0.29	40	0.30	40	0.25	40
Race/ethnicity										
White	0.35	40	0.24	40	0.33	40	0.20	40	0.24	40
Black	0.95	70	0.96	80	0.64	60	0.60	70	0.47	60
Hispanic	1.35	120	0.71	90	0.70	80	0.44	70	0.43	70
Asian/Pacific Islander	1.42	100	0.92	170	0.67	90	0.55	110	0.61	100
American Indian	2.15	210	1.76	170	1.46	190	2.52	340	2.00	180
Other or Two or more races	2.24	370	0.91	140	0.75	100	1.02	170	0.89	120

See notes at end of table.

Table S2.2-D.

Standard errors for table 2.2-D: Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.74	$60	0.62	$70	0.55	$50	0.52	$70	0.42	$50
19–23	0.42	40	0.30	40	0.32	40	0.23	40	0.27	40
24–29	0.45	60	0.51	70	0.43	60	0.54	60	0.37	60
30–39	0.72	110	0.47	80	0.41	70	0.43	90	0.40	50
40 or older	0.30	80	0.31	90	0.39	90	0.31	100	0.37	90
Dependency/marital status										
Dependent	0.47	50	0.31	40	0.32	40	0.22	30	0.25	40
Independent	0.39	50	0.30	40	0.29	40	0.33	50	0.26	40
Unmarried with no dependents	0.41	60	0.45	80	0.45	70	0.39	70	0.35	60
Married with no dependents	0.42	100	0.26	200	0.38	130	0.42	200	0.43	250
Unmarried with dependents	1.04	70	0.65	50	0.71	50	0.68	50	0.51	50
Married with dependents	0.54	80	0.39	100	0.36	70	0.47	90	0.38	80
Dependent student family income										
Lowest 25 percent	1.04	70	0.93	50	0.70	50	0.54	50	0.61	60
Lower middle 25 percent	0.92	50	0.54	60	0.57	50	0.43	60	0.57	60
Upper middle 25 percent	0.60	40	0.46	70	0.54	50	0.37	70	0.43	60
Highest 25 percent	0.37	70	0.26	110	0.30	70	0.26	80	0.37	110
Independent student income										
Lowest 25 percent	0.94	60	0.81	60	0.70	50	0.73	60	0.55	60
Lower middle 25 percent	0.74	90	0.47	60	0.51	60	0.59	70	0.46	60
Upper middle 25 percent	0.38	80	0.27	120	0.32	70	0.52	120	0.36	90
Highest 25 percent	0.15	180	0.09	280	0.12	220	0.12	270	0.19	180

† 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).

Table 2.3.
Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**11.7**	**$1,600**	**14.2**	**$1,800**	**15.9**	**$2,100**	**17.2**	**$2,600**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**11.7**	**1,700**	**14.0**	**1,800**	**15.8**	**2,100**	**17.0**	**2,700**	**15.4**	**2,700**
Type of institution[1]										
Public 2-year	6.0	800	9.9	1,000	12.1	1,100	12.5	1,300	12.2	1,600
Public 4-year	15.0	1,700	17.4	1,900	20.4	2,400	24.1	3,100	22.7	3,300
Private nonprofit 4-year	23.2	2,100	22.7	2,700	22.9	2,900	25.7	3,500	21.1	3,400
For-profit[2]	10.6	2,500	8.7	2,400	9.8	2,900	7.4	2,600	5.1	3,100
Attendance status[3]										
Full-time, full-year	20.8	1,900	22.9	2,200	24.3	2,500	28.5	3,200	24.0	3,300
Full-time, part-year	12.4	1,400	14.7	1,300	12.7	1,600	14.1	1,900	11.6	2,100
Part-time, full-year	8.6	1,200	10.6	1,400	13.2	1,400	14.3	1,700	13.8	1,800
Part-time, part-year	2.9	900	4.4	900	5.7	900	5.8	1,200	5.8	1,600
Sex										
Male	10.4	1,700	12.2	1,800	14.1	2,200	15.3	2,700	14.3	2,800
Female	12.8	1,600	15.8	1,800	17.2	2,000	18.6	2,600	16.3	2,700
Race/ethnicity[4]										
White	11.1	1,600	13.4	1,900	15.2	2,000	16.6	2,600	14.8	2,600
Black	15.9	1,500	19.4	1,500	19.2	1,900	19.3	2,300	16.9	2,500
Hispanic	11.5	1,600	14.4	1,600	15.8	2,200	18.5	2,500	15.5	3,200
Asian/Pacific Islander	11.7	2,400	12.9	2,400	15.6	2,800	15.2	3,400	16.4	3,900
American Indian	13.2	2,100	12.5	1,600	16.9	1,700	16.9	2,200	14.8	2,600
Other or Two or more races	6.7	2,600	12.8	2,100	16.1	2,400	17.9	2,800	18.3	2,400

See notes at end of table.

Table 2.3.
Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	16.7	$1,800	21.3	$2,000	22.7	$2,300	26.9	$2,800	24.8	$3,100
19–23	13.6	1,700	16.0	2,000	17.9	2,300	20.2	2,900	18.2	3,000
24–29	9.8	1,400	12.4	1,400	12.6	1,700	12.1	2,000	11.1	2,100
30–39	9.7	1,400	11.4	1,200	12.6	1,500	11.8	1,900	10.6	1,800
40 or older	6.2	1,700	7.1	1,200	10.4	1,600	9.9	1,800	9.4	2,100
Dependency/marital status[5]										
Dependent	13.7	1,800	17.1	2,100	19.1	2,400	21.9	3,000	20.1	3,100
Independent	9.8	1,400	11.4	1,300	12.6	1,700	12.2	2,000	11.0	2,100
Unmarried with no dependents	9.3	1,700	11.5	1,500	12.2	1,800	12.2	2,200	11.8	2,300
Married with no dependents	4.4	1,400	5.6	1,300	7.6	1,800	8.3	2,000	7.7	2,300
Unmarried with dependents	15.0	1,200	16.0	1,200	17.0	1,600	16.0	1,800	12.5	1,900
Married with dependents	9.0	1,500	10.1	1,200	11.3	1,500	10.0	1,800	9.7	1,900
Dependent student family income[6]										
Lowest 25 percent	23.5	1,900	29.1	2,000	30.0	2,500	33.6	3,000	28.9	3,300
Lower middle 25 percent	17.1	1,800	20.8	2,200	22.9	2,300	26.1	3,000	27.1	3,000
Upper middle 25 percent	9.8	1,500	11.8	2,100	14.4	2,100	16.6	2,800	14.9	2,900
Highest 25 percent	4.3	1,700	6.5	2,200	8.3	2,400	11.5	3,000	9.4	3,200

See notes at end of table.

Table 2.3.
Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	18.1	$1,500	21.2	$1,500	17.8	$1,800	18.1	$2,100	14.1	$2,200
Lower middle 25 percent	11.9	1,300	14.4	1,200	16.5	1,600	15.2	1,900	13.3	2,200
Upper middle 25 percent	6.5	1,400	7.7	1,200	10.9	1,600	11.1	1,800	10.4	1,900
Highest 25 percent	2.6	1,800	2.7	1,100	4.6	1,500	4.5	1,900	6.3	1,900

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. State aid consists of all grants and scholarships, loans, and work-study provided by state governments, including vocational rehabilitation and job training grants funded by the federal Workforce Investment Act. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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).

Table S2.3.
Standard errors for table 2.3: Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.44**	**$60**	**0.60**	**$50**	**0.46**	**$40**	**0.22**	**$30**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.46**	**60**	**0.62**	**50**	**0.45**	**40**	**0.22**	**30**	**0.30**	**50**
Type of institution										
Public 2-year	0.58	50	1.26	60	0.56	30	0.33	20	0.56	70
Public 4-year	0.91	90	0.66	30	0.71	40	0.35	40	0.47	70
Private nonprofit 4-year	1.35	70	1.26	140	1.74	110	0.72	90	0.71	100
For-profit	2.68	290	1.88	410	1.16	230	0.69	160	0.51	250
Attendance status										
Full-time, full-year	0.85	70	0.61	50	0.59	50	0.38	40	0.43	60
Full-time, part-year	1.31	140	1.37	80	0.68	60	0.47	60	0.58	90
Part-time, full-year	0.49	50	0.54	50	0.65	40	0.38	40	0.51	60
Part-time, part-year	0.29	80	0.65	80	0.35	60	0.28	40	0.44	100
Sex										
Male	0.46	70	0.59	60	0.49	40	0.29	40	0.33	70
Female	0.51	60	0.67	50	0.49	50	0.27	30	0.36	50
Race/ethnicity										
White	0.51	50	0.40	50	0.54	40	0.29	40	0.38	50
Black	1.16	90	2.79	150	0.96	100	0.50	50	0.56	80
Hispanic	1.43	190	1.16	140	0.65	90	0.53	70	0.58	110
Asian/Pacific Islander	0.81	170	0.92	120	0.79	90	0.67	100	0.86	200
American Indian	3.10	190	2.20	320	1.95	260	1.92	380	2.14	300
Other or Two or more races	1.69	500	1.19	180	0.85	130	0.81	120	1.15	150

See notes at end of table.

Table S2.3.
Standard errors for table 2.3: Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.85	$70	0.85	$80	0.87	$60	0.69	$60	0.60	$60
19–23	0.62	60	0.47	40	0.52	50	0.31	40	0.36	60
24–29	0.62	100	0.92	60	0.53	60	0.37	60	0.45	80
30–39	0.79	110	1.21	70	0.65	60	0.50	80	0.50	80
40 or older	0.65	200	1.00	100	0.58	80	0.44	100	0.63	140
Dependency/marital status										
Dependent	0.64	60	0.45	50	0.58	50	0.31	40	0.36	60
Independent	0.46	80	0.95	50	0.48	50	0.27	40	0.37	60
Unmarried with no dependents	0.53	120	1.01	70	0.53	60	0.36	60	0.45	80
Married with no dependents	0.49	130	0.87	150	0.50	100	0.52	130	0.76	180
Unmarried with dependents	1.41	100	1.46	70	0.81	80	0.52	60	0.57	80
Married with dependents	0.69	90	0.88	80	0.62	60	0.40	70	0.55	120
Dependent student family income										
Lowest 25 percent	1.12	100	0.90	60	0.77	60	0.61	50	0.75	90
Lower middle 25 percent	0.97	80	0.78	70	0.74	60	0.57	50	0.62	80
Upper middle 25 percent	0.86	70	0.57	100	0.79	70	0.44	70	0.53	100
Highest 25 percent	0.66	120	0.44	120	0.59	90	0.47	90	0.45	110
Independent student income										
Lowest 25 percent	1.19	100	1.37	60	0.74	70	0.57	60	0.55	80
Lower middle 25 percent	0.86	80	1.36	70	0.72	60	0.46	60	0.58	90
Upper middle 25 percent	0.60	130	0.86	90	0.57	70	0.46	60	0.53	90
Highest 25 percent	0.36	260	0.66	110	0.47	90	0.35	160	0.48	130

† 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 2.4.
Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**16.1**	**$3,000**	**17.7**	**$3,800**	**19.1**	**$4,300**	**20.1**	**$4,900**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**16.3**	**3,000**	**17.8**	**3,800**	**19.1**	**4,300**	**20.2**	**5,000**	**20.5**	**6,500**
Type of institution[1]										
Public 2-year	8.2	600	7.7	600	8.2	1,300	10.8	800	13.4	1,000
Public 4-year	15.9	2,200	18.7	2,500	22.9	3,000	23.2	3,700	21.5	4,100
Private nonprofit 4-year	44.1	5,300	47.8	6,800	51.5	7,200	52.4	9,600	58.4	13,300
For-profit[2]	10.4	1,600	7.8	1,300	8.7	2,400	8.3	2,000	4.1	2,600
Attendance status[3]										
Full-time, full-year	28.9	4,000	31.4	4,800	32.0	5,100	34.1	6,500	33.9	8,600
Full-time, part-year	13.4	1,800	13.7	2,400	14.7	3,200	15.7	3,500	12.2	4,200
Part-time, full-year	11.7	1,200	11.4	2,000	12.2	2,200	14.7	2,100	15.3	2,300
Part-time, part-year	5.3	800	5.1	900	5.6	1,700	7.5	1,300	9.4	1,500
Sex										
Male	15.6	3,000	16.7	3,900	18.8	4,400	19.5	5,100	20.6	6,600
Female	16.4	3,000	18.4	3,700	19.3	4,100	20.5	4,800	20.4	6,400
Race/ethnicity[4]										
White	15.3	3,200	17.8	4,200	19.9	4,600	20.1	5,500	20.2	7,100
Black	17.6	2,700	15.9	3,400	16.8	4,000	17.0	4,300	14.3	6,300
Hispanic	16.8	1,900	17.9	2,300	17.5	2,900	21.6	3,200	24.8	4,300
Asian/Pacific Islander	19.7	3,600	20.1	3,600	19.5	4,600	22.8	5,000	25.5	7,400
American Indian	14.5	2,700	12.6	2,800	17.3	2,800	15.3	3,400	18.0	4,000
Other or Two or more races	21.9	3,900	18.4	4,400	19.3	3,900	23.7	4,900	25.2	6,900

See notes at end of table.

Table 2.4.
Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	27.7	$3,900	29.4	$4,700	31.5	$5,000	31.9	$6,000	35.2	$7,900
19–23	20.1	3,500	23.1	4,400	24.4	4,900	25.4	5,800	26.1	7,700
24–29	10.6	1,300	10.6	1,700	11.5	2,200	12.9	2,200	13.2	2,700
30–39	8.6	1,300	7.7	1,400	9.7	1,600	10.2	1,700	9.6	2,400
40 or older	8.6	900	7.4	1,200	8.5	1,700	9.4	1,600	10.4	1,900
Dependency/marital status[5]										
Dependent	21.9	3,800	25.7	4,600	27.2	5,100	27.9	6,100	29.2	8,100
Independent	10.3	1,300	9.7	1,700	10.7	2,100	11.9	2,100	12.1	2,700
Unmarried with no dependents	11.1	1,500	11.2	1,800	13.3	2,400	14.1	2,400	15.2	3,100
Married with no dependents	9.9	1,500	7.3	1,700	9.3	2,300	11.4	2,600	11.1	3,400
Unmarried with dependents	11.5	1,000	11.0	1,700	10.3	1,700	11.5	1,800	10.9	2,100
Married with dependents	8.4	1,100	8.2	1,400	9.0	1,700	9.6	1,800	9.5	2,100
Dependent student family income[6]										
Lowest 25 percent	24.9	3,400	28.4	3,500	29.8	4,300	29.2	4,700	29.1	6,600
Lower middle 25 percent	24.4	4,000	26.4	4,700	27.8	4,900	29.0	5,700	31.9	7,800
Upper middle 25 percent	21.4	4,000	25.3	5,300	27.1	5,500	27.6	6,900	27.9	8,800
Highest 25 percent	16.9	4,000	22.7	5,200	23.9	6,000	25.8	7,100	28.1	9,500

See notes at end of table.

Table 2.4.
Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	18.1	$1,400	18.0	$1,800	15.4	$2,300	17.4	$2,500	17.3	$3,200
Lower middle 25 percent	11.6	1,200	10.8	1,600	12.7	1,900	13.4	2,000	12.8	2,500
Upper middle 25 percent	6.6	1,200	6.3	1,400	9.3	1,900	10.7	1,800	10.4	2,100
Highest 25 percent	5.0	1,200	4.1	1,600	5.1	2,100	5.9	2,000	8.0	2,600

— Not available.

[1] Students attending public less-than-2-year institutions, private nonprofit less-than-4-year institutions, or more than one institution are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Average aid amounts are calculated only for students receiving aid. Institution aid includes all institution need- and merit-based grants, scholarships, tuition waivers, loans, and work-study assistance funded by the institution attended. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 across all years. All estimates 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).

Table S2.4.
Standard errors for table 2.4: Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.67**	**$160**	**0.38**	**$110**	**0.53**	**$110**	**0.33**	**$80**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.69**	**160**	**0.38**	**110**	**0.54**	**110**	**0.33**	**80**	**0.41**	**140**
Type of institution										
Public 2-year	1.04	120	0.58	40	0.59	100	0.41	30	0.84	50
Public 4-year	0.61	80	0.53	60	0.62	70	0.36	80	0.61	100
Private nonprofit 4-year	2.74	270	1.30	190	2.60	210	1.24	140	1.11	250
For-profit	1.61	140	1.34	250	1.02	300	1.57	360	0.66	400
Attendance status										
Full-time, full-year	1.11	190	0.67	140	0.72	140	0.47	100	0.48	150
Full-time, part-year	0.85	120	0.67	200	0.74	170	0.94	290	0.70	340
Part-time, full-year	0.82	100	0.48	130	0.75	120	0.33	60	0.70	150
Part-time, part-year	0.65	120	0.37	70	0.40	130	0.35	70	0.63	150
Sex										
Male	0.67	140	0.44	140	0.60	120	0.42	100	0.48	180
Female	0.81	210	0.41	110	0.55	120	0.36	100	0.44	170
Race/ethnicity										
White	0.80	140	0.40	110	0.63	120	0.36	100	0.44	160
Black	1.32	250	1.05	270	0.95	170	0.65	210	0.64	370
Hispanic	1.19	260	1.10	160	0.91	180	0.74	140	0.93	260
Asian/Pacific Islander	1.62	530	1.22	380	0.93	230	0.83	230	1.12	430
American Indian	2.73	710	2.28	380	2.01	430	2.03	480	2.57	830
Other or Two or more races	5.55	990	1.33	350	0.92	260	1.34	340	1.47	530

See notes at end of table.

Table S2.4.
Standard errors for table 2.4: Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	1.26	$190	0.89	$220	0.99	$150	0.73	$160	0.71	$180
19–23	0.87	190	0.52	110	0.60	130	0.35	90	0.46	160
24–29	0.60	110	0.54	110	0.59	130	0.58	110	0.61	160
30–39	1.13	120	0.49	110	0.56	90	0.59	100	0.59	270
40 or older	1.13	140	0.52	100	0.60	100	0.55	120	0.70	230
Dependency/marital status										
Dependent	0.91	190	0.54	120	0.62	130	0.37	90	0.48	140
Independent	0.70	80	0.40	70	0.49	80	0.44	90	0.47	150
Unmarried with no dependents	1.11	160	0.60	110	0.66	130	0.54	110	0.63	190
Married with no dependents	1.11	160	0.50	130	0.75	180	0.68	180	0.79	460
Unmarried with dependents	1.18	100	0.70	110	0.61	90	0.55	120	0.58	200
Married with dependents	0.92	100	0.55	100	0.53	90	0.80	130	0.62	210
Dependent student family income										
Lowest 25 percent	1.50	260	1.08	150	0.78	150	0.61	120	0.77	250
Lower middle 25 percent	1.23	230	0.70	190	0.82	160	0.58	130	0.76	280
Upper middle 25 percent	1.38	210	0.82	200	0.80	140	0.63	180	0.80	280
Highest 25 percent	1.12	180	0.84	130	0.85	180	0.60	150	0.69	270
Independent student income										
Lowest 25 percent	1.78	160	0.90	90	0.85	130	0.60	100	0.84	230
Lower middle 25 percent	1.23	130	0.62	120	0.72	100	0.58	130	0.57	190
Upper middle 25 percent	0.69	90	0.40	130	0.54	110	0.71	120	0.67	190
Highest 25 percent	0.67	150	0.34	170	0.40	140	0.44	170	0.54	290

† 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 3.1.
Average net price (price of attendance minus all grants) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$6,400**	**$7,700**	**$9,000**	**$11,200**	**—**	**$10,100**	**$11,600**	**$13,400**	**$17,600**	**—**
U.S. Total (excluding Puerto Rico)	**6,400**	**7,700**	**9,000**	**11,200**	**12,800**	**10,200**	**11,800**	**13,500**	**17,800**	**19,500**
Type of institution[2]										
Public 2-year	3,500	4,400	5,200	5,900	7,100	6,200	7,700	8,600	10,400	11,700
Public 4-year	7,700	8,600	10,100	12,200	14,300	9,300	10,400	12,300	15,100	18,000
Private nonprofit 4-year	11,600	13,800	16,300	20,300	23,000	14,700	17,100	20,500	25,300	27,900
For-profit[3]	9,300	12,600	12,200	17,600	17,300	12,800	15,900	17,100	26,200	25,200
Sex										
Male	6,600	7,800	9,400	11,300	13,000	10,200	12,000	13,800	18,000	19,800
Female	6,200	7,500	8,700	11,100	12,600	10,100	11,400	13,100	17,400	19,300
Race/ethnicity[4]										
White	6,500	7,900	9,500	11,700	13,400	10,500	12,200	14,000	18,300	20,300
Black	5,500	6,700	7,800	10,200	11,600	8,400	9,700	11,700	16,400	17,800
Hispanic	5,500	6,600	7,700	9,700	11,200	8,000	9,500	11,600	15,100	16,900
Asian/Pacific Islander	8,000	8,400	9,800	11,700	15,200	11,900	12,300	14,500	18,700	22,300
American Indian	5,300	5,900	6,700	9,200	10,400	8,400	9,300	10,400	13,700	15,900
Other or Two or more races	9,100	8,200	9,300	11,400	13,500	11,300	11,800	13,600	17,200	19,300

See notes at end of table.

Table 3.1.
Average net price (price of attendance minus all grants) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$8,100	$8,700	$10,600	$12,700	$14,700	$9,800	$11,200	$13,100	$16,100	$18,900
19–23	7,700	9,100	10,500	12,600	14,400	10,300	12,000	13,800	17,600	20,000
24–29	5,400	6,700	7,600	9,700	11,100	10,000	10,800	12,600	18,400	18,900
30–39	4,400	5,600	6,900	9,300	10,900	9,600	10,700	12,500	20,300	18,600
40 or older	3,700	4,600	6,100	7,900	10,000	9,600	10,600	12,500	19,700	19,400
Dependency/marital status[5]										
Dependent	8,000	9,400	11,000	13,000	15,000	10,300	11,900	13,800	17,300	20,000
Independent	4,800	6,000	7,100	9,200	10,800	9,500	10,800	12,400	18,600	18,600
Unmarried with no dependents	5,300	6,400	7,800	9,400	11,100	10,100	11,300	13,200	17,800	18,800
Married with no dependents	4,500	5,400	6,900	9,200	10,900	9,900	11,700	13,600	19,800	19,600
Unmarried with dependents	4,600	6,200	6,700	9,300	10,800	8,500	10,100	10,900	17,900	18,000
Married with dependents	4,500	5,600	6,600	8,900	10,300	9,500	10,600	12,400	20,200	18,400
Dependent student family income[6]										
Lowest 25 percent	6,100	7,000	8,000	9,100	10,300	7,600	8,500	10,000	11,800	13,600
Lower middle 25 percent	7,200	8,800	10,200	11,300	13,100	9,200	11,200	12,900	15,400	17,200
Upper middle 25 percent	8,300	10,000	11,800	14,100	16,400	10,700	12,700	14,700	18,400	21,800
Highest 25 percent	10,500	11,800	14,100	17,700	20,400	13,300	15,100	17,500	22,300	26,200

See notes at end of table.

Table 3.1.
Average net price (price of attendance minus all grants) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Independent student income[7]										
Lowest 25 percent	$5,500	$7,000	$7,300	$9,800	$11,000	$8,600	$9,700	$11,000	$15,900	$17,200
Lower middle 25 percent	5,100	6,600	7,300	9,400	11,100	9,500	10,900	12,200	17,800	18,100
Upper middle 25 percent	4,500	5,500	7,100	9,200	10,800	10,400	12,000	13,700	20,700	19,400
Highest 25 percent	4,100	4,800	6,500	8,500	10,200	10,900	13,200	14,900	24,100	21,000

— Not available.

[1] Full-time status for the purposes of financial aid eligibility was based on 12 credit hours, unless the awarding institution employed a different standard. Students 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.

[2] Students attending public less-than-2-year institutions or private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

[3] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: In calculating the net price, all grant aid is subtracted from the total price of attendance. Total price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. Federal education tax benefits are not included in the calculation. Averages include students who received no grant aid. 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 across all years. This table excludes students attending more than one institution. All estimates 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).

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Table S3.1.
Standard errors for table 3.1: Average net price (price of attendance minus all grants) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$80**	**$50**	**$70**	**$70**	**†**	**$160**	**$100**	**$110**	**$100**	**†**
U.S. Total (excluding Puerto Rico)	**90**	**50**	**70**	**70**	**90**	**170**	**100**	**110**	**100**	**120**
Type of institution										
Public 2-year	120	70	80	50	80	300	130	170	110	140
Public 4-year	100	60	90	60	140	110	80	110	80	170
Private nonprofit 4-year	320	170	270	200	320	360	230	310	260	350
For-profit	300	360	310	430	360	310	410	400	340	350
Sex										
Male	90	80	100	90	130	180	130	130	140	160
Female	100	60	70	80	90	190	110	130	120	150
Race/ethnicity										
White	100	60	100	90	110	190	110	130	120	150
Black	150	150	190	180	170	290	320	290	260	290
Hispanic	200	150	150	150	180	440	300	300	260	240
Asian/Pacific Islander	320	180	200	270	400	460	320	260	420	530
American Indian	700	360	280	860	500	870	1,080	770	1,060	910
Other or Two or more races	600	240	200	290	330	800	420	300	440	510

See notes at end of table.

Table S3.1.
Standard errors for table 3.1: Average net price (price of attendance minus all grants) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$170	$170	$140	$190	$170	$250	$220	$160	$210	$210
19–23	130	70	90	80	110	170	100	120	120	140
24–29	100	80	70	130	150	220	160	170	240	240
30–39	130	70	90	150	140	300	220	230	400	290
40 or older	100	80	110	190	150	340	370	310	500	300
Dependency/marital status										
Dependent	140	70	100	80	120	190	110	120	110	140
Independent	80	60	70	100	100	200	140	160	200	180
Unmarried with no dependents	100	100	90	120	140	180	160	190	210	250
Married with no dependents	180	90	100	220	270	280	260	240	410	380
Unmarried with dependents	130	90	100	170	130	290	230	320	310	260
Married with dependents	110	80	90	160	170	350	240	180	400	310
Dependent student family income										
Lowest 25 percent	160	120	130	120	160	230	160	180	150	220
Lower middle 25 percent	130	100	110	130	140	200	140	140	170	170
Upper middle 25 percent	170	110	120	140	200	210	150	130	170	210
Highest 25 percent	260	150	210	170	300	330	170	200	220	290
Independent student income										
Lowest 25 percent	130	110	100	170	160	230	160	200	240	270
Lower middle 25 percent	160	110	100	150	140	200	220	210	290	250
Upper middle 25 percent	130	80	100	140	150	360	290	270	350	280
Highest 25 percent	150	80	100	150	200	430	430	240	370	430

† 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 3.2.
Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$5,100**	**$5,900**	**$6,700**	**$7,800**	**—**	**$7,600**	**$8,600**	**$9,600**	**$11,900**	**—**
U.S. Total (excluding Puerto Rico)	**5,100**	**5,900**	**6,700**	**7,800**	**8,900**	**7,700**	**8,700**	**9,600**	**12,000**	**13,100**
Type of institution[2]										
Public 2-year	3,300	4,100	4,700	5,200	6,000	5,600	7,000	7,600	8,900	9,900
Public 4-year	5,800	6,300	7,100	8,200	9,600	6,800	7,500	8,500	10,000	11,800
Private nonprofit 4-year	8,500	9,700	11,300	13,000	15,000	10,600	12,000	14,000	16,100	18,100
For-profit[3]	6,400	8,200	7,100	10,100	10,400	9,000	10,400	10,500	17,300	15,000
Sex										
Male	5,200	6,100	7,000	8,000	9,100	7,700	8,900	9,900	12,300	13,300
Female	5,000	5,800	6,400	7,600	8,800	7,500	8,400	9,300	11,600	12,900
Race/ethnicity[4]										
White	5,200	6,200	7,100	8,200	9,400	7,900	9,100	10,000	12,500	13,800
Black	4,000	4,700	5,200	6,300	7,100	5,300	6,100	7,200	9,500	10,000
Hispanic	4,500	5,200	5,800	6,800	7,900	6,000	7,100	8,500	10,200	11,300
Asian/Pacific Islander	6,800	7,000	8,000	9,300	12,400	9,900	10,100	11,600	14,600	17,900
American Indian	4,100	4,600	4,900	6,800	6,900	6,000	6,600	7,100	9,400	10,100
Other or Two or more races	7,800	6,700	6,700	7,700	8,900	9,400	9,300	9,800	11,300	12,100

See notes at end of table.

Table 3.2.
Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$6,500	$6,800	$7,900	$9,100	$10,400	$7,600	$8,500	$9,600	$11,400	$12,900
19–23	6,100	7,000	7,800	8,800	10,300	7,900	9,000	10,000	11,900	13,800
24–29	4,100	4,900	5,200	6,300	7,400	6,600	7,200	7,900	11,400	11,700
30–39	3,600	4,400	5,100	6,400	7,000	6,600	7,300	8,400	13,400	10,900
40 or older	3,200	3,900	4,900	6,000	6,800	7,300	7,600	9,100	13,800	12,100
Dependency/marital status[5]										
Dependent	6,400	7,200	8,100	9,100	10,700	8,000	9,000	10,100	11,800	13,800
Independent	3,700	4,700	5,200	6,300	7,200	6,400	7,500	8,300	12,200	11,600
Unmarried with no dependents	4,000	4,700	5,400	6,100	7,300	6,400	7,300	8,600	10,900	11,500
Married with no dependents	3,800	4,600	5,600	6,700	7,800	7,400	8,800	10,100	13,600	13,800
Unmarried with dependents	3,500	4,900	4,800	6,400	7,100	6,100	7,600	7,300	12,200	11,200
Married with dependents	3,500	4,400	5,000	6,300	7,000	6,200	7,200	8,500	13,600	11,400
Dependent student family income[6]										
Lowest 25 percent	4,500	5,000	5,600	5,900	6,900	5,200	5,700	6,600	7,100	8,500
Lower middle 25 percent	5,400	6,600	7,300	7,300	8,800	6,500	8,000	9,000	9,500	10,900
Upper middle 25 percent	6,600	7,600	8,700	9,700	11,700	8,200	9,400	10,500	12,400	14,900
Highest 25 percent	9,200	9,800	11,300	13,600	15,700	11,400	12,400	13,900	17,000	19,700

See notes at end of table.

Table 3.2.
Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year[1]				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Independent student income[7]										
Lowest 25 percent	$3,800	$4,800	$5,100	$6,300	$7,200	$5,200	$6,100	$7,100	$10,000	$10,900
Lower middle 25 percent	3,900	5,000	4,900	6,200	7,200	6,300	7,900	7,600	11,400	11,000
Upper middle 25 percent	3,700	4,500	5,200	6,300	7,100	7,500	8,400	9,500	13,800	11,900
Highest 25 percent	3,600	4,300	5,400	6,600	7,400	8,900	11,100	11,800	17,400	13,900

— Not available.

[1] Full-time status for the purposes of financial aid eligibility was based on 12 credit hours, unless the awarding institution employed a different standard. Students 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.

[2] Students attending public less-than-2-year institutions or private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

[3] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: In calculating the out-of-pocket net price, all financial aid received, including Parent PLUS loans, is subtracted from the total price of attendance. Total price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. Federal education tax benefits are not included in the calculation. Averages include students who received no aid. 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 across all years. This table excludes students attending more than one institution. All estimates 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).

Table S3.2.
Standard errors for table 3.2: Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$80**	**$50**	**$60**	**$60**	**†**	**$140**	**$80**	**$100**	**$90**	**†**
U.S. Total (excluding Puerto Rico)	**80**	**50**	**60**	**60**	**80**	**150**	**90**	**100**	**90**	**130**
Type of institution										
Public 2-year	120	70	70	50	70	310	120	170	120	170
Public 4-year	80	50	70	50	110	110	70	90	80	160
Private nonprofit 4-year	290	170	260	190	310	350	250	350	260	400
For-profit	210	230	210	410	290	310	360	270	410	330
Sex										
Male	90	60	70	70	110	160	110	110	130	160
Female	90	50	60	80	80	160	100	120	120	170
Race/ethnicity										
White	90	60	70	70	90	160	100	120	120	160
Black	120	100	150	130	120	200	260	280	230	240
Hispanic	160	110	140	110	120	330	190	280	210	200
Asian/Pacific Islander	270	170	170	240	350	390	280	270	430	570
American Indian	750	310	210	630	380	1,060	860	770	760	870
Other or Two or more races	580	210	160	240	290	870	420	260	430	510

See notes at end of table.

Table S3.2.
Standard errors for table 3.2: Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates and full-time, full-year undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	All undergraduates					Full-time, full-year				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Age										
18 or younger	$140	$130	$110	$150	$150	$200	$190	$140	$190	$220
19–23	110	60	80	60	100	160	100	110	100	160
24–29	110	70	70	130	110	250	140	170	250	230
30–39	110	70	70	130	100	290	220	230	400	250
40 or older	90	80	90	160	130	410	220	330	520	300
Dependency/marital status										
Dependent	110	70	90	70	110	160	100	110	90	160
Independent	80	50	60	90	80	200	110	160	210	160
Unmarried with no dependents	80	70	70	100	110	220	150	190	220	240
Married with no dependents	170	90	90	140	190	340	250	250	400	370
Unmarried with dependents	110	90	100	140	120	320	220	300	290	250
Married with dependents	90	70	70	130	120	300	200	190	420	280
Dependent student family income										
Lowest 25 percent	140	90	110	90	140	210	120	150	130	210
Lower middle 25 percent	100	80	100	90	110	150	130	130	140	170
Upper middle 25 percent	140	100	110	130	180	180	150	140	180	250
Highest 25 percent	240	150	170	150	270	320	160	180	220	320
Independent student income										
Lowest 25 percent	100	80	90	130	140	200	140	200	250	280
Lower middle 25 percent	150	90	80	130	120	220	190	210	260	250
Upper middle 25 percent	130	70	90	120	120	290	210	260	350	250
Highest 25 percent	130	70	70	130	140	410	370	260	430	340

† 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 3.3.
Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$7,400**	**$8,800**	**$9,400**	**$9,900**	**—**
U.S. Total (excluding Puerto Rico)	**7,500**	**8,900**	**9,500**	**10,000**	**8,100**
Type of institution[1]					
Public 2-year	7,400	8,700	8,900	8,200	6,400
Public 4-year	7,800	9,100	10,300	12,200	10,400
Private nonprofit 4-year	8,700	10,200	11,400	14,200	12,400
For-profit[2]	3,800	4,100	4,700	4,700	3,600
Attendance status[3]					
Full-time, full-year	7,400	9,000	10,000	12,100	10,100
Full-time, part-year	5,600	6,300	7,900	8,700	6,400
Part-time, full-year	7,600	9,200	8,600	8,600	6,800
Part-time, part-year	8,200	9,400	10,200	8,700	7,200
Sex					
Male	7,800	9,300	10,500	10,900	8,900
Female	7,100	8,400	8,600	9,200	7,500
Race/ethnicity[4]					
White	8,400	10,100	11,300	12,100	10,000
Black	4,000	5,100	4,800	5,000	4,000
Hispanic	4,800	6,100	5,900	6,400	5,700
Asian/Pacific Islander	7,200	8,100	8,800	8,800	8,100
American Indian	4,600	7,100	6,900	7,200	5,200
Other or Two or more races	6,900	8,000	8,800	9,100	7,200
Age					
18 or younger	7,800	9,900	11,800	12,900	11,700
19–23	7,500	9,300	10,900	12,200	10,900
24–29	4,700	5,600	5,300	4,300	3,400
30–39	7,800	8,200	7,300	7,200	4,400
40 or older	10,200	10,800	9,900	9,300	5,900
Dependency/marital status[5]					
Dependent	8,200	10,500	12,100	13,700	12,500
Independent	6,600	7,100	6,700	5,900	3,900
Unmarried with no dependents	5,100	6,600	5,800	4,000	3,900
Married with no dependents	11,700	15,700	16,600	11,300	7,700
Unmarried with dependents	2,700	2,700	1,300	2,400	1,500
Married with dependents	9,000	7,000	7,900	9,500	5,200

See notes at end of table.

Table 3.3.
Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 —Continued

Institutional and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Dependent student family income[6]					
Lowest 25 percent	$1,300	$1,400	$1,300	$1,100	$500
Lower middle 25 percent	3,800	5,300	5,500	6,100	4,200
Upper middle 25 percent	8,500	11,000	12,100	14,600	13,100
Highest 25 percent	19,500	24,500	30,700	33,200	32,400
Independent student income[7]					
Lowest 25 percent	500	700	400	200	1,200
Lower middle 25 percent	2,600	2,800	2,100	2,100	1,800
Upper middle 25 percent	6,400	7,000	5,500	4,600	3,900
Highest 25 percent	17,100	17,600	19,600	16,700	8,700

— Not available.

[1] Students attending public less-than-2-year institutions or private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: The federal expected family contribution (EFC) used in federal need analysis is an estimate of the amount that students and parents should be able to contribute toward educational expenses. Parents' income is included in calculating the EFC of dependent students and the student's (and spouse's) income is included in calculating the EFC of independent students. For students who did not apply for financial aid, the EFC is calculated using the student interview and institution records. 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 across all years. This table excludes students attending more than one institution. All estimates 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 S3.3.
Standard errors for table 3.3: Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, DC, and Puerto Rico)	**$130**	**$80**	**$110**	**$70**	**†**
U.S. Total (excluding Puerto Rico)	**130**	**80**	**120**	**70**	**70**
Type of institution					
Public 2-year	290	130	290	110	120
Public 4-year	110	90	120	100	140
Private nonprofit 4-year	260	200	260	210	270
For-profit	200	180	180	170	130
Attendance status					
Full-time, full-year	130	120	110	110	130
Full-time, part-year	230	150	200	190	180
Part-time, full-year	210	190	180	100	140
Part-time, part-year	250	160	290	140	230
Sex					
Male	140	90	150	100	110
Female	140	100	120	80	100
Race/ethnicity					
White	170	80	140	90	100
Black	140	160	140	110	180
Hispanic	320	230	150	130	210
Asian/Pacific Islander	550	320	300	220	310
American Indian	910	760	610	880	550
Other or Two or more races	1,140	410	370	430	300
Age					
18 or younger	160	220	230	250	230
19–23	120	100	120	90	120
24–29	120	110	130	100	90
30–39	220	170	210	140	120
40 or older	510	270	290	210	170
Dependency/marital status					
Dependent	120	90	120	100	130
Independent	190	90	160	80	60
Unmarried with no dependents	160	110	140	80	90
Married with no dependents	410	300	490	270	270
Unmarried with dependents	150	80	60	90	90
Married with dependents	350	180	250	180	140

See notes at end of table.

Table S3.3.
Standard errors for table 3.3: Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Dependent student family income					
Lowest 25 percent	$50	$40	$50	$40	$30
Lower middle 25 percent	40	40	50	50	70
Upper middle 25 percent	90	90	80	70	100
Highest 25 percent	230	210	270	230	310
Independent student income					
Lowest 25 percent	20	30	10	30	90
Lower middle 25 percent	50	50	40	40	90
Upper middle 25 percent	120	80	90	90	100
Highest 25 percent	210	210	370	210	190

† 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).

Table 3.4.
Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**53.4**	**$6,900**	**58.2**	**$8,200**	**63.9**	**$9,100**	**69.6**	**$11,300**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**53.4**	**$7,000**	**57.7**	**8,200**	**63.6**	**9,100**	**69.3**	**11,300**	**78.8**	**14,300**
Type of institution[1]										
Public 2-year	39.9	3,900	42.8	4,700	57.4	5,200	58.5	5,800	70.6	7,900
Public 4-year	64.4	6,500	64.4	7,400	71.2	8,700	69.9	10,700	78.2	13,900
Private nonprofit 4-year	74.8	12,000	77.9	14,000	82.9	16,300	82.8	20,100	89.4	26,800
For-profit[2]	85.8	8,800	92.5	11,700	92.8	11,600	95.3	16,400	94.0	18,400
Attendance status[3]										
Full-time, full-year	72.9	9,100	77.0	10,600	73.5	12,700	80.5	16,700	88.1	21,000
Full-time, part-year	64.8	5,700	69.7	6,900	71.1	7,600	74.4	9,800	82.2	11,700
Part-time, full-year	49.5	5,700	54.1	6,300	62.2	6,800	70.9	8,500	80.1	10,500
Part-time, part-year	27.2	3,000	28.2	3,200	44.1	3,500	51.9	4,500	60.7	5,700
Sex										
Male	51.9	6,800	55.8	8,100	61.5	9,300	66.0	11,100	76.2	14,100
Female	54.5	7,000	60.0	8,200	65.7	9,000	72.4	11,500	80.7	14,300
Race/ethnicity[4]										
White	49.0	6,800	53.6	8,100	59.1	9,000	64.4	11,000	73.6	14,000
Black	66.8	7,000	71.0	8,200	77.9	9,400	82.1	11,900	89.4	14,500
Hispanic	61.7	6,600	66.3	7,900	71.2	8,700	76.9	11,100	84.2	13,700
Asian/Pacific Islander	60.4	8,700	62.4	9,300	64.0	10,500	71.9	12,400	83.0	17,000
American Indian	62.8	7,400	60.5	7,400	64.9	7,800	77.5	9,600	84.4	13,500
Other or Two or more races	71.5	8,200	65.4	8,700	65.6	9,300	73.6	12,600	81.4	15,600

See notes at end of table.

Table 3.4.
Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	63.3	$7,600	62.0	$9,000	64.4	$10,400	67.7	$12,700	77.1	$16,900
19–23	59.5	7,300	63.7	8,700	63.2	10,100	67.5	12,200	76.6	15,500
24–29	57.5	6,400	64.3	7,800	71.1	8,400	82.1	10,600	86.3	12,800
30–39	42.0	6,100	49.2	7,000	65.0	7,400	69.9	10,300	81.9	12,600
40 or older	30.2	5,600	34.7	6,000	54.7	6,500	59.6	8,600	72.8	11,500
Dependency/marital status[5]										
Dependent	57.4	7,400	60.7	8,800	61.2	10,400	64.4	12,300	73.9	16,100
Independent	49.5	6,400	55.7	7,500	66.7	7,900	75.0	10,400	83.3	12,700
Unmarried with no dependents	52.6	6,300	56.0	7,500	67.1	8,300	82.0	10,000	83.9	12,700
Married with no dependents	27.9	6,000	24.5	6,600	37.0	6,800	56.1	9,100	71.3	10,700
Unmarried with dependents	67.4	6,400	76.9	8,200	88.8	8,500	87.8	11,400	92.2	13,800
Married with dependents	42.2	6,500	52.6	6,900	60.1	7,000	61.3	9,800	76.6	11,900
Dependent student family income[6]										
Lowest 25 percent	84.9	8,200	94.8	9,400	89.1	11,600	97.4	13,400	98.2	17,100
Lower middle 25 percent	72.9	7,300	75.5	8,600	74.8	10,000	76.4	12,300	91.0	16,400
Upper middle 25 percent	48.1	6,500	49.3	8,200	51.8	9,100	54.2	11,500	66.4	15,000
Highest 25 percent	23.1	6,900	22.2	8,100	26.2	9,400	28.7	10,600	38.6	14,700

See notes at end of table.

Table 3.4.
Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	83.1	$7,300	96.5	$8,700	93.3	$9,400	99.7	$12,300	93.4	$14,700
Lower middle 25 percent	65.5	5,900	77.0	7,200	82.6	8,200	90.0	10,400	92.5	13,900
Upper middle 25 percent	37.1	5,600	39.4	6,000	66.0	6,400	78.4	9,000	83.0	11,800
Highest 25 percent	11.7	4,700	11.4	4,900	22.1	5,100	32.1	7,700	64.3	9,400

— Not available.

[1] Students attending public less-than-2-year institutions or private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Financial need is defined as the total price of attendance minus the expected family contribution (EFC). Those with a negative or zero balance after subtraction are considered to have zero need. The federal expected family contribution (EFC) used in federal need analysis is an estimate of the amount that students and parents should be able to contribute toward educational expenses. 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 across all years. This table excludes students attending more than one institution. All estimates 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 S3.4.
Standard errors for table 3.4: Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.56**	**$100**	**0.30**	**$80**	**0.87**	**$70**	**0.25**	**$90**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.57**	**$110**	**0.32**	**80**	**0.80**	**80**	**0.26**	**90**	**0.44**	**80**
Type of institution										
Public 2-year	1.05	150	0.63	70	0.98	80	0.51	50	0.71	80
Public 4-year	0.54	90	0.42	80	0.35	70	0.31	70	0.49	110
Private nonprofit 4-year	1.16	340	0.57	210	0.49	330	0.44	220	0.59	330
For-profit	1.24	230	0.68	350	0.44	290	0.37	450	0.82	260
Attendance status										
Full-time, full-year	0.53	170	0.45	100	1.27	140	0.26	110	0.26	120
Full-time, part-year	1.66	150	0.93	200	0.70	160	0.63	230	0.71	150
Part-time, full-year	1.05	110	0.96	90	1.03	70	0.42	90	0.59	100
Part-time, part-year	1.16	100	0.60	70	0.72	60	0.69	70	1.47	80
Sex										
Male	0.77	120	0.53	110	0.78	110	0.43	110	0.62	120
Female	0.63	130	0.41	90	1.02	80	0.34	100	0.43	100
Race/ethnicity										
White	0.74	120	0.39	100	0.73	100	0.32	110	0.53	120
Black	1.20	170	1.06	160	1.29	200	0.65	190	0.62	180
Hispanic	2.57	220	1.27	190	1.41	180	0.53	150	0.58	230
Asian/Pacific Islander	1.75	440	1.44	260	1.69	250	1.12	260	1.17	440
American Indian	6.59	560	4.00	410	3.03	430	2.90	860	2.53	750
Other or Two or more races	3.69	410	2.20	270	1.42	210	1.28	390	1.39	400

See notes at end of table.

Table S3.4.

Standard errors for table 3.4: Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	1.00	$170	0.95	$200	1.08	$160	0.80	$190	0.72	$170
19–23	0.81	150	0.48	90	0.91	100	0.33	100	0.45	130
24–29	0.93	110	0.76	110	1.10	100	0.58	150	0.93	170
30–39	1.41	150	0.88	140	1.08	110	0.72	230	0.85	160
40 or older	1.35	230	0.90	130	1.09	150	1.01	210	0.91	180
Dependency/marital status										
Dependent	0.73	160	0.46	100	0.88	100	0.33	100	0.47	120
Independent	0.73	90	0.51	80	0.90	80	0.40	130	0.64	100
Unmarried with no dependents	1.30	140	0.83	150	1.18	120	0.66	150	0.81	160
Married with no dependents	1.82	160	0.93	240	1.17	140	1.13	270	1.36	290
Unmarried with dependents	1.78	170	0.73	110	1.48	130	0.65	180	0.69	160
Married with dependents	1.49	170	1.11	130	0.93	120	0.76	220	1.01	170
Dependent student family income										
Lowest 25 percent	0.83	230	0.51	150	1.31	160	0.26	160	0.28	210
Lower middle 25 percent	0.85	210	0.77	180	1.33	140	0.68	160	0.49	230
Upper middle 25 percent	1.78	210	0.90	170	0.96	170	0.70	200	0.87	270
Highest 25 percent	1.00	310	0.62	220	0.72	260	0.57	190	0.86	330
Independent student income										
Lowest 25 percent	1.63	140	0.39	120	1.45	120	0.10	180	0.65	200
Lower middle 25 percent	1.62	120	0.68	110	1.41	110	0.57	160	0.68	160
Upper middle 25 percent	1.34	150	0.94	140	1.10	120	0.71	190	1.01	160
Highest 25 percent	0.75	240	0.56	230	0.74	170	0.75	210	0.98	180

† 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).

Table 3.5.
Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**43.5**	**$4,100**	**44.8**	**$4,800**	**47.5**	**$5,300**	**49.9**	**$6,700**	**—**	**—**
U.S. Total (excluding Puerto Rico)	**43.3**	**4,200**	**44.2**	**4,800**	**47.1**	**5,300**	**49.5**	**6,700**	**60.4**	**7,900**
Type of institution[1]										
Public 2-year	36.6	3,000	38.8	3,500	49.9	3,800	49.5	4,400	59.2	5,300
Public 4-year	48.4	3,900	44.1	4,400	45.9	5,200	42.9	6,300	55.2	7,600
Private nonprofit 4-year	54.9	6,300	52.4	7,200	55.8	8,900	49.3	10,500	58.6	12,900
For-profit[2]	73.5	5,500	74.9	7,200	67.3	6,600	70.2	10,400	75.8	10,700
Attendance status[3]										
Full-time, full-year	57.2	4,900	56.3	5,900	53.9	7,000	55.4	9,400	66.4	10,700
Full-time, part-year	53.2	3,700	54.1	4,400	51.3	4,800	51.7	6,100	64.9	7,200
Part-time, full-year	43.2	4,100	45.0	4,300	48.1	4,300	53.4	5,600	62.1	6,400
Part-time, part-year	22.5	2,300	23.0	2,300	33.3	2,400	39.5	3,200	46.2	3,900
Sex										
Male	41.8	4,100	42.6	4,900	44.7	5,600	46.5	6,700	57.4	7,900
Female	44.8	4,200	46.5	4,700	49.6	5,200	52.5	6,600	62.7	7,900
Race/ethnicity[4]										
White	38.6	4,000	39.5	4,700	41.7	5,400	43.6	6,600	54.1	7,900
Black	56.0	3,900	56.5	4,400	60.9	4,900	60.9	6,500	69.6	7,500
Hispanic	54.8	4,000	56.2	4,700	58.8	5,000	61.0	6,400	70.0	7,400
Asian/Pacific Islander	53.1	5,600	52.7	6,000	52.5	6,800	58.7	8,100	70.0	10,600
American Indian	51.5	4,600	48.8	4,200	47.6	4,200	58.0	5,800	65.3	7,200
Other or Two or more races	61.2	5,600	53.8	5,400	48.4	5,400	52.8	7,000	60.0	8,300

See notes at end of table.

Table 3.5.
Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	50.4	$4,100	46.0	$4,600	46.7	$5,500	46.5	$6,400	55.9	$8,100
19–23	47.4	4,300	47.4	5,100	45.5	5,900	45.8	6,900	57.4	8,400
24–29	48.6	4,100	51.5	4,800	54.1	5,000	62.6	6,700	69.8	7,600
30–39	34.9	3,900	40.4	4,300	50.4	4,600	53.1	6,700	63.9	7,300
40 or older	25.9	3,700	29.0	3,900	43.7	4,300	46.6	5,700	56.4	7,100
Dependency/marital status[5]										
Dependent	45.0	4,300	43.4	4,800	42.6	5,900	41.4	6,700	53.3	8,300
Independent	42.0	4,000	46.1	4,800	52.5	4,900	58.7	6,600	66.9	7,600
Unmarried with no dependents	43.0	4,000	42.9	4,600	48.2	5,300	62.2	6,400	65.1	7,500
Married with no dependents	22.7	4,200	17.3	4,400	25.5	4,700	40.5	6,400	53.1	7,400
Unmarried with dependents	60.9	4,000	69.1	5,300	77.7	4,900	75.3	7,000	78.2	8,000
Married with dependents	35.2	4,000	43.9	4,300	46.8	4,300	44.9	6,400	61.6	7,100
Dependent student family income[6]										
Lowest 25 percent	75.9	4,400	81.5	4,700	74.6	5,800	80.0	6,300	84.6	7,600
Lower middle 25 percent	59.2	3,900	55.8	4,700	53.9	5,700	49.8	6,400	70.6	7,800
Upper middle 25 percent	31.0	4,100	25.6	4,800	27.3	6,100	24.5	7,800	39.4	9,300
Highest 25 percent	13.4	5,700	9.8	5,900	12.2	7,700	10.7	9,000	17.3	12,100

See notes at end of table.

Table 3.5.
Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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
Independent student income[7]										
Lowest 25 percent	74.2	$4,300	83.4	$5,200	81.2	$5,500	85.1	$7,300	79.8	$8,200
Lower middle 25 percent	56.1	3,900	64.8	4,800	65.2	4,800	71.5	6,600	76.7	7,800
Upper middle 25 percent	29.7	3,800	30.6	4,000	48.6	4,100	60.5	6,000	64.3	7,200
Highest 25 percent	7.7	3,100	7.2	3,500	12.6	3,700	18.0	6,000	47.0	6,700

— Not available.

[1] Students attending public less-than-2-year institutions or private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

[2] For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

[3] 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.

[4] Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Two or more races includes respondents having origins in more than one race. Race categories exclude Hispanic origin unless specified. Students in NPSAS:96 were not given the option to indicate "Two or more races."

[5] Independent students are age 24 or over and students under 24 who are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under age 24 are considered to be dependent. Unmarried includes students who were separated, widowed, or divorced.

[6] Income consists of parents' income for dependent students. Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

[7] For independent students, consists of the income of the student (and spouse if the student is married). Total income in 2010 was used because it was reported on the federal financial aid application and used for federal need analysis for 2011–12.

NOTE: Remaining need is defined as the total price of attendance minus the expected family contribution (EFC) minus all types of financial aid except federal education tax benefits. Total price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. The calculation of the percentage with remaining need includes all students who applied for financial aid (including those with need equal to or less than zero) and those who did not receive aid. The calculation of the average amount of remaining need includes only those who had any remaining need and excludes those with zero remaining need. 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 across all years. This table excludes students attending more than one institution. All estimates 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).

Table S3.5.
Standard errors for table 3.5: Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Institutional 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, DC, and Puerto Rico)	**0.59**	**$60**	**0.36**	**$60**	**0.77**	**$60**	**0.31**	**$80**	**†**	**†**
U.S. Total (excluding Puerto Rico)	**0.57**	**70**	**0.38**	**60**	**0.67**	**60**	**0.32**	**80**	**0.40**	**80**
Type of institution										
Public 2-year	1.12	130	0.65	70	0.87	80	0.51	50	0.63	70
Public 4-year	0.57	50	0.51	60	0.50	70	0.41	70	0.50	90
Private nonprofit 4-year	1.05	180	0.76	190	1.24	260	0.78	200	1.01	290
For-profit	1.52	140	1.10	230	0.94	200	1.63	360	0.98	230
Attendance status										
Full-time, full-year	0.65	100	0.63	100	1.15	100	0.40	110	0.37	120
Full-time, part-year	1.64	100	0.78	110	0.70	120	0.94	190	0.69	150
Part-time, full-year	0.92	90	0.89	70	0.97	60	0.47	70	0.56	100
Part-time, part-year	1.17	90	0.62	50	0.69	40	0.58	70	0.98	60
Sex										
Male	0.66	70	0.55	70	0.72	80	0.41	90	0.58	100
Female	0.66	80	0.41	70	0.90	70	0.42	100	0.44	90
Race/ethnicity										
White	0.67	80	0.46	70	0.70	70	0.39	100	0.53	90
Black	1.33	110	1.01	100	1.08	160	0.76	160	0.70	130
Hispanic	2.68	120	1.19	120	1.52	180	0.70	120	0.60	140
Asian/Pacific Islander	1.61	260	1.57	190	1.70	210	1.10	210	1.11	360
American Indian	7.99	620	4.16	270	2.95	280	3.70	520	3.12	510
Other or Two or more races	4.66	500	2.38	220	1.17	170	1.50	350	1.49	340

See notes at end of table.

Table S3.5.
Standard errors for table 3.5: Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Institutional 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										
18 or younger	0.87	$120	0.93	$140	0.91	$110	0.82	$150	0.64	$130
19–23	0.76	90	0.48	70	0.83	100	0.36	90	0.45	100
24–29	1.04	90	0.75	80	0.91	80	0.74	150	0.86	120
30–39	1.33	130	0.84	100	1.04	100	0.79	190	0.84	130
40 or older	1.16	140	0.95	90	1.01	130	0.96	170	0.95	140
Dependency/marital status										
Dependent	0.68	90	0.47	80	0.82	100	0.34	80	0.42	110
Independent	0.74	70	0.54	60	0.77	70	0.48	110	0.61	90
Unmarried with no dependents	1.16	90	0.81	90	1.09	100	0.74	120	0.82	130
Married with no dependents	1.80	130	0.77	190	1.00	140	1.07	200	1.33	210
Unmarried with dependents	1.88	120	0.76	100	1.07	100	0.75	160	0.86	130
Married with dependents	1.33	130	1.16	100	0.89	80	0.81	180	0.97	130
Dependent student family income										
Lowest 25 percent	1.11	140	0.76	90	1.42	120	0.54	100	0.60	140
Lower middle 25 percent	0.97	120	0.93	120	1.16	120	0.71	120	0.64	130
Upper middle 25 percent	1.32	180	0.69	150	0.85	180	0.59	270	0.84	280
Highest 25 percent	0.75	390	0.54	210	0.58	300	0.37	280	0.58	460
Independent student income										
Lowest 25 percent	1.40	110	0.63	80	1.12	90	0.47	140	0.83	150
Lower middle 25 percent	1.69	100	0.74	100	1.28	90	0.80	150	0.83	130
Upper middle 25 percent	1.39	120	0.90	110	1.04	100	0.90	150	1.01	120
Highest 25 percent	0.58	200	0.49	280	0.60	150	0.58	220	0.87	150

† 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).