

National Postsecondary Student Aid Study:
Estimates of Student Financial Aid, 1989-90

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INTRODUCTION

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive study that examines how students and their families pay for postsecondary education. It includes nationally representative samples of undergraduate, graduate, and first-professional students; students attending less-than-2-year, 2-year, 4-year, and doctoral-granting institutions. Students who receive financial aid as well as those who do not receive aid, and a sample of students' parents participate in NPSAS. The U.S. Department of Education's National Center for Education Statistics (NCES) conducts NPSAS every three years.

As a part of the 1990 NPSAS, information on more than 61,000 undergraduate and graduate students enrolled at any time during the 1989-90 school year was collected at 1,130 postsecondary institutions. The sample included students enrolled at any time between July 1, 1989 - June 30, 1990 (i.e., August 1989; October

1989; February 1990; and June 1990).

The estimates in this tabulation are based on an analysis file containing more than 61,000 student records. Information is based on institutional records, and computer assisted telephone interviews of students and a subsample of their parents.

Appendix Table A.1 shows the weighted response rates. Estimates focus primarily on percentages of students receiving financial aid, and average amounts of specific types of financial aid received. Unless otherwise noted, all average amounts of aid described in the highlights and presented in the tables reflect the weighted means and are based on the recipients of that source of aid only.

ACCURACY OF THE ESTIMATES IN THIS TABULATION

The estimates in this tabulation are subject to sampling and nonsampling errors. Nonsampling errors are due to a number of

sources, including but not limited to, nonresponse, inaccurate coding, misspecification of composite variables, and inaccurate imputations. Sampling errors exist in all sample-based data sets, including NPSAS. Estimates based on a sample may differ from those based on a different sample (of the same underlying population). Thus, estimates of average aid amounts based on the NPSAS sample will probably differ from specific program amounts reported by the Department's program offices--which are typically based on a census.

The standard error is a measure of the precision of the estimate.

In this tabulation, each estimate's standard error was calculated using Taylor residual procedures and can be produced using the

1990 NPSAS Table Generation software. Appendix Table A.2

provides readers with information about the standard errors for

the estimated percentages and average amounts cited in the

Highlights. All differences reported in the Highlights were

significant at the .05 level per set of comparisons, using the

Bonferroni procedure when appropriate.

The procedure that computed the estimates in this tabulation required 30 or more unweighted cases. For those estimates with fewer than 30 unweighted cases, the cell was labeled as "low n." Readers are cautioned that "low n" should only be interpreted as "fewer than 30 cases were in the NPSAS analysis file to produce this estimate." That is, "low n" does not necessarily mean that a low number of students received the specific type of aid, or that the amount of aid received was low.

CAUTIONS AGAINST COMPARING THESE 1990 NPSAS ESTIMATES TO THE 1987 NPSAS ESTIMATES

Two design features of the 1990 NPSAS sample suggest that the estimates in this tabulation are not comparable to published estimates from the 1987 NPSAS. These design changes were made to the 1990 NPSAS to improve full-year estimates. Both the 1987 and 1990 NPSAS sampled students enrolled in the fall (October).

However, the 1990 NPSAS also sampled students who were enrolled in summer (August), winter (February), and spring (June). In both surveys, those students who were initially sampled in the fall could have been enrolled for the full school year.

The 1990 NPSAS sample also included a small sample of students from Puerto Rico. Students from Puerto Rico were not included in the 1987 NPSAS. The final restricted data files and the unrestricted 1990 NPSAS Table Generator software will allow users to produce estimates comparable to 1987 by selecting only students who were enrolled in the fall and exclude those sampled from Puerto Rico. These estimates will reflect full-year amounts of aid for students who were enrolled in the fall. Such estimates, however, will not reflect total expenditures as reported by the Department's specific Title IV program offices.

This will be explained more fully in the forthcoming methodology report. Further, a subsequent report will focus on 1987-1990 comparisons (see below).

OTHER CAUTIONARY NOTES

The estimates for average amounts in this tabulation are for those who received the specified type of aid. For example, although dependent undergraduate students with family incomes of \$100,000 or more received an average federal loan award of \$2,700, about 2 percent of such students received federal loans (see Table 5 and Table 6). Further, NCES recommends that readers not try to produce their own estimates such as the percentage of undergraduates who received any aid, federal aid, state aid, etc., by combining estimates in this tabulation with the Center's Integrated Postsecondary Education Data System (IPEDS) fall 1989 enrollment numbers. The IPEDS enrollment data are for fall enrollment only. Additional information on the NPSAS:90 sample will be described in the forthcoming methodology report.

Because the institution aid amount reported in the 1990 NPSAS analysis file was calculated differently from the institution aid

amount in the 1987 NPSAS, readers are also cautioned not to misinterpret the amount of institution aid or the percentage of students receiving institution aid. In both the 1987 and the 1990 analysis files, the institution aid amount includes aid awarded by the institution such as tuition discounts and waivers, athletic scholarships, institution grants and loans, fellowships, and assistantships. In the 1990 analysis file, institution aid was also defined to include any difference between the Pell Grant amount recorded at the institution and the Department of Education's records of final Pell Grant disbursements for the 1989-90 year. For example, if the original Pell amount for a given student was recorded as \$1,900, but the Department's disbursement file indicated \$1,500, then \$400 (i.e., \$1,900-\$1,500) was counted as institution aid.

ADDITIONAL ESTIMATES

All estimates in this tabulation were produced using software developed by NCES. The table generation software includes more

than 225 variables and allows users to specify row and column variables to produce estimated means, percentages, standard errors, and weighted sample sizes. Estimates can be produced for specific subgroups--for example, aided, full-time, dependent students. To use the software, users should have an IBM-compatible personal computer with a compact disk reader (CD-ROM), and about 1 megabyte of space available on a hard disk. To request a copy of the NCES 1990 NPSAS Table Generation System, readers should contact the NCES Longitudinal Studies Branch; 555 New Jersey Avenue NW; Room 310; Washington, DC 20208-5652; or call (202) 219-1365.

HIGHLIGHTS

All estimates presented in this tabulation are based on the 1990 National Postsecondary Student Aid Study (NPSAS). The National Postsecondary Student Aid Study is a comprehensive study designed to

examine how students and their families pay for postsecondary education. It includes nationally representative samples of undergraduate, graduate, and first-professional students; students attending less-than-2-year, 2-year, 4-year, and doctoral-granting institutions. Students who receive financial aid as well as those who do not receive aid, and a sample of students' parents participate in NPSAS. The U.S. Department of Education's National Center for Education Statistics (NCES) conducts NPSAS every three years.

The estimates in this tabulation are based on an analysis file of more than 61,000 undergraduate and graduate students containing information from institution financial aid and admissions records, and student and parent telephone interviews. Students were enrolled at any time during the 1989-90 year. Unless otherwise noted, all average amounts of aid described in the highlights and presented in the tables are based on recipients of that source of aid. Highlights are presented separately for undergraduates and graduate and first-professional students.

Among the 16.3 million undergraduates (including full-time and part-time students) enrolled during 1989-90:

- * About 43 percent (nearly 7 million) received financial aid from any source, including federal or state governments, institutions, or other private organizations, or combinations of these sources (excluding aid from relatives); averaging about \$3,600 [Tables 1, 2].

- * About 3 of every 10 received some type of federal aid; about 2 of every 10 received federal grants [Table 1].

- * Percentages of students receiving financial aid varied considerably, depending on the type of institution. Percentages ranged from about 28 percent of the 6.8 million undergraduates at public 2-year institutions to 82 percent of the 900,000 enrolled at proprietary, less-than-2-year schools [Table 1].

* Average amounts also varied considerably, depending on the type of institution [Table 2].

Among the 1.9 million aided students enrolled at public 2-year schools, the average amount of aid received was about \$2,000.

Among the 500,000 aided students enrolled in private, not-for-profit, doctoral-granting institutions, the average amount received was about \$7,100.

For the 750,000 aided students enrolled in private, for-profit, less-than-2-year schools, the average amount was \$4,100.

Among the 1.3 million aided students enrolled in public, doctoral institutions, the average amount was about \$3,600.

Among the 985,000 aided students enrolled in other public 4-year institutions, the average amount was about \$3,000.

* Overall, about 36 percent received some grant aid (including grants from federal and state governments, institutions, and/or employers). More than 70 percent of dependent undergraduates from families with incomes less than \$10,000 received some grant aid, averaging about \$2,900 [Tables 3, 4].

* Overall, about 10 percent of undergraduates in private, 4-year, not-for-profit institutions and 4 percent in public, 4-year institutions received federal college work-study assistance, averaging about \$1,000 [Tables 5, 6].

Among the 2.3 million graduate and first-professional students (including full-time and part-time students) enrolled during 1989-90:

* About 45 percent (1 million) received some financial aid from any source, including federal or state governments, institutions, or

employers; averaging nearly \$8,000 [Tables 7, 8].

- * About 18 percent received some type of federal aid, averaging \$8,100; about 1 of every 4 received some institutional aid, averaging about \$6,700; 1 of every 10 received some employer assistance, averaging about \$1,900 [Tables 7, 8].

- * Percentages of students receiving financial aid varied considerably, depending on the type of degree program. Percentages ranged from about 40 percent of the 1.3 million students enrolled in master's programs to about 70 percent of the 300,000 students enrolled in first-professional programs (e.g., law school, medical school, dentistry) [Table 7].

- * Average amounts varied considerably, depending on the type of program. Among the 535,000 aided students in master's programs, the average amount of aid received was \$5,900. For the 150,000 aided doctoral students and the 215,000 aided first-professional students, the average amount was more than \$12,000 [Table 8].

* Overall, about 30 percent received some grant aid (including grants from federal and state governments, institutions, and/or employers), averaging about \$3,200 [Tables 9, 10].

* Overall, nearly 3 of every 10 doctoral students received some type of assistantship, averaging about \$9,000 [Table 9, 10].

Table 1.--Percentage of undergraduates receiving aid, by aid source and selected student characteristics: 1989-90

	Any aid	Federal aid	Institution aid	State aid
Total	42.8	29.2	14.9	12.8

Income and dependency level

Dep: Lt \$10,000	73.9	65.7	27.4	29.9
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Dep:\$10,000-19,999	56.4	46.3	22.8	24.5
Dep:\$20,000-29,999	50.6	38.1	22.5	20.0
Dep:\$30,000-39,999	41.2	26.6	18.6	15.5
Dep:\$40,000-49,999	38.7	20.7	20.9	11.3
Dep:\$50,000-59,999	34.9	17.1	19.2	8.7
Dep:\$60,000-69,999	26.3	10.5	15.3	5.1
Dep:\$70,000-79,999	24.2	9.0	13.8	5.5
Dep:\$80,000-99,999	20.3	6.4	10.8	3.5
Dep:\$100,000 or more	15.1	3.1	9.7	2.4

Ind: Lt \$5,000	65.1	56.6	19.7	20.5
Ind:\$5,000-9,999	54.1	44.7	15.0	15.7
Ind:\$10,000-19,999	40.0	27.7	8.9	9.5
Ind:\$20,000-29,999	34.7	18.9	7.1	7.4
Ind:\$30,000-49,999	27.3	8.9	5.1	3.8
Ind:\$50,000 or more	26.5	4.8	3.1	2.9

Institution type and control

Public < 2-years	38.0	19.9	5.2	6.4
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Public 2-3 years	27.6	15.2	6.6	7.9
Public 4-year no PhD	42.9	29.8	11.8	16.8
Public 4-year PhD	43.1	29.6	15.7	13.8
Private < 2-years	65.8	45.3	10.2	21.1
Private 2-3 years	56.0	39.0	21.9	16.6
Private 4-year no PhD	66.5	43.2	41.7	27.5
Private 4-year PhD	58.0	38.3	36.2	18.8
Proprietary < 2-year	82.2	76.7	20.4	6.3
Proprietary 2+ years	77.4	71.1	14.2	13.8

Attendance status 1989-90

FT/full year, same institution	56.0	40.7	25.1	22.7
FT/full year, transferred	52.5	36.6	27.4	18.0
FT/part year	51.3	41.9	15.3	14.5
PT/full year, same institution	28.9	16.6	7.4	7.5
PT/full year, transferred	41.0	24.0	16.7	11.3
PT/part year	26.1	12.6	6.0	4.2

Note: "Any aid" also includes other sources of financial aid, such as employers, etc., not shown separately. For attendance status, "transferred" includes students who attended more than one institution (sometimes concurrently), and those who actually transferred to another institution.

Source: NCES NPSAS:90 Undergraduate Table Generation System

Table 2.--Average amounts of aid received by undergraduates, by aid source and selected student characteristics: 1989-90

	Any aid	Federal aid	Institution aid	State aid
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Total	\$3,606	\$3,042	\$2,049	\$1,320
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Income and dependency level

Dep: Lt \$10,000	\$4,275	\$2,896	\$2,079	\$1,455
Dep:\$10,000-19,999	\$4,365	\$3,081	\$2,208	\$1,487
Dep:\$20,000-29,999	\$4,084	\$2,926	\$2,320	\$1,337

Dep:\$30,000-39,999	\$4,058	\$2,809	\$2,721	\$1,344
Dep:\$40,000-49,999	\$3,912	\$2,899	\$2,654	\$1,447
Dep:\$50,000-59,999	\$3,818	\$2,959	\$2,596	\$1,656
Dep:\$60,000-69,999	\$3,879	\$3,122	\$2,791	\$1,515
Dep:\$70,000-79,999	\$4,001	\$3,109	\$3,124	\$1,794
Dep:\$80,000-99,999	\$3,614	\$3,074	\$3,022	\$1,473
Dep:\$100,000 or more	\$3,758	\$3,123	\$3,228	\$1,361

Ind: Lt \$5,000	\$3,996	\$3,336	\$1,495	\$1,195
Ind:\$5,000-9,999	\$3,617	\$3,149	\$1,210	\$1,150
Ind:\$10,000-19,999	\$2,997	\$3,007	\$1,121	\$1,191
Ind:\$20,000-29,999	\$2,553	\$2,876	\$1,180	\$1,116
Ind:\$30,000-49,999	\$2,097	\$2,925	\$1,150	\$1,144
Ind:\$50,000 or more	\$1,613	\$2,874	\$1,393	\$1,030

Institution type and control

Public < 2-years	\$1,832	\$2,176	\$1,539	\$1,249
Public 2-3 years	\$1,998	\$1,850	\$871	\$713

Public 4-year no PhD	\$3,017	\$2,745	\$1,188	\$1,166
Public 4-year PhD	\$3,608	\$3,198	\$1,702	\$1,283
Private < 2-years	\$3,720	\$3,667	\$1,310	\$2,227
Private 2-3 years	\$3,365	\$2,733	\$1,390	\$1,641
Private 4-year no PhD	\$5,240	\$3,628	\$2,656	\$1,784
Private 4-year PhD	\$7,053	\$4,133	\$4,593	\$2,059
Proprietary < 2-year	\$4,102	\$3,697	\$1,412	\$2,209
Proprietary 2+ years	\$3,991	\$3,519	\$1,253	\$1,726

Attendance status 1989-90

FT/full year, same institution	\$4,699	\$3,516	\$2,597	\$1,511
FT/full year, transferred	\$4,885	\$2,905	\$1,902	\$1,161
FT/part year	\$3,488	\$2,914	\$1,697	\$1,226
PT/full year, same institution	\$2,632	\$2,814	\$1,362	\$1,096
PT/full year, transferred	\$4,900	\$3,185	\$2,051	\$1,335
PT/part year	\$1,649	\$2,006	\$864	\$760

Note: Each column is based on recipients of that type of aid

(see Table 1). The "any aid" amount includes all sources of

financial aid, and is based on a much larger number of recipients than other columns.

Source: NCES NPSAS:90 Undergraduate Table Generation System Table

3.--Percentage of undergraduates receiving various types of aid, by aid type and selected student characteristics: 1989-90

	College			
	Any	work-	Grant	Loan
	aid	study	aid	aid
Total	42.8	4.3	36.2	18.8

Income and dependency level

Dep: Lt \$10,000	73.9	12.3	70.5	32.0
Dep:\$10,000-19,999	56.4	9.8	52.1	27.9
Dep:\$20,000-29,999	50.6	9.3	42.1	27.3

Dep:\$30,000-39,999	41.2	6.7	31.4	21.7
Dep:\$40,000-49,999	38.7	5.4	27.3	17.6
Dep:\$50,000-59,999	34.9	4.9	23.8	14.6
Dep:\$60,000-69,999	26.3	3.3	17.7	8.5
Dep:\$70,000-79,999	24.2	2.8	15.5	8.4
Dep:\$80,000-99,999	20.3	2.2	13.6	4.9
Dep:\$100,000 or more	15.1	1.0	10.4	3.1

Ind: Lt \$5,000	65.1	5.4	60.4	32.3
Ind:\$5,000-9,999	54.1	3.5	49.7	27.0
Ind:\$10,000-19,999	40.0	1.4	32.4	17.6
Ind:\$20,000-29,999	34.7	0.8	29.7	12.2
Ind:\$30,000-49,999	27.3	0.4	22.6	7.3
Ind:\$50,000 or more	26.5	0.1	23.5	3.4

Institution type and control

Public < 2-years	38.0	0.6	29.3	8.2
Public 2-3 years	27.6	1.3	24.6	5.1
Public 4-year no PhD	42.9	5.7	35.4	18.6

Public 4-year PhD	43.1	4.8	34.0	21.8
Private < 2-years	65.8	1.9	39.9	16.1
Private 2-3 years	56.0	6.8	48.5	23.0
Private 4-year no PhD	66.5	14.0	60.9	33.3
Private 4-year PhD	58.0	12.6	51.7	32.3
Proprietary < 2-year	82.2	0.3	65.2	58.5
Proprietary 2+ years	77.4	1.7	59.5	57.2

Attendance status 1989-90

FT/full year, same institution	56.0	10.4	46.9	30.0
FT/full year, transferred	52.5	5.4	43.1	27.8
FT/part year	51.3	5.3	41.4	28.0
PT/full year, same institution	28.9	2.1	24.4	9.8
PT/full year, transferred	41.0	3.2	34.0	18.0
PT/part year	26.1	0.4	23.0	5.8

Note: "Any aid" includes all types of financial aid, such as "other

aid", not shown separately. For attendance status,

"transferred" includes students who attended more than one institution (sometimes concurrently), and those who actually transferred to another institution.

Source: NCES NPSAS:90 Undergraduate Table Generation System

Table 4.--Average amounts of aid received by undergraduates, by aid type and selected student characteristics: 1989-90

College				
	Any aid	work-study	Grant aid	Loan aid
Total	\$3,606	\$1,058	\$2,257	\$2,799

Income and dependency level

Dep: Lt \$10,000	\$4,275	\$1,003	\$2,924	\$2,253
Dep:\$10,000-19,999	\$4,365	\$1,041	\$2,890	\$2,430
Dep:\$20,000-29,999	\$4,084	\$1,033	\$2,604	\$2,537
Dep:\$30,000-39,999	\$4,058	\$1,008	\$2,617	\$2,463

Dep:\$40,000-49,999	\$3,912	\$969	\$2,559	\$2,603
Dep:\$50,000-59,999	\$3,818	\$949	\$2,524	\$2,587
Dep:\$60,000-69,999	\$3,879	\$978	\$2,750	\$3,039
Dep:\$70,000-79,999	\$4,001	\$1,063	\$3,259	\$3,120
Dep:\$80,000-99,999	\$3,614	\$1,142	\$2,626	\$3,215
Dep:\$100,000 or more	\$3,758	\$906	\$3,337	\$2,770

Ind: Lt \$5,000	\$3,996	\$1,219	\$2,380	\$3,004
Ind:\$5,000-9,999	\$3,617	\$1,155	\$2,026	\$2,975
Ind:\$10,000-19,999	\$2,997	\$1,211	\$1,720	\$3,135
Ind:\$20,000-29,999	\$2,553	\$1,210	\$1,330	\$3,307
Ind:\$30,000-49,999	\$2,097	low n	\$1,103	\$3,449
Ind:\$50,000 or more	\$1,613	low n	\$1,252	\$3,087

Institution type and control

Public < 2-years	\$1,832	low n	\$1,124	\$2,547
Public 2-3 years	\$1,998	\$993	\$1,321	\$2,718
Public 4-year no PhD	\$3,017	\$1,047	\$1,935	\$2,300

Public 4-year PhD	\$3,608	\$1,225	\$2,255	\$2,520
Private < 2-years	\$3,720	low n	\$2,272	\$4,287
Private 2-3 years	\$3,365	\$705	\$2,153	\$2,601
Private 4-year no PhD	\$5,240	\$932	\$3,429	\$2,946
Private 4-year PhD	\$7,053	\$1,180	\$4,838	\$3,340
Proprietary < 2-year	\$4,102	low n	\$1,975	\$3,132
Proprietary 2+ years	\$3,991	\$1,070	\$2,009	\$2,874

Attendance status 1989-90

FT/full year, same institution	\$4,699	\$1,076	\$3,087	\$2,755
FT/full year, transferred	\$4,885	\$840	\$2,530	\$3,464
FT/part year	\$3,488	\$909	\$2,042	\$2,534
PT/full year, same institution	\$2,632	\$1,341	\$1,674	\$2,669
PT/full year, transferred	\$4,900	\$909	\$2,595	\$4,065
PT/part year	\$1,649	\$896	\$1,017	\$2,536

Note: Each column is based on recipients of that type of aid

(see Table 3). "Any aid" includes all types of financial

aid, such as "other aid" not shown separately and is based on

a much larger number of recipients than other columns.

Source: NCES NPSAS:90 Undergraduate Table Generation System

Table 5.--Percentage of undergraduates receiving federal aid,

by aid type and selected student characteristics: 1989-90

Any

Federal Federal Federal College (fed)

aid grants loans work-study

Total	29.2	21.3	17.9	3.4
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Income and dependency level

Dep: Lt \$10,000	65.7	61.9	31.0	10.5
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Dep:\$10,000-19,999	46.3	39.5	27.3	8.2
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Dep:\$20,000-29,999	38.1	26.0	26.3	7.8
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Dep:\$30,000-39,999	26.6	12.3	20.6	5.6
Dep:\$40,000-49,999	20.7	4.7	15.9	4.0
Dep:\$50,000-59,999	17.1	2.6	12.2	3.4
Dep:\$60,000-69,999	10.5	1.5	7.2	2.0
Dep:\$70,000-79,999	9.0	0.7	6.9	1.3
Dep:\$80,000-99,999	6.4	0.9	3.7	0.8
Dep:\$100,000 or more	3.1	0.7	2.0	0.2

Ind: Lt \$5,000	56.6	51.7	31.6	4.5
Ind:\$5,000-9,999	44.7	40.0	26.3	2.7
Ind:\$10,000-19,999	27.7	19.7	17.1	1.2
Ind:\$20,000-29,999	18.9	13.5	11.8	0.7
Ind:\$30,000-49,999	8.9	3.7	6.8	0.2
Ind:\$50,000 or more	4.8	2.3	3.2	0.1

Institution type and control

Public < 2-years	19.9	14.3	7.9	0.5
Public 2-3 years	15.2	13.2	4.4	1.1
Public 4-year no PhD	29.8	22.6	17.2	4.3

Public 4-year PhD	29.6	20.5	20.7	4.0
Private < 2-years	45.3	30.9	16.1	1.9
Private 2-3 years	39.0	29.3	21.9	4.4
Private 4-year no PhD	43.2	27.4	32.3	10.8
Private 4-year PhD	38.3	21.5	30.5	10.2
Proprietary < 2-year	76.7	56.4	58.0	0.3
Proprietary 2+ years	71.1	48.9	56.9	0.7

Attendance status 1989-90

FT/full year, same institution	40.7	27.7	28.4	8.4
FT/full year, transferred	36.6	24.3	25.8	3.6
FT/part year	41.9	30.3	27.1	4.3
PT/full year, same institution	16.6	12.3	9.3	1.7
PT/full year, transferred	24.0	14.5	17.0	2.3
PT/part year	12.6	10.0	5.5	0.3

Note: For attendance status, "transferred" includes students who
attended more than one institution (sometimes concurrently),

and those who actually transferred to another institution.

Source: NCES NPSAS:90 Undergraduate Table Generation System

Table 6.--Average amounts of federal aid received by undergraduates,

by aid type and selected student characteristics: 1989-90

	Any federal	Federal grants	Federal loans	College(fed) Work-study
Total	\$3,042	\$1,544	\$2,642	\$1,020

Income and dependency level

Dep: Lt \$10,000	\$2,896	\$1,725	\$2,209	\$987
Dep:\$10,000-19,999	\$3,081	\$1,636	\$2,370	\$1,003
Dep:\$20,000-29,999	\$2,926	\$1,290	\$2,403	\$969
Dep:\$30,000-39,999	\$2,809	\$1,070	\$2,286	\$947
Dep:\$40,000-49,999	\$2,899	\$941	\$2,349	\$898
Dep:\$50,000-59,999	\$2,959	\$1,130	\$2,371	\$868

Dep:\$60,000-69,999	\$3,122	\$1,875	\$2,521	\$791
Dep:\$70,000-79,999	\$3,109	low n	\$2,495	\$1,078
Dep:\$80,000-99,999	\$3,074	low n	\$2,568	\$920
Dep:\$100,000 or more	\$3,123	low n	\$2,688	low n

Ind: Lt \$5,000	\$3,336	\$1,751	\$2,886	\$1,211
Ind:\$5,000-9,999	\$3,149	\$1,528	\$2,855	\$1,183
Ind:\$10,000-19,999	\$3,007	\$1,482	\$2,990	\$1,209
Ind:\$20,000-29,999	\$2,876	\$1,174	\$3,047	\$1,190
Ind:\$30,000-49,999	\$2,925	\$1,178	\$3,039	low n
Ind:\$50,000 or more	\$2,874	\$1,510	\$3,137	low n

Attendance status 1989-90

FT/full year, same instituon	\$3,516	\$1,775	\$2,672	\$1,033
FT/full year, transferred	\$2,905	\$1,478	\$2,454	\$771
FT/part year	\$2,914	\$1,384	\$2,497	\$865
PT/full year, same instituon	\$2,814	\$1,447	\$2,663	\$1,319
PT/full year, transferred	\$3,185	\$1,629	\$2,662	\$871

PT/part year	\$2,006	\$1,075	\$2,449	\$869
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Institution type and control

Public < 2-years	\$2,176	\$1,339	\$2,513	low n
Public 2-3 years	\$1,850	\$1,270	\$2,082	\$1,010
Public 4-year no PhD	\$2,745	\$1,611	\$2,146	\$1,044
Public 4-year PhD	\$3,198	\$1,643	\$2,412	\$1,166
Private < 2-years	\$3,667	\$1,751	\$4,231	low n
Private 2-3 years	\$2,733	\$1,521	\$2,397	\$630
Private 4-year no PhD	\$3,628	\$1,716	\$2,811	\$865
Private 4-year PhD	\$4,133	\$1,967	\$3,104	\$1,090
Proprietary < 2-year	\$3,697	\$1,575	\$3,114	low n
Proprietary 2+ years	\$3,519	\$1,523	\$2,829	low n

Note: Each column is based on recipients of that type of aid

(see Table 5). "Any federal" aid includes PLUS loans to parents; PLUS loans are excluded from "federal loans" shown in this table.

Source: NCES NPSAS:90 Undergraduate Table Generation System

Table 7.--Percentage of graduate and first-professional students

receiving aid, by aid source and selected student

characteristics: 1989-90

	Any aid	Federal aid	Institu- tion aid	Employer aid
Total	45.1	17.7	24.6	10.2

Income and dependency status

Dependent (all)	55.1	27.0	37.1	2.7
Ind: Lt \$5,000	62.1	36.8	38.3	3.7
Ind:\$5,000-9,999	61.3	30.0	41.6	4.1
Ind:\$10,000-19,999	48.7	19.5	30.1	8.3
Ind:\$20,000-29,999	40.3	13.5	18.3	13.5
Ind:\$30,000-49,999	34.1	7.5	13.7	14.5

Ind:\$50,000 or more	31.0	5.4	11.7	15.1
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Institution type and control

Public 4-year no PhD	25.5	6.2	10.0	10.2
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Public 4-year PhD	45.3	16.5	29.2	7.6
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Private 4-year no PhD	40.6	11.5	15.2	15.7
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Private 4-year PhD	58.2	28.2	29.7	12.5
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Proprietary 2+ years	66.7	61.4	18.0	0.8
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Attendance status 1989-90

FT/full year, same	70.2	39.9	46.7	3.2
--------------------	------	------	------	-----

FT/full year, transfer	71.9	33.1	48.4	6.9
------------------------	------	------	------	-----

FT/part year	50.5	23.8	32.4	3.4
--------------	------	------	------	-----

PT-full year, same	35.8	9.5	17.4	13.6
--------------------	------	-----	------	------

PT-full year, transfer	38.3	10.4	16.6	14.4
------------------------	------	------	------	------

PT-part year	29.0	4.0	11.0	14.1
--------------	------	-----	------	------

Degree program type

Master's degree	39.8	12.0	20.3	12.4
-----------------	------	------	------	------

Doctoral degree	59.9	12.5	49.7	7.6
First-professional	70.3	59.4	32.8	1.3
Other graduate program	34.5	8.7	17.0	11.2

Intensity & dependency sampled term

Full-time dependent	65.9	37.2	40.2	2.7
Full-time independent	64.0	34.4	40.6	4.6
Less than FT depend	36.9	4.1	33.4	3.4
Half-time+ independent	38.1	11.5	17.4	13.3
Less-than-half indep	28.4	2.0	11.1	15.7

Note: "Any aid" includes all types of financial aid, such as "state aid" and "other aid", not shown separately.

Source: NCES NPSAS:90 Graduate/1st-Professional Table Generation System

.Table 8.--Average amounts of aid received by graduate and first-professional students, by aid source and selected student

characteristics: 1989-90

Any Federal Institu- Employer

aid aid tion aid aid

Total	\$7,987	\$8,108	\$6,714	\$1,870
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Dependency status

Dependent (all)	\$9,339	\$8,976	\$5,859	low n
Ind: Lt \$5,000	\$10,944	\$9,436	\$7,098	\$2,220
Ind:\$5,000-9,999	\$10,087	\$7,930	\$7,669	\$2,771
Ind:\$10,000-19,999	\$9,113	\$7,707	\$7,880	\$1,615
Ind:\$20,000-29,999	\$6,064	\$7,113	\$5,504	\$1,721
Ind:\$30,000-49,999	\$5,024	\$7,173	\$5,503	\$1,628
Ind:\$50,000 or more	\$4,084	\$6,107	\$4,016	\$2,223

Attendance status 1989-90

FT/full year, same institution	\$12,211	\$9,216	\$8,667	\$4,463
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FT/full year, transferred \$11,973 \$9,220 \$7,077 low n

FT/part year \$8,770 \$6,546 \$7,604 low n

PT/full year, same institution \$5,869 \$5,924 \$6,142 \$2,177

PT/full year, transferred \$4,785 \$5,753 \$4,021 \$1,213

PT/part year \$2,376 \$4,652 \$2,367 \$1,192

Degree program type

Master's degree \$5,876 \$5,975 \$5,895 \$1,825

Doctoral degree \$12,018 \$5,954 \$11,239 \$3,237

First-professional \$12,320 \$10,656 \$4,397 \$4,068

Other graduate program \$5,161 \$6,872 \$5,035 \$1,284

Institution type and control

Public 4-year no PhD \$3,081 \$4,686 \$3,239 \$634

Public 4-year PhD \$7,592 \$6,781 \$6,602 \$1,362

Private 4-year no PhD \$3,664 \$5,554 \$2,041 \$1,779

Private 4-year PhD \$10,763 \$10,119 \$8,418 \$3,022

Proprietary 2+ years \$8,386 \$7,797 low n low n

Intensity & dependency sampled term

Full-time dependent	\$9,846	\$8,756	\$6,377	low n
Full-time independent	\$10,750	\$8,637	\$7,838	\$3,422
Less than FT depend	\$5,387	low n	\$4,507	low n
Half-time+ independent	\$5,391	\$5,396	\$5,452	\$2,071
Less-than-half indep	\$2,318	\$4,001	\$2,852	\$1,173

Note: Each column is based on recipients of that type of aid

(see Table 7). The "Any aid" column includes all types of financial aid, such as "other aid" and "state aid", not shown separately; and is based on a much larger number of recipients than other columns.

Source: NCES NPSAS:90 Graduate/1st-Professional Table Generation System

.Table 9.--Percentage of graduate and first-professional students

receiving aid, by aid type and selected student

characteristics: 1989-90

	Any aid	Grant aid	Loan aid	Asstantship (all types)
Total	45.1	29.4	17.5	9.6

Income and dependency status

Dependent (all)	55.1	32.5	26.4	14.5
Ind: Lt \$5,000	62.1	36.2	36.9	14.6
Ind:\$5,000-9,999	61.3	34.4	29.9	21.2
Ind:\$10,000-19,999	48.7	30.8	19.5	13.6
Ind:\$20,000-29,999	40.3	27.8	13.2	5.3
Ind:\$30,000-49,999	34.1	24.8	7.4	3.7
Ind:\$50,000 or more	31.0	25.2	4.8	3.0

Institution type and control

Public 4-year no PhD	25.5	18.1	5.9	3.8
Public 4-year PhD	45.3	28.3	16.1	15.0

Private 4-year no PhD	40.6	30.6	11.1	2.1
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Private 4-year PhD	58.2	37.8	28.4	7.4
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Proprietary 2+ years	66.7	15.0	61.4	0.0
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Attendance status 1989-90

FT/full year, same institution	70.2	39.3	39.7	21.5
--------------------------------	------	------	------	------

FT/full year, transferred	71.9	53.6	33.1	19.7
---------------------------	------	------	------	------

FT/part year	50.5	27.8	24.0	15.9
--------------	------	------	------	------

PT/full year, same institution	35.8	25.2	9.5	8.0
--------------------------------	------	------	-----	-----

PT/full year, transferred	38.3	25.2	9.5	4.6
---------------------------	------	------	-----	-----

PT/part year	29.0	23.2	3.7	2.0
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Degree program type

Master's degree	39.8	27.6	11.9	8.7
-----------------	------	------	------	-----

Doctoral degree	59.9	39.8	11.8	28.5
-----------------	------	------	------	------

First-professional	70.3	34.9	60.2	2.7
--------------------	------	------	------	-----

Other graduate program	34.5	24.7	8.0	5.8
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Intensity & dependency sampled term

Full-time dependent	65.9	38.0	36.6	14.2
Full-time independent	64.0	37.2	34.5	17.1
Less than FT dependent	36.9	22.6	4.1	17.5
Half-time+ independent	38.1	25.6	11.5	7.3
Less-than-half independent	28.4	23.9	1.7	2.5

Note: "Any aid" also includes other types of financial aid, such as work-study, etc., not shown separately. For attendance status, "transferred" includes students who attended more than one institution (sometimes concurrently), and those who actually transferred to another institution.

Source: NCES NPSAS:90 Graduate/1st-Professional Table Generation System

Table 10.--Average amounts of aid received by graduate and first-professional students, by aid type and selected student characteristics: 1989-90

Any Grant Loan Asstantship

aid aid aid (all types)

Total \$7,987 \$3,236 \$8,550 \$7,038

Income and dependency status

Dependent (all)	\$9,339	\$4,337	\$9,012	\$4,816
Ind: Lt \$5,000	\$10,944	\$4,218	\$9,806	\$6,731
Ind:\$5,000-9,999	\$10,087	\$4,167	\$8,099	\$7,171
Ind:\$10,000-19,999	\$9,113	\$3,630	\$8,058	\$7,850
Ind:\$20,000-29,999	\$6,064	\$2,583	\$7,936	\$6,659
Ind:\$30,000-49,999	\$5,024	\$2,170	\$7,817	\$7,473
Ind:\$50,000 or more	\$4,084	\$2,348	\$7,479	\$5,650

Institution type and control

Public 4-year no PhD	\$3,081	\$1,113	\$5,109	\$4,288
Public 4-year PhD	\$7,592	\$2,694	\$6,966	\$7,065
Private 4-year no PhD	\$3,664	\$1,836	\$5,781	\$2,644

Private 4-year PhD	\$10,763	\$4,869	\$10,734	\$8,242
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Proprietary 2+ years	\$8,386	low n	\$8,482	low n
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Attendance status 1989-90

FT/full year, same institution	\$12,211	\$5,006	\$9,663	\$7,505
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FT/full year, transferred	\$11,973	\$3,721	\$11,518	low n
---------------------------	----------	---------	----------	-------

FT/part year	\$8,770	\$4,081	\$6,687	\$6,266
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PT/full year, same institution	\$5,869	\$2,608	\$6,035	\$7,061
--------------------------------	---------	---------	---------	---------

PT/full year, transferred	\$4,785	\$2,312	\$7,966	low n
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PT/part year	\$2,376	\$1,331	\$5,062	\$4,921
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Degree program type

Master's degree	\$5,876	\$2,644	\$6,249	\$6,248
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Doctoral degree	\$12,018	\$5,687	\$5,910	\$8,970
-----------------	----------	---------	---------	---------

First-professional	\$12,320	\$3,893	\$11,219	\$4,084
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Other graduate program	\$5,161	\$2,273	\$7,360	\$6,056
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Intensity & dependency sampled term

Full-time dependent	\$9,846	\$4,380	\$8,746	\$5,276
Full-time independent	\$10,750	\$4,406	\$9,054	\$7,264
Less than FT depend	\$5,387	low n	low n	low n
Half-time+ independent	\$5,391	\$2,464	\$5,650	\$6,487
Less-than-half indep	\$2,318	\$1,272	\$5,278	\$6,772

Note: Each column is based on recipients of that type of aid (see Table 9). The "Any aid" column includes all types of financial aid, such as "other aid" not shown separately and is based on a much larger number of recipients than other columns.

Source: NCES NPSAS:90 Graduate/1st-Professional Table Generation System

Table A.1--Participation rates for students included in the analysis file, by selected institution characteristics for NPSAS:90

Weighted number of
students in analysis file/

weighted number of NPSAS

eligible students

All students 84%

Institution type

Less-than-2-year 87%

2-year 75%

4-year, non-PhD granting 90%

PhD granting 89%

Institution control

Public 81%

Private 90%

Proprietary	94%
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Level and Control

Public, less-than-2-year	71%
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Public, 2-year	74%
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Public, 4-year, non-PhD granting	88%
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Public, PhD granting	90%
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Private, less-than-2-year	91%
---------------------------	-----

Private, 2-year	90%
-----------------	-----

Private, 4-year, non-PhD granting	92%
-----------------------------------	-----

Private, Phd granting	89%
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Proprietary, less-than-2-year	93%
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Proprietary, 2-year or more	96%
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Student Level (based on Record Abstract)

Undergraduate	87%
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Graduate	84%
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First-professional 80%

Note: The overall weighted response rate for the student telephone interviews was 76 percent. Additional information on response rates will be published in the Undergraduate Financing of Postsecondary Education report, scheduled for release in fall 1991.

.Table A.2--Estimates and standard errors for percentages and means noted in highlights

Any	Any	Any	Any
Aid	Federal	Aid	Federal

Percent Estimates Standard Errors

Total (Undergraduates)	42.8	29.2	0.81	0.74
------------------------	------	------	------	------

Institution type and control

Public 2-3 years	27.6	15.2	1.25	0.95
Public 4-year no PhD	42.9	29.8	1.61	1.37
Public 4-year PhD	43.1	29.6	1.36	1.19
Private 4-year no PhD	66.5	43.2	1.68	1.95
Private 4-year PhD	58.0	38.3	1.47	1.56
Proprietary < 2-year	82.2	76.7	2.22	2.57

Any Any
aid aid

Estimated Standard Error

Means

Total (Undergraduates) \$3,606 \$62

Institution type and control

Public < 2-years \$1,832 \$332

Public 2-3 years \$1,998 \$106

Public 4-year no PhD \$3,017 \$79

Public 4-year PhD	\$3,608	\$76
Private < 2-years	\$3,720	\$453
Private 2-3 years	\$3,365	\$212
Private 4-year no PhD	\$5,240	\$193
Private 4-year PhD	\$7,053	\$317
Proprietary < 2-year	\$4,102	\$164
Proprietary 2+ years	\$3,991	\$149

Any Grant Loan
aid aid aid

Percent Estimates

Total (Undergraduates)	42.8	36.2	18.8
Income and dependency level			
Dep: Lt \$10,000	73.9	70.5	32.0

Standard Errors

Total (Undergraduates) 0.81 0.73 0.65

Income and dependency level

Dep: Lt \$10,000 1.57 1.66 1.44

Any

CWSP Federal Federal Federal

(Fed) aid grant loan

Percent Estimates

Total (Undergraduates) 3.4 29.2 21.3 17.9

Income and dependency level

Dep: Lt \$10,000 10.5 65.7 61.9 31.0

Institution type and control

Public 4-year no PhD 4.3 29.8 22.6 17.2

Public 4-year PhD	4.0	29.6	20.5	20.7
Private 4-year no PhD	10.8	43.2	27.4	32.3
Private 4-year PhD	10.2	38.3	21.5	30.5

Standard Errors

Total	0.18	0.74	0.61	0.63
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Income and dependency level

Dep: Lt \$10,000	0.79	1.67	1.68	1.42
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Institution type and control

Public 4-year no PhD	0.45	1.37	1.06	1.25
Public 4-year PhD	0.47	1.19	1.01	0.93
Private 4-year no PhD	0.97	1.95	2.00	1.53
Private 4-year PhD	1.07	1.56	1.66	1.27

Any Asstantship Any Asstantship

aid (all types) aid (all types)

Percent Estimates Standard Errors

Total (Graduate/1st Prof.) 45.1 9.6 1.21 0.58

Degree program type

Master's degree 39.8 8.7 1.39 0.69

Doctoral degree 59.9 28.5 2.81 2.51

First-professional 70.3 2.7 1.20 0.42

Any Grant Loan Asstantship

aid aid aid (all types)

Estimated Means

Total (Graduate/1st-Prof.) \$7,987 \$3,236 \$8,550 \$7,038

Degree program type

Master's degree	\$5,876	\$2,644	\$6,249	\$6,248
Doctoral degree	\$12,018	\$5,687	\$5,910	\$8,970
First-professional	\$12,320	\$3,893	\$11,219	\$4,084

Standard Errors

Total	\$295	\$185	\$233	\$224
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Degree program type

Master's degree	\$250	\$141	\$256	\$215
Doctoral degree	\$756	\$567	\$443	\$401
First-professional	\$367	\$235	\$326	\$566

Any

Federal Institu- Employer

aid tion aid aid

Estimated Means

Total (Graduate/1st-Prof.)	\$8,108	\$6,449	\$1,829
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Degree program type

Master's degree	\$5,975	\$6,368	\$1,698
Doctoral degree	\$5,954	\$9,361	\$2,809
First-professional	\$10,656	\$4,669	\$3,591

Standard Errors

Total	\$219	\$300	\$117
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Degree program type

Master's degree	\$168	\$324	\$107
Doctoral degree	\$498	\$707	\$478
First-professional	\$334	\$264	\$581

Table A.3--Estimated number of undergraduates (in thousands) enrolled at any time during 1989-90 based on weighted number of sampled students

Undergraduates (Weighted n/1,000)

Total	16,271
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Attendance status 1989-90

FT/full year, same institution 3,848

FT/full year, transferred 223

FT/part year 1,487

PT/full year, same institution 2,951

PT/full year, transferred 1,049

PT/part year 4,685

Income and dependency level

Dep: Lt \$10,000 975

Dep:\$10,000-19,999 887

Dep:\$20,000-29,999 1,042

Dep:\$30,000-39,999 1,240

Dep:\$40,000-49,999 1,017

Dep:\$50,000-59,999 758

Dep:\$60,000-69,999	657
Dep:\$70,000-79,999	328
Dep:\$80,000-99,999	394
Dep:\$100,000 or more	464
Ind: Lt \$5,000	1,514
Ind:\$5,000-9,999	1,361
Ind:\$10,000-19,999	2,133
Ind:\$20,000-29,999	1,411
Ind:\$30,000-49,999	1,498
Ind:\$50,000 or more	531

Institution type and control

Public < 2-years	231
Public 2-3 years	6,821
Public 4-year no PhD	2,295
Public 4-year PhD	2,965
Private < 2-years	72
Private 2-3 years	197
Private 4-year no PhD	1,460

Private 4-year PhD	838
Proprietary < 2-year	920
Proprietary 2+ years	472

Note: Readers are cautioned not to compare the weighted numbers in this table with the 1989 IPEDS enrollment data, which reflects fall enrollment only. Additional information on the NPSAS:90 sample will be described in the forthcoming methodology report.

Source: NCES NPSAS:90 Undergraduate Table Generation System

Table A.4--Estimated number of graduate and first-professional students (in thousands) enrolled at any time during 1989-90 based on weighted number of sampled students

Graduate (Weighted n/1,000)

Total	2,318
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Attendance status 1989-90

FT/full year, same institution 493

FT/full year, transferred 10

FT/part year 108

PT/full year, same institution 707

PT/full year, transferred 95

PT/part year 722

Degree program type

Master's degree 1,346

Doctoral degree 255

First-professional 303

Other graduate program 414

Income and dependency level

Dep: (all) 74

Ind: Lt \$5,000 325

Ind:\$5,000-9,999 269

Ind:\$10,000-19,999 422

Ind:\$20,000-29,999	398
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Ind:\$30,000-49,999	503
---------------------	-----

Ind:\$50,000 or more	324
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Institution type and control

Public 4-year no PhD	416
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Public 4-year PhD	1,024
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Private 4-year no PhD	210
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Private 4-year PhD	661
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Proprietary 2+ years	8
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Intensity & dependency sampled term

Full-time dependent	56
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Full-time independent	835
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Less than FT dependent	25
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Half-time+ independent	530
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Less-than-half independent	699
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Note: Readers are cautioned not to compare the weighted numbers in this table with the 1989 IPEDS enrollment data, which reflects fall enrollment only. Additional information on the NPSAS:90 sample will be described in the forthcoming methodology report.

Source: NCES NPSAS:90 Graduate/1st-Professional Table Generation System

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