

# WEB TABLES

U.S. DEPARTMENT OF EDUCATION  
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## Trends in Student Financing of Graduate and First- Professional Education: Selected Years, 1995–96 to 2007–08

In 2007–08, graduate and first-professional students received a total of \$36.7 billion in federal loans; federal grants; and grants from institutions, employers, and other sources (College Board 2008, figure 2b). In addition to these funds, they also received teaching and research assistantships and sought loans from private sources. These Web Tables provide detail on the sources of funds that graduate students used to finance their education and how their use of these funding mechanisms changed between 1995–96 and 2007–08. The data presented were collected through four administrations of the National Postsecondary Student Aid Study (NPSAS): 1995–96, 1999–2000, 2003–04, and 2007–08. The tables are organized into four sections.

The first series of tables present trends in the total financial aid students received from each of the major types of aid—grants, loans, and assistantships—during the four survey years.

- Table 1.1 shows the percentage of graduate students who received any financial aid and the average amount received, including private loans and graduate assistantships but not including tax benefits.
- Table 1.2 displays the percentage of graduate students who received any grants and the average amount received. This includes grants or scholarships from federal, state, and institutional sources such as graduate fellowships, tuition waivers, and employer tuition reimbursements as well as from private sources such as corporations, philanthropic foundations, and other groups.
- Table 1.3 displays trends in the rate of borrowing and the average total amount borrowed from federal, institutional, and other private sources. Graduate students can borrow from the federal Stafford, Perkins and Graduate PLUS loan programs as well as from some

nonprofit entities, states, and commercial lenders.

- Table 1.4 shows trends in the proportion of graduate students who received any assistantships and the average amount received. This includes research, teaching, and other assistantships that require academic employment in return for a stipend.

The second series of tables present trends in aid receipt by aid source, distinguishing among aid received from the federal government, institutions, employers, and other private sources, during each survey year.

- Table 2.1 displays trends in the rate of graduate students who received any federal aid and the average amount received.
- Table 2.2 presents trends in the percentage of graduate students who received any institutional aid, including graduate assistantships, tuition waivers, or fellowships, and the average amount received.

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- Table 2.3 shows trends in the proportion of graduate students who borrowed from private loan sources and the average amount borrowed.
- Table 2.4 displays the percentage of graduate students who received any employer aid and the average amount received. Employer aid includes tuition waivers for postsecondary institution employees and their dependents and employer-paid tuition reimbursements to students or their parents.

The third and fourth series of tables present trend data on students' employment while enrolled and on the cost of graduate education, respectively, during each survey year.

- Table 3.1 shows trends in the percentage of graduate students who worked while enrolled and the average number of hours worked per week.
- Table 4.1 displays graduate and first-professional students' average net price after grants and the average out-of-pocket price.

## RELATED NCES REPORTS

*Web Tables—Profile of Students in Graduate and First-Professional Education: 2007–08* (NCES 2010-177)

*Web Tables—Student Financing of Graduate and First-Professional Education: 2007–08* (NCES 2011-172)

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

*Web Tables—Profile of Graduate and First-Professional Students: Trends From Selected Years, 1995–96 to 2007–08* (NCES 2011-219)

## DATA

The estimates presented in these tables were generated from the 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08), a comprehensive, nationally representative survey of how students finance their postsecondary education conducted by the National Center for Education Statistics (NCES). 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 from these institutions students are selected in the second stage. The NPSAS:08 target population consisted of all eligible undergraduate and graduate students enrolled any time between July 1, 2007, and June 30, 2008, at Title IV<sup>1</sup> eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Approximately 114,000 undergraduates and 14,000 graduate students were study respondents for NPSAS:08.

The estimates in these tables reflect the newly reweighted data for the NPSAS:96, NPSAS:2000, and NPSAS:04 surveys. The Stafford loan data for those years were reweighted so that they could be compared with NPSAS:08.<sup>2</sup> This publication contains the reweighted Stafford loan estimates for those survey years. The Federal Stafford loan program is the largest student loan program available to undergraduate and graduate students, offering both subsidized and unsubsidized loans. The reweighted Stafford loan estimates also affected the total loan estimates.

For more information on NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08, see the following methodology reports:

- *Methodology Report for the 1995–96 National Postsecondary Student Aid Study* (<http://nces.ed.gov/pubs98/98073.pdf>)
- *Methodology Report for the 1999–2000 National Postsecondary Student Aid Study* (<http://nces.ed.gov/pubs2002/2002152.pdf>)
- *2004 National Postsecondary Student Aid Study (NPSAS:04) Full-scale Methodology Report* (<http://nces.ed.gov/pubs2006/2006180.pdf>)
- *2007–08 National Postsecondary Student Aid Study (NPSAS:08): Student Financial Aid Estimates for 2007–08: First Look* (<http://nces.ed.gov/pubs2009/2009166.pdf>).

## DATA ANALYSIS SYSTEM (DAS)

These estimates were produced using the Data Analysis System (DAS), a web-based software application that enables users to generate tables for most of the postsecondary surveys conducted by NCES. The DAS produces the design-adjusted standard errors necessary for testing the statistical significance of differences between the estimates. The DAS also contains a detailed description of how each variable was created and includes the wording of questions for variables coming directly from the interview.

With the DAS, users can replicate or expand upon the tables presented here. The output from the DAS includes the parameter estimates (e.g., percentages or means), their standard errors,<sup>3</sup> and weighted sample sizes. If the number of valid cases is too small (i.e., fewer than 30 cases) to produce a reliable estimate, the DAS prints the message “low-N” instead of the estimate.

The DAS can be accessed electronically at <http://nces.ed.gov/DAS>. If users are new to the DAS, the DAS User Help Center (<http://nces.ed.gov/dasol/help>) provides online tutorials offering step-by-step instructions on how to use all the functions of the DAS. For a description of all the options available, users should access the DAS at <http://nces.ed.gov/dasolv2>.

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## REFERENCES

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

## ENDNOTES

<sup>1</sup> Title IV institutions are those eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act. These programs include Pell Grants, federal student loans, work-study, and other federal aid.

<sup>2</sup> NCES surveys use weights to inflate sample results to population totals. For NPSAS:08, NCES shifted its weighting procedure from gross commitments to net disbursements because it concluded that net disbursements provide a more accurate measure of student loan amounts applied to the cost of attendance than do gross commitments. For NPSAS:96, NPSAS:2000, and NPSAS:04, the weights were based originally on Stafford loan gross commitments. These estimates were then adjusted in 2009 to sum to the total Stafford loan net disbursements, making them comparable to NPSAS:08. The NPSAS surveys for 1989–90 and 1992–93 did not use Stafford loan totals (either gross or net commitments) in their weighting procedures and therefore did not need to be reweighted. Data in these tables will differ from previous NCES publications on graduate borrowing of Stafford loans.

<sup>3</sup> NPSAS samples are not simple random samples; therefore, simple random sample techniques for estimating sampling errors cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples using a bootstrap technique. This technique approximates the estimator using replications of the sampled population.

# National Center for Education Statistics

**Table 1.1. Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	52.8	\$9,600	59.8	\$12,800	71.3	\$14,500	73.7	\$17,600
Graduate level								
Master's degree program	52.4	7,700	58.6	10,200	69.4	11,500	73.5	14,400
Doctoral degree program	65.7	11,400	72.4	18,400	81.9	19,700	85.9	23,800
First-professional degree program	79.0	16,800	83.9	20,900	86.9	25,100	87.6	33,200
Other <sup>1</sup>	30.0	5,300	37.0	6,400	55.7	8,300	46.8	8,700
Master's degree								
Business administration (M.B.A.)	51.8	7,300	60.6	10,000	73.6	11,900	80.7	14,500
Education (any master's)	42.3	5,400	47.7	6,700	60.5	9,500	65.6	11,800
Other master's <sup>2</sup>	58.9	8,800	63.9	11,700	73.2	12,300	75.7	15,700
Doctoral degree								
Ph.D. (except in education)	71.4	12,100	79.1	20,600	87.3	21,200	90.9	24,400
Education (any doctorate)	45.1	7,300	50.0	9,800	67.6	12,100	73.6	17,400
Any other doctoral	65.5	10,500	71.2	16,000	77.9	20,000	81.2	25,500
First-professional degree								
Medicine (M.D. or D.O.)	81.6	20,900	79.3	23,300	88.5	30,400	84.0	35,900
Other health science <sup>3</sup>	81.9	16,000	83.9	19,400	90.6	25,900	89.8	31,600
Law (LL.B. or J.D.)	80.5	17,100	88.5	22,500	88.3	24,800	89.0	34,600
Theology (M.Div., M.H.L., B.D.)	76.0	11,300	73.4	5,900	71.3	11,700	82.7	14,500
Attendance intensity								
Full-time/full-year	75.9	14,100	81.7	19,100	85.9	21,900	87.0	26,300
Part-time or part-year	42.2	6,000	48.7	7,500	64.3	9,700	66.9	11,700
Institution type <sup>4</sup>								
Public	50.9	8,300	55.3	10,700	68.5	12,900	70.3	15,900
Private nonprofit	55.2	11,400	65.5	15,700	73.3	16,600	74.9	19,700
For-profit	52.1	6,100	71.1	11,900	90.0	13,400	91.2	17,800
Tuition and fees								
Less than \$5,000	44.3	5,700	49.0	7,400	61.4	8,900	62.1	9,600
\$5,000–14,999	68.6	12,700	77.5	15,500	80.9	15,500	81.1	18,300
\$15,000–24,999	77.1	21,800	86.8	25,400	86.8	24,600	86.4	26,500
\$25,000 or more	83.2	26,200	83.1	32,700	89.8	31,600	88.3	33,200
Sex								
Male	55.0	10,100	64.2	13,600	75.6	15,100	76.7	18,400
Female	50.9	9,000	56.5	12,100	68.1	14,000	71.7	17,000

See notes at end of table.

# National Center for Education Statistics

**Table 1.1. Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	52.7	\$9,400	60.0	\$12,600	71.5	\$14,300	73.9	\$17,600
Resident alien	62.3	13,000	63.6	14,100	73.1	16,900	74.8	16,600
Foreign or international student	47.9	10,300	55.9	14,500	68.4	15,100	71.1	18,400
<b>Age</b>								
24 or younger	66.5	11,900	70.4	16,300	78.3	18,800	77.9	21,400
25–29	59.9	10,900	65.9	14,600	77.0	16,600	78.7	20,300
30–34	50.7	8,500	58.0	12,200	70.4	12,800	73.2	15,900
35–39	45.9	7,500	54.9	9,700	65.0	11,600	72.9	13,800
40 or older	36.3	5,400	46.4	7,400	60.7	8,700	62.9	12,000
<b>Race/ethnicity<sup>5</sup></b>								
White	52.3	9,200	59.1	12,300	69.3	13,900	71.6	17,000
Black	58.4	10,600	64.9	13,300	80.2	14,300	81.2	17,900
Hispanic	57.6	11,200	61.1	12,700	75.2	15,000	80.6	18,700
Asian/Pacific Islander	51.3	10,500	57.8	14,900	71.4	16,800	73.6	19,300
Other or Two or more races	50.3	9,800	64.0	16,100	75.8	17,100	72.5	19,100
<b>Marital status/dependents<sup>6</sup></b>								
Unmarried with no dependents	59.7	11,100	66.8	15,400	77.1	17,400	76.9	21,000
Married with no dependents	44.8	8,400	51.3	10,900	68.8	12,300	72.9	14,700
Unmarried with dependents	45.1	7,800	53.8	11,000	66.8	11,600	76.5	14,900
Married with dependents	46.5	6,600	54.9	8,900	63.5	10,500	66.4	12,800
<b>Income (including spouse's)<sup>7</sup></b>								
Lowest 25 percent	71.6	12,700	77.8	17,300	79.5	19,400	78.8	23,200
Lower middle 25 percent	55.1	11,100	60.2	13,800	77.7	16,200	80.0	18,800
Upper middle 25 percent	49.3	8,200	53.1	9,400	70.6	12,000	68.3	14,300
Highest 25 percent	40.9	5,600	46.1	7,000	57.7	8,800	66.5	11,400

! Interpret data with caution (estimates are unstable).

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S1.1. Standard errors for table 1.1: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	1.07	\$230	0.47	\$220	0.94	\$330	0.58	\$260
Graduate level								
Master's degree program	1.30	250	0.67	230	1.21	330	0.68	240
Doctoral degree program	2.65	630	1.19	370	1.52	530	0.74	450
First-professional degree program	1.76	520	1.03	810	1.17	810	1.19	670
Other	1.82	490	1.50	390	2.82	630	2.39	530
Master's degree								
Business administration (M.B.A.)	3.29	590	1.81	570	2.28	790	1.59	580
Education (any master's)	1.71	280	1.26	250	2.19	460	1.51	370
Other master's	2.04	330	0.98	270	1.48	390	0.98	320
Doctoral degree								
Ph.D. (except in education)	2.72	780	1.38	540	1.18	490	0.71	590
Education (any doctorate)	4.56	950	3.14	540	2.35	870	2.36	960
Any other doctoral	7.01	1,350	3.11	970	3.10	1,080	2.01	910
First-professional degree								
Medicine (M.D. or D.O.)	3.11	990	3.12	1,920	1.92	1,120	2.18	1,470
Other health science	2.63	870	2.04	800	2.43	1,010	2.16	1,130
Law (LL.B. or J.D.)	1.71	550	1.32	510	1.47	840	1.46	930
Theology (M.Div., M.H.L., B.D.)	22.67	5,110	10.13	1,220	7.12	1,510	3.91	2,260
Attendance intensity								
Full-time/full-year	1.30	410	0.66	360	1.06	350	0.65	310
Part-time or part-year	1.39	270	0.72	150	1.08	220	0.81	240
Institution type								
Public	1.18	250	0.69	190	1.05	240	1.03	340
Private nonprofit	1.97	470	0.83	510	1.43	640	0.77	330
For-profit	2.38	530	4.04	1,140	4.36	1,010	2.36	1,030
Tuition and fees								
Less than \$5,000	1.25	200	0.71	150	1.28	260	1.09	230
\$5,000–14,999	1.85	430	0.94	290	1.29	340	0.92	320
\$15,000–24,999	2.05	790	1.04	850	1.47	650	1.14	890
\$25,000 or more	4.19	2,010	2.60	1,220	1.56	990	1.15	1,290
Sex								
Male	1.47	360	0.87	360	0.93	480	0.86	390
Female	1.26	230	0.64	240	1.32	350	0.75	280

See notes at end of table.

# National Center for Education Statistics

**Table S1.1. Standard errors for table 1.1: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	1.10	\$210	0.57	\$210	1.02	\$340	0.64	\$280
Resident alien	5.30	840	3.41	1,610	3.18	1,130	2.85	1,130
Foreign or international student	5.24	1,810	2.05	620	2.18	580	1.73	520
<b>Age</b>								
24 or younger	1.62	480	1.09	390	1.42	520	1.12	420
25–29	1.60	340	1.01	310	1.11	440	0.84	340
30–34	2.57	460	1.51	450	2.00	540	1.36	500
35–39	2.28	550	1.79	480	2.36	720	2.12	550
40 or older	1.61	320	1.17	290	2.36	470	1.84	540
<b>Race/ethnicity</b>								
White	1.14	230	0.61	210	1.15	340	0.79	270
Black	2.80	560	1.99	750	2.06	520	1.81	760
Hispanic	5.18	570	1.94	590	2.76	850	1.64	940
Asian/Pacific Islander	3.61	670	1.78	630	1.78	730	1.65	530
Other or Two or more races	4.84	1,200	2.66	990	3.11	1,180	4.07	1,310
<b>Marital status/dependents</b>								
Unmarried with no dependents	1.31	300	0.64	270	0.93	400	0.73	310
Married with no dependents	2.06	400	1.14	400	1.88	480	1.70	530
Unmarried with dependents	2.37	620	1.72	500	3.36	660	2.46	820
Married with dependents	2.06	300	1.07	390	1.92	450	1.45	470
<b>Income (including spouse's)</b>								
Lowest 25 percent	1.36	430	0.85	310	1.06	530	0.82	370
Lower middle 25 percent	2.04	490	0.96	400	1.47	390	1.06	400
Upper middle 25 percent	1.96	380	1.14	350	1.49	350	1.24	420
Highest 25 percent	1.52	310	1.30	260	2.01	430	1.69	490

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

# National Center for Education Statistics

**Table 1.2. Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	29.8	\$4,000	38.2	\$6,000	40.0	\$5,800	41.1	\$7,500
Graduate level								
Master's degree program	30.1	3,500	37.4	4,900	38.4	4,600	40.3	6,500
Doctoral degree program	37.6	6,000	50.6	10,800	55.1	10,400	53.8	12,200
First-professional degree program	38.2	4,800	45.2	6,700	41.4	7,300	41.0	8,500
Other <sup>1</sup>	18.8	2,600	26.4	3,000	30.8	2,700	28.6	3,100
Master's degree								
Business administration (M.B.A.)	37.7	3,900	43.5	5,300	48.4	4,800	48.3	7,300
Education (any master's)	21.8	1,800	27.1	2,500	31.0	3,100	29.7	4,400
Other master's <sup>2</sup>	32.0	4,000	40.6	5,700	39.2	5,200	43.9	7,000
Doctoral degree								
Ph.D. (except in education)	42.8	6,800	55.9	12,600	62.7	12,300	63.9	14,100
Education (any doctorate)	24.4	‡	31.4	4,300	42.5	5,400	38.8	6,600
Any other doctoral	28.5	4,700	51.4	8,500	44.6	7,200	38.8	8,500
First-professional degree								
Medicine (M.D. or D.O.)	42.9	6,900	47.5	9,800	42.2	8,100	32.7	8,000
Other health science <sup>3</sup>	35.3	4,000	44.9	4,900	40.1	4,800	43.7	6,500
Law (LL.B. or J.D.)	36.2	4,200	39.9	6,700	37.6	8,200	41.4	9,600
Theology (M.Div., M.H.L., B.D.)	‡	‡	69.8	4,100	56.9	7,200	62.7	8,500
Attendance intensity								
Full-time/full-year	41.0	6,000	49.4	9,100	44.5	8,900	45.5	11,400
Part-time or part-year	24.9	2,400	32.6	3,600	37.8	4,100	38.9	5,200
Institution type <sup>4</sup>								
Public	28.4	3,300	36.1	4,700	39.6	5,400	42.1	6,900
Private nonprofit	31.7	4,900	41.6	7,700	41.0	6,600	42.0	8,600
For-profit	30.2	2,600	28.9	5,100	37.9	4,400	32.3	6,100 !
Tuition and fees								
Less than \$5,000	26.2	2,200	32.3	3,400	36.3	3,300	37.0	3,800
\$5,000–14,999	37.1	5,400	48.3	7,300	42.7	6,400	42.0	8,100
\$15,000–24,999	43.8	9,900	54.5	12,500	50.7	11,200	50.7	12,800
\$25,000 or more	46.7	12,800 !	44.6	17,100	46.8	13,600	49.8	13,800
Sex								
Male	31.3	4,400	41.0	6,500	43.7	6,600	46.1	8,400
Female	28.4	3,500	36.1	5,500	37.2	5,200	37.8	6,800

See notes at end of table.



# National Center for Education Statistics

**Table 1.2. Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	29.7	\$3,800	38.0	\$5,500	39.3	\$5,400	40.6	\$7,200
Resident alien	30.5	6,600	41.0	6,300	38.6	7,700	46.3	6,800
Foreign or international student	29.7	6,700	38.9	10,200	48.4	9,000	44.3	11,200
<b>Age</b>								
24 or younger	32.9	4,600	44.8	7,700	40.6	7,500	42.4	9,400
25–29	33.6	4,500	39.6	6,900	40.7	6,800	43.0	8,400
30–34	29.5	4,000	37.9	6,100	42.8	5,700	41.5	7,400
35–39	28.3	3,400	35.7	4,800	39.7	4,900	38.5	5,800
40 or older	22.5	2,400	32.6	3,200	36.6	3,300	38.2	5,000
<b>Race/ethnicity<sup>5</sup></b>								
White	30.0	3,600	38.6	5,500	39.7	5,400	41.4	6,900
Black	29.4	5,000	34.6	6,500	36.8	6,000	32.8	7,500
Hispanic	26.7	4,200	38.5	6,100	42.6	5,200	41.9	8,600
Asian/Pacific Islander	28.0	5,400	36.8	8,300	43.7	8,100	48.0	10,000
Other or Two or more races	31.6	6,000	43.5	8,900	35.7	7,500	39.1	8,400
<b>Marital status/dependents<sup>6</sup></b>								
Unmarried with no dependents	31.5	4,500	41.5	7,000	40.2	7,000	40.4	9,000
Married with no dependents	27.7	3,900	34.6	5,500	42.1	5,600	45.8	6,400
Unmarried with dependents	25.7	3,100	30.3	5,100	35.6	4,200	35.7	6,500
Married with dependents	29.3	2,800	37.5	4,300	39.6	4,400	41.5	5,700
<b>Income (including spouse's)<sup>7</sup></b>								
Lowest 25 percent	37.3	5,000	45.9	7,300	38.7	7,100	37.6	9,500
Lower middle 25 percent	27.8	5,100	33.8	7,200	40.8	7,300	39.4	8,500
Upper middle 25 percent	27.3	3,400	36.5	4,600	41.7	5,100	41.3	6,300
Highest 25 percent	28.0	2,600	36.6	4,300	38.7	3,900	47.1	5,900

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S1.2. Standard errors for table 1.2: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	1.10	\$200	0.60	\$210	0.94	\$180	0.82	\$250
Graduate level								
Master's degree program	1.21	180	0.75	160	1.30	160	1.06	230
Doctoral degree program	2.39	610	1.15	550	1.65	470	1.26	510
First-professional degree program	2.95	430	2.17	650	2.09	490	1.55	400
Other	1.59	460	1.35	220	2.17	290	2.10	290
Master's degree								
Business administration (M.B.A.)	3.13	410	1.56	240	2.87	270	3.42	530
Education (any master's)	1.41	240	1.19	180	2.62	240	1.46	260
Other master's	2.34	240	1.05	240	1.67	250	1.36	290
Doctoral degree								
Ph.D. (except in education)	3.16	730	1.81	570	1.81	440	1.43	670
Education (any doctorate)	4.70	†	2.79	390	2.59	560	2.14	510
Any other doctoral	5.51	1,180	3.27	780	3.16	730	3.37	500
First-professional degree								
Medicine (M.D. or D.O.)	4.67	1,440	3.49	1,540	2.65	1,170	3.35	1,080
Other health science	6.41	690	4.91	630	5.24	710	3.52	560
Law (LL.B. or J.D.)	2.33	500	2.82	640	2.62	620	2.03	490
Theology (M.Div., M.H.L., B.D.)	†	†	9.51	1,190	9.82	1,560	5.57	1,880
Attendance intensity								
Full-time/full-year	2.07	380	1.10	380	1.36	280	1.37	430
Part-time or part-year	1.09	150	0.66	100	1.21	140	0.91	160
Institution type								
Public	0.99	170	0.79	130	0.96	170	1.04	360
Private nonprofit	2.26	380	1.14	460	1.74	350	0.96	270
For-profit	4.49	220	4.62	580	6.88	660	5.89	1,950
Tuition and fees								
Less than \$5,000	1.11	100	0.71	110	1.35	140	1.08	130
\$5,000–14,999	1.93	370	1.38	250	1.69	220	1.19	400
\$15,000–24,999	2.70	1,050	2.17	980	2.45	560	2.79	720
\$25,000 or more	4.14	4,430	4.22	1,850	2.91	1,020	2.05	490
Sex								
Male	1.63	330	0.97	290	1.35	250	1.25	370
Female	1.05	180	0.66	210	1.27	210	0.91	220

See notes at end of table.

# National Center for Education Statistics

**Table S1.2. Standard errors for table 1.2: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Citizenship								
U.S. citizen	1.14	\$190	0.67	\$200	1.01	\$170	0.87	\$260
Resident alien	4.17	1,030	3.40	930	4.06	770	3.79	600
Foreign or international student	5.01	1,210	1.76	590	1.93	480	1.76	470
Age								
24 or younger	1.52	320	1.30	300	1.49	350	1.26	580
25–29	1.66	300	1.02	260	1.20	280	1.03	250
30–34	2.19	420	1.33	380	2.04	290	2.01	360
35–39	2.37	500	1.73	440	2.66	430	1.90	430
40 or older	1.37	250	1.13	140	2.33	210	1.78	430
Race/ethnicity								
White	1.27	190	0.69	190	1.07	170	0.95	210
Black	2.74	630	2.56	640	2.71	470	2.41	710
Hispanic	2.56	680	1.83	480	3.58	580	2.26	1,260
Asian/Pacific Islander	2.56	630	1.61	520	1.85	440	2.05	430
Other or Two or more races	4.56	830	2.80	840	3.94	750	3.99	1,160
Marital status/dependents								
Unmarried with no dependents	1.24	260	0.81	270	1.03	240	0.85	360
Married with no dependents	1.65	360	1.12	320	1.74	270	2.13	320
Unmarried with dependents	2.00	470	1.62	400	3.46	360	2.51	830
Married with dependents	2.03	300	1.19	270	1.81	260	1.42	310
Income (including spouse's)								
Lowest 25 percent	1.88	420	1.31	320	1.72	400	0.99	520
Lower middle 25 percent	2.17	500	1.09	370	1.51	300	1.52	360
Upper middle 25 percent	1.67	330	1.08	250	1.71	210	1.45	250
Highest 25 percent	1.51	160	1.32	190	1.61	220	1.64	380

† Not applicable.

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

# National Center for Education Statistics

**Table 1.3. Percentage of graduate students with any loans, and among those with loans, the average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	26.0	\$11,100	30.4	\$13,500	40.0	\$15,700	42.7	\$18,500
Graduate level								
Master's degree program	23.9	9,200	28.4	11,800	38.3	13,000	43.6	15,600
Doctoral degree program	21.0	9,000	22.3	12,300	28.3	16,000	31.8	20,300
First-professional degree program	67.6	15,800	73.1	18,700	74.6	24,000	78.7	31,400
Other <sup>1</sup>	10.6	8,000	14.4	9,500	28.7	12,000	23.6	12,300
Master's degree								
Business administration (M.B.A.)	19.1	10,800	24.6	13,900	39.1	15,000	45.2	16,600
Education (any master's)	20.5	7,900	24.4	9,400	34.8	11,900	44.4	13,200
Other master's <sup>2</sup>	28.1	9,400	32.1	12,100	40.1	12,900	42.5	16,900
Doctoral degree								
Ph.D. (except in education)	20.0	8,800	21.8	11,500	19.9	12,300	20.4	15,500
Education (any doctorate)	21.4	9,400	21.1	12,000	27.1	13,600	42.1	16,900
Any other doctoral	29.6	9,400	25.0	14,900	49.5	20,500	52.2	26,300
First-professional degree								
Medicine (M.D. or D.O.)	73.0	17,600	68.9	18,400	77.3	28,400	76.4	34,600
Other health science <sup>3</sup>	73.5	14,900	76.1	17,300	81.7	25,000	81.8	29,900
Law (LL.B. or J.D.)	74.8	16,000	81.8	20,300	81.0	22,600	81.5	31,800
Theology (M.Div., M.H.L., B.D.)	‡	‡	23.0	‡	30.0	10,600	50.7	12,500
Attendance intensity								
Full-time/full-year	48.3	13,100	52.3	15,900	61.0	19,700	58.2	24,300
Part-time or part-year	15.5	8,400	19.3	10,300	30.0	11,900	34.6	13,500
Institution type <sup>4</sup>								
Public	22.2	9,200	24.5	11,000	33.3	13,400	35.1	15,500
Private nonprofit	30.8	13,100	37.6	16,200	44.9	18,300	44.9	21,700
For-profit	27.0	8,500	48.8	13,900	75.9	13,500	79.0	17,700
Tuition and fees								
Less than \$5,000	16.5	7,400	19.0	9,000	27.9	11,500	29.8	11,500
\$5,000–14,999	41.0	12,300	46.4	14,000	51.0	15,100	51.7	17,600
\$15,000–24,999	58.2	18,400	62.5	20,100	56.6	21,400	51.3	24,300
\$25,000 or more	60.6	23,800	67.8	26,200	65.6	28,600	57.8	33,500
Sex								
Male	25.0	12,000	31.0	14,000	39.6	16,200	39.1	19,300
Female	26.9	10,300	29.9	13,200	40.4	15,400	45.1	18,000

See notes at end of table.

# National Center for Education Statistics

**Table 1.3. Percentage of graduate students with any loans, and among those with loans, the average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	27.0	\$11,000	33.1	\$13,500	43.0	\$15,700	46.2	\$18,500
Resident alien	28.8	12,400	35.9	14,800	40.0	18,900	37.2	20,700
Foreign or international student	‡	‡	1.6	‡	6.4	9,500	9.0	14,200
<b>Age</b>								
24 or younger	45.5	11,400	43.3	14,400	51.3	18,000	48.1	21,000
25–29	30.5	11,800	37.3	14,100	46.4	16,600	47.7	20,300
30–34	20.8	10,300	25.4	13,400	35.0	13,900	39.3	16,700
35–39	16.5	10,500	23.4	11,600	33.8	13,800	43.6	15,100
40 or older	12.6	9,100	17.4	11,500	27.7	13,000	32.0	15,300
<b>Race/ethnicity<sup>5</sup></b>								
White	26.1	11,200	30.2	13,400	38.4	15,700	40.8	18,500
Black	37.8	10,700	42.6	13,400	55.6	14,500	62.6	17,600
Hispanic	35.1	10,500	32.6	12,900	49.3	15,600	54.4	17,900
Asian/Pacific Islander	22.7	11,700	19.9	15,400	26.7	18,400	24.8	21,300
Other or Two or more races	6.6	9,900	29.7	14,700	51.7	16,600	42.5	20,600
<b>Marital status/dependents<sup>6</sup></b>								
Unmarried with no dependents	33.5	11,600	39.1	14,300	48.2	17,400	48.1	20,600
Married with no dependents	17.3	10,700	20.2	12,700	31.4	13,900	34.2	17,100
Unmarried with dependents	22.7	8,800	30.7	12,300	41.8	12,700	54.2	15,100
Married with dependents	17.0	10,100	21.1	12,000	29.7	13,500	32.7	15,300
<b>Income (including spouse's)<sup>7</sup></b>								
Lowest 25 percent	49.3	12,100	54.7	14,700	57.3	18,500	54.4	22,000
Lower middle 25 percent	29.4	10,700	31.8	13,000	46.0	14,700	50.6	17,000
Upper middle 25 percent	21.1	10,400	21.1	12,000	35.3	14,100	37.5	16,300
Highest 25 percent	11.4	10,000	11.3	12,200	22.3	13,400	25.6	15,800

‡ Reporting standards not met.

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S1.3. Standard errors for table 1.3: Percentage of graduate students with any loans, and among those with loans, the average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.18	\$90	0.35	\$160	1.16	\$280	0.30	\$150
Graduate level								
Master's degree program	0.78	180	0.60	300	1.46	280	0.60	220
Doctoral degree program	1.84	360	1.95	1,100	1.49	650	1.49	680
First-professional degree program	2.85	260	1.46	340	1.84	650	1.65	580
Other	0.99	400	1.12	460	3.33	640	2.04	770
Master's degree								
Business administration (M.B.A.)	2.02	550	1.55	930	3.49	920	2.14	770
Education (any master's)	1.29	320	1.28	310	1.81	400	1.93	420
Other master's	1.29	230	0.91	280	1.75	370	1.14	300
Doctoral degree								
Ph.D. (except in education)	2.21	530	1.76	950	1.19	650	1.65	920
Education (any doctorate)	3.61	890	2.05	680	2.46	690	2.92	1,040
Any other doctoral	8.76	1,550	4.52	2,040	4.17	1,270	3.39	920
First-professional degree								
Medicine (M.D. or D.O.)	3.96	850	3.06	750	2.59	1,100	2.79	1,160
Other health science	3.23	670	2.71	700	2.59	1,150	2.74	1,140
Law (LL.B. or J.D.)	2.61	530	1.89	450	1.90	900	1.90	750
Theology (M.Div., M.H.L., B.D.)	†	†	5.52	†	5.06	1,450	6.62	890
Attendance intensity								
Full-time/full-year	1.29	190	0.76	310	1.25	420	1.27	310
Part-time or part-year	0.60	230	0.51	230	1.07	220	0.61	220
Institution type								
Public	0.40	210	0.38	180	1.06	340	0.46	280
Private nonprofit	0.60	240	0.66	360	1.42	530	0.34	290
For-profit	6.09	290	8.03	640	6.99	1,260	2.15	1,020
Tuition and fees								
Less than \$5,000	0.56	140	0.50	190	1.15	340	0.98	280
\$5,000–14,999	1.81	250	1.26	300	1.41	390	0.99	280
\$15,000–24,999	2.14	550	1.75	460	2.68	790	2.00	850
\$25,000 or more	11.29	2,250	3.13	1,850	2.75	1,220	2.06	1,530
Sex								
Male	0.66	210	0.80	280	1.57	500	0.96	390
Female	0.70	150	0.51	260	1.35	300	0.67	200

See notes at end of table.

# National Center for Education Statistics

**Table S1.3. Standard errors for table 1.3: Percentage of graduate students with any loans, and among those with loans, the average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	0.20	\$90	0.47	\$170	1.16	\$280	0.40	\$160
Resident alien	3.09	750	3.28	930	3.92	1,170	3.11	1,120
Foreign or international student	†	†	0.38	†	1.02	1,530	1.36	1,260
<b>Age</b>								
24 or younger	1.65	350	1.34	320	1.73	540	1.31	480
25–29	0.97	190	0.79	370	1.31	450	1.02	310
30–34	1.26	350	1.19	350	2.80	700	1.98	520
35–39	1.64	430	1.63	460	2.97	790	2.38	750
40 or older	0.81	420	1.15	420	2.45	560	1.81	610
<b>Race/ethnicity</b>								
White	0.43	120	0.56	180	1.11	330	0.55	250
Black	2.55	400	2.24	450	2.78	680	2.34	570
Hispanic	4.44	720	1.97	710	4.54	830	2.09	860
Asian/Pacific Islander	3.03	750	1.25	720	2.22	1,070	1.30	1,140
Other or Two or more races	1.31	1,040	2.44	1,090	4.29	1,270	3.49	1,420
<b>Marital status/dependents</b>								
Unmarried with no dependents	0.73	160	0.68	190	1.24	380	0.79	270
Married with no dependents	1.19	380	0.85	510	2.08	700	1.59	690
Unmarried with dependents	1.67	390	1.67	510	3.07	660	3.07	510
Married with dependents	1.09	400	0.94	440	2.47	410	1.34	480
<b>Income (including spouse's)</b>								
Lowest 25 percent	1.39	220	1.00	240	1.81	500	1.03	330
Lower middle 25 percent	1.34	240	0.93	410	1.49	480	1.49	370
Upper middle 25 percent	1.04	260	0.84	400	1.56	440	1.27	510
Highest 25 percent	0.88	310	0.82	620	2.00	770	1.17	650

† Not applicable.

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

# National Center for Education Statistics

**Table 1.4. Percentage of graduate students receiving assistantships and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	14.8	\$7,600	13.6	\$9,200	15.3	\$10,100	15.2	\$12,100
Graduate level								
Master's degree program	12.6	6,500	10.3	7,500	13.1	8,300	10.8	9,700
Doctoral degree program	46.6	9,400	43.2	11,700	42.8	13,300	47.0	15,400
First-professional degree program	6.4	4,900 !	7.8	5,100	7.2	7,800	8.3	6,500
Other <sup>1</sup>	1.9 !	‡	2.2	‡	5.4	6,300	2.9	7,600
Master's degree								
Business administration (M.B.A.)	3.6 !	‡	5.2	6,600	5.9	7,500	6.3	9,600
Education (any master's)	5.3	5,000	3.9	4,700	7.3	8,000	6.1	8,100
Other master's <sup>2</sup>	21.2	6,700	16.4	8,100	19.3	8,500	15.5	10,100
Doctoral degree								
Ph.D. (except in education)	55.0	9,700	56.0	12,500	58.8	14,000	61.5	16,000
Education (any doctorate)	17.6 !	‡	14.3	6,800	20.4	10,100	23.5	12,800
Any other doctoral	33.9 !	‡	32.4	9,800	18.4	10,500	26.9	13,000
First-professional degree								
Medicine (M.D. or D.O.)	11.4 !	‡	10.7	‡	9.5	7,700	8.4	7,700
Other health science <sup>3</sup>	9.7 !	‡	6.3 !	‡	6.5	‡	7.3	‡
Law (LL.B. or J.D.)	3.7	‡	7.5	‡	6.4	5,800	9.3	5,200
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	‡	7.2 !	‡	‡	‡
Attendance intensity								
Full-time/full-year	26.8	8,200	26.8	9,800	22.5	11,500	25.4	13,000
Part-time or part-year	9.2	6,700	6.4	7,700	11.8	8,800	10.0	10,900
Institution type <sup>4</sup>								
Public	20.9	7,400	17.5	9,200	22.0	9,700	21.5	12,500
Private nonprofit	7.5	8,200	9.0	9,400	8.7	11,600	10.7	11,300
For-profit	#	‡	‡	‡	‡	‡	‡	‡
Tuition and fees								
Less than \$5,000	12.0	6,600	10.4	8,200	12.1	8,300	9.8	10,600
\$5,000–14,999	22.9	8,300	19.7	10,200	18.1	10,400	18.4	11,900
\$15,000–24,999	21.3	10,700	21.3	10,800	24.9	13,200	25.2	15,100
\$25,000 or more	‡	‡	17.7	9,000	18.5	14,800	21.3	13,000
Sex								
Male	17.2	7,700	16.8	10,100	18.3	10,600	19.7	12,800
Female	12.7	7,500	11.2	8,100	13.1	9,600	12.3	11,400

See notes at end of table.



# National Center for Education Statistics

**Table 1.4. Percentage of graduate students receiving assistantships and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	12.6	\$7,000	10.4	\$8,600	12.5	\$9,600	12.2	\$11,300
Resident alien	42.9	‡	13.0	8,100	16.8	10,300	14.3	10,600
Foreign or international student	35.5	8,400	46.9	10,700	45.7	11,500	46.3	14,600
<b>Age</b>								
24 or younger	20.8	7,100	19.9	9,100	22.5	9,900	21.4	11,200
25–29	20.7	8,000	17.6	9,500	20.0	10,800	19.8	12,500
30–34	15.3	7,500	13.6	9,800	14.3	10,800	14.8	12,900
35–39	6.3	8,200	10.5	8,400	10.5	7,700	8.6	13,400
40 or older	4.3	‡	4.4	7,400	5.4	8,100	6.4	10,700
<b>Race/ethnicity<sup>5</sup></b>								
White	13.4	7,200	11.7	9,000	13.3	10,100	14.5	11,700
Black	10.6	‡	6.3	10,200	12.0	8,600	8.2	11,100
Hispanic	16.0 !	‡	14.3	8,400	14.1	8,900	12.1	12,500
Asian/Pacific Islander	21.4 !	‡	29.8	9,600	30.2	11,400	30.0	13,600
Other or Two or more races	32.1	8,600	20.6	9,600	18.0	8,700	12.1	12,500
<b>Marital status/dependents<sup>6</sup></b>								
Unmarried with no dependents	20.3	7,700	18.9	9,300	19.5	10,500	20.3	12,100
Married with no dependents	12.9	7,600	12.4	9,900	16.1	9,700	14.7	12,600
Unmarried with dependents	9.7 !	‡	6.4	8,000	8.7	9,900	6.6	11,600
Married with dependents	5.4	7,400	7.5	8,200	8.9	9,100	8.1	11,700
<b>Income (including spouse's)<sup>7</sup></b>								
Lowest 25 percent	21.6	6,700	24.9	8,200	20.1	9,100	24.4	10,700
Lower middle 25 percent	28.1	8,200	17.9	11,100	23.7	11,300	20.4	14,300
Upper middle 25 percent	9.0	8,900	7.7	8,800	11.9	10,200	7.7	12,700
Highest 25 percent	5.4	6,000	3.2	6,700	5.7	8,300	6.3	11,300

# Rounds to zero.

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S1.4. Standard errors for table 1.4: Percentage of graduate students receiving assistantships and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.98	\$410	0.52	\$350	0.53	\$230	0.65	\$250
Graduate level								
Master's degree program	1.25	490	0.64	450	0.76	360	0.45	370
Doctoral degree program	4.51	710	2.05	420	1.42	290	1.42	310
First-professional degree program	1.23	1,690	1.07	1,010	0.76	1,020	0.75	680
Other	0.65	†	0.46	†	0.81	830	0.64	1,540
Master's degree								
Business administration (M.B.A.)	1.11	†	0.90	1,120	1.21	940	0.91	1,140
Education (any master's)	1.14	970	0.53	670	1.02	1,380	0.56	770
Other master's	2.55	570	1.13	530	1.09	380	0.68	450
Doctoral degree								
Ph.D. (except in education)	5.36	960	2.23	400	1.30	270	1.73	380
Education (any doctorate)	6.11	†	2.56	610	2.25	1,090	2.58	1,000
Any other doctoral	11.34	†	4.17	800	1.79	890	2.62	750
First-professional degree								
Medicine (M.D. or D.O.)	4.50	†	3.15	†	1.91	1,870	1.69	1,880
Other health science	3.07	†	2.03	†	1.52	†	1.74	†
Law (LL.B. or J.D.)	0.97	†	1.27	†	1.05	1,530	0.96	590
Theology (M.Div., M.H.L., B.D.)	†	†	†	†	2.86	†	†	†
Attendance intensity								
Full-time/full-year	1.94	690	1.04	370	0.92	310	0.93	310
Part-time or part-year	1.18	610	0.43	530	0.54	350	0.54	350
Institution type								
Public	1.73	440	0.74	330	0.74	230	1.17	320
Private nonprofit	1.15	1,160	0.76	860	0.74	650	0.43	450
For-profit	†	†	†	†	†	†	†	†
Tuition and fees								
Less than \$5,000	1.05	560	0.65	360	0.62	350	0.67	460
\$5,000–14,999	2.96	680	1.00	470	1.19	370	0.84	360
\$15,000–24,999	4.10	2,070	2.02	800	2.10	520	1.57	590
\$25,000 or more	†	†	3.15	1,540	2.01	890	1.77	650
Sex								
Male	1.68	570	0.87	390	0.77	310	0.86	310
Female	1.34	460	0.56	430	0.67	360	0.63	330

See notes at end of table.

# National Center for Education Statistics

**Table S1.4. Standard errors for table 1.4: Percentage of graduate students receiving assistantships and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Citizenship								
U.S. citizen	0.95	\$440	0.42	\$340	0.54	\$290	0.57	\$290
Resident alien	10.13	†	2.49	1,950	2.53	1,230	1.92	1,010
Foreign or international student	4.42	1,150	2.33	650	2.15	360	1.73	490
Age								
24 or younger	2.05	860	1.15	680	1.20	510	0.96	490
25–29	2.02	550	0.91	350	0.83	300	0.90	330
30–34	3.18	570	1.04	680	1.01	490	1.17	570
35–39	1.34	1,720	1.32	660	1.38	600	0.88	860
40 or older	1.08	†	0.56	610	0.58	660	0.60	780
Race/ethnicity								
White	1.11	530	0.53	370	0.64	330	0.74	320
Black	2.87	†	1.03	1,390	1.52	870	1.10	910
Hispanic	5.27	†	1.80	980	1.46	740	1.09	700
Asian/Pacific Islander	6.67	†	1.90	500	1.46	340	1.21	500
Other or Two or more races	4.08	1,160	2.57	1,000	2.19	1,350	1.64	1,260
Marital status/dependents								
Unmarried with no dependents	1.40	560	0.79	400	0.77	300	0.74	300
Married with no dependents	2.51	1,070	0.87	570	1.07	430	0.94	590
Unmarried with dependents	2.99	†	0.89	900	1.21	960	0.68	1,020
Married with dependents	1.21	1,080	0.73	650	0.84	510	0.78	500
Income (including spouse's)								
Lowest 25 percent	2.47	620	1.24	360	1.08	440	0.88	360
Lower middle 25 percent	2.38	780	0.94	600	1.16	320	1.26	370
Upper middle 25 percent	1.75	1,130	0.62	620	0.75	440	0.53	650
Highest 25 percent	0.89	1,030	0.48	700	0.54	600	0.63	620

† Not applicable.

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

# National Center for Education Statistics

**Table 2.1. Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	26.1	\$10,800	29.8	\$12,500	38.7	\$14,700	39.7	\$17,800
Graduate level								
Master's degree program	23.9	9,100	27.6	10,900	36.6	12,400	39.8	14,800
Doctoral degree program	22.1	9,200	22.4	12,300	28.6	15,200	31.4	19,100
First-professional degree program	67.0	14,900	71.6	16,600	72.8	21,200	77.3	29,700
Other <sup>1</sup>	10.7	8,000	14.7	9,000	27.8	11,700	19.9	12,700
Master's degree								
Business administration (M.B.A.)	18.9	10,300	23.3	11,600	37.7	13,000	42.2	14,900
Education (any master's)	20.5	7,800	23.2	9,400	33.8	11,800	39.8	12,700
Other master's <sup>2</sup>	28.2	9,400	31.7	11,400	38.0	12,500	39.0	16,200
Doctoral degree								
Ph.D. (except in education)	21.6	9,200	22.0	11,600	21.6	11,700	22.0	14,700
Education (any doctorate)	21.4	9,200	20.3	12,000	25.4	14,000	36.9	16,400
Any other doctoral	29.6	9,100	25.6	14,400	47.5	19,500	50.2	24,700
First-professional degree								
Medicine (M.D. or D.O.)	73.1	16,800	68.8	16,600	74.6	27,300	77.6	33,100
Other health science <sup>3</sup>	71.6	14,700	74.7	17,100	79.8	24,200	80.0	28,400
Law (LL.B. or J.D.)	74.7	14,400	80.7	16,600	78.9	17,800	79.8	29,600
Theology (M.Div., M.H.L., B.D.)	‡	‡	14.2	‡	31.2	10,300	43.0	13,300
Attendance intensity								
Full-time/full-year	48.6	12,600	52.0	14,300	59.2	17,700	56.4	22,400
Part-time or part-year	15.4	8,300	18.6	9,900	29.0	11,700	31.0	13,400
Institution type <sup>4</sup>								
Public	22.4	9,200	24.3	10,800	32.1	13,400	32.0	15,800
Private nonprofit	30.7	12,500	36.5	14,200	43.3	16,100	42.5	20,500
For-profit	27.0	8,500	48.3	13,100	75.5	12,900	73.5	15,300
Tuition and fees								
Less than \$5,000	16.6	7,500	18.6	9,000	26.9	11,400	25.8	12,000
\$5,000–14,999	40.8	12,200	45.6	13,400	49.6	14,700	49.5	16,700
\$15,000–24,999	59.2	16,600	61.8	17,500	55.3	18,700	49.1	22,400
\$25,000 or more	58.3	22,000	65.5	19,000	62.3	22,200	56.0	30,400
Sex								
Male	25.0	11,600	30.1	12,800	38.5	14,900	35.5	18,900
Female	27.0	10,100	29.6	12,200	38.9	14,500	42.5	17,100

See notes at end of table.

# National Center for Education Statistics

**Table 2.1. Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Citizenship								
U.S. citizen	27.1	\$10,700	32.6	\$12,400	42.1	\$14,600	43.7	\$17,700
Resident alien	28.4	11,700	36.4	13,600	39.8	17,200	35.3	19,300
Foreign or international student	#	‡	#	‡	0.4 !	‡	0.3 !	‡
Age								
24 or younger	45.4	10,900	44.1	13,000	49.6	16,700	44.9	20,000
25–29	30.5	11,500	36.3	12,800	45.0	14,900	45.4	19,200
30–34	20.8	10,100	24.6	12,700	34.2	13,300	37.3	15,900
35–39	17.0	10,500	22.6	11,100	32.9	13,500	37.4	14,400
40 or older	12.8	8,900	16.6	11,100	26.5	12,800	29.0	15,200
Race/ethnicity <sup>5</sup>								
White	26.2	10,900	29.5	12,400	37.3	14,600	38.4	17,700
Black	37.6	10,400	42.1	12,400	54.4	14,000	59.7	16,700
Hispanic	34.7	10,400	33.2	10,900	47.9	14,400	47.7	17,100
Asian/Pacific Islander	22.9	11,000	19.0	14,400	24.4	17,400	20.3	21,800
Other or Two or more races	6.1	9,900	29.6	12,700	50.0	14,200	40.2	19,400
Marital status/dependents <sup>6</sup>								
Unmarried with no dependents	33.7	11,200	39.0	12,900	46.9	15,700	45.0	19,700
Married with no dependents	17.2	10,500	19.1	12,000	29.9	13,200	31.5	16,500
Unmarried with dependents	23.3	8,700	30.3	11,700	40.3	12,500	49.7	14,800
Married with dependents	16.7	10,100	19.9	11,500	28.8	13,400	30.2	14,500
Income (including spouse's) <sup>7</sup>								
Lowest 25 percent	49.6	11,600	55.3	13,300	55.4	17,200	50.3	21,300
Lower middle 25 percent	29.8	10,500	30.9	12,100	44.9	13,600	48.0	16,200
Upper middle 25 percent	20.8	10,200	20.1	11,100	34.3	13,100	35.5	15,200
Highest 25 percent	11.3	9,800	10.1	11,600	21.0	13,100	22.5	15,300

# Rounds to zero.

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S2.1. Standard errors for table 2.1: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.18	\$90	0.35	\$100	1.14	\$220	0.20	\$100
Graduate level								
Master's degree program	0.79	180	0.61	140	1.44	230	0.46	210
Doctoral degree program	1.79	400	1.90	960	1.49	550	1.42	640
First-professional degree program	2.87	230	1.66	260	1.86	500	1.83	590
Other	0.98	400	1.19	470	3.33	610	1.56	570
Master's degree								
Business administration (M.B.A.)	2.04	460	1.55	460	3.37	710	2.21	870
Education (any master's)	1.27	310	1.26	270	1.77	400	1.68	320
Other master's	1.31	260	0.91	220	1.81	270	1.04	290
Doctoral degree								
Ph.D. (except in education)	2.13	560	1.72	810	1.22	490	1.59	840
Education (any doctorate)	3.61	870	2.04	690	2.41	670	2.84	800
Any other doctoral	8.76	1,410	4.55	1,770	4.03	1,050	3.38	1,120
First-professional degree								
Medicine (M.D. or D.O.)	3.91	930	2.94	560	2.78	930	2.72	1,330
Other health science	3.23	590	2.84	800	3.52	870	2.78	1,130
Law (LL.B. or J.D.)	2.62	470	1.80	330	2.11	300	2.04	760
Theology (M.Div., M.H.L., B.D.)	†	†	3.52	†	5.10	1,440	7.35	1,030
Attendance intensity								
Full-time/full-year	1.26	160	0.78	180	1.30	340	1.19	280
Part-time or part-year	0.59	210	0.49	190	1.05	210	0.56	240
Institution type								
Public	0.42	220	0.43	160	1.07	330	0.35	270
Private nonprofit	0.60	230	0.67	210	1.37	380	0.26	270
For-profit	6.09	290	8.30	920	7.03	1,170	1.62	1,140
Tuition and fees								
Less than \$5,000	0.56	150	0.53	180	1.17	310	0.95	260
\$5,000–14,999	1.81	230	1.27	260	1.43	360	1.03	230
\$15,000–24,999	2.23	450	1.69	410	2.84	670	2.04	850
\$25,000 or more	10.28	1,660	2.88	630	3.00	680	2.19	1,670
Sex								
Male	0.65	210	0.74	180	1.56	350	0.92	340
Female	0.69	130	0.53	190	1.34	250	0.63	200

See notes at end of table.

# National Center for Education Statistics

**Table S2.1. Standard errors for table 2.1: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	0.21	\$90	0.45	\$110	1.15	\$230	0.29	\$110
Resident alien	3.02	550	3.16	810	3.76	780	3.12	1,020
Foreign or international student	†	†	†	†	0.18	†	0.12	†
<b>Age</b>								
24 or younger	1.65	330	1.29	270	1.78	490	1.35	440
25–29	0.97	160	0.77	180	1.27	330	1.01	320
30–34	1.28	320	1.19	280	2.74	650	1.91	480
35–39	1.72	440	1.60	420	2.92	720	2.40	790
40 or older	0.82	410	1.08	390	2.45	520	1.75	550
<b>Race/ethnicity</b>								
White	0.40	120	0.56	140	1.12	260	0.51	200
Black	2.55	340	2.28	330	2.79	620	2.36	590
Hispanic	4.30	690	1.96	450	4.41	700	2.16	760
Asian/Pacific Islander	2.93	630	1.29	410	2.27	810	1.19	1,180
Other or Two or more races	1.22	980	2.36	730	4.47	920	3.66	1,130
<b>Marital status/dependents</b>								
Unmarried with no dependents	0.71	150	0.72	160	1.22	570	0.73	240
Married with no dependents	1.17	410	0.82	370	1.97	600	1.49	550
Unmarried with dependents	1.77	410	1.66	440	3.02	600	3.20	410
Married with dependents	1.07	400	0.83	290	2.44	400	1.38	560
<b>Income (including spouse's)</b>								
Lowest 25 percent	1.32	180	1.09	210	1.83	410	1.09	340
Lower middle 25 percent	1.40	230	0.97	220	1.52	330	1.58	370
Upper middle 25 percent	1.05	270	0.80	310	1.54	360	1.30	420
Highest 25 percent	0.87	290	0.76	410	2.03	710	1.18	500

† Not applicable.

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

# National Center for Education Statistics

**Table 2.2. Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	25.1	\$6,500	27.3	\$9,900	26.6	\$11,600	27.5	\$13,100
Graduate level								
Master's degree program	22.5	5,600	22.4	7,700	21.7	9,100	21.4	10,200
Doctoral degree program	53.7	9,600	58.5	16,500	59.3	17,900	63.1	19,400
First-professional degree program	31.3	5,600	38.3	7,400	30.8	8,700	34.8	9,200
Other <sup>1</sup>	10.8	4,200	12.4	4,800	11.6	6,400	9.3	5,700
Master's degree								
Business administration (M.B.A.)	12.1	5,300	14.1	7,900	13.0	7,000	14.6	10,300
Education (any master's)	14.5	2,800	14.0	3,700	14.1	7,300	13.5	7,600
Other master's <sup>2</sup>	31.5	6,400	30.2	8,600	29.7	9,900	28.7	10,900
Doctoral degree								
Ph.D. (except in education)	65.5	9,900	69.4	18,500	76.5	19,800	79.9	21,200
Education (any doctorate)	19.1	‡	25.9	7,500	31.5	11,300	36.3	12,100
Any other doctoral	40.0	9,200	53.4	12,400	35.4	11,700	39.3	14,600
First-professional degree								
Medicine (M.D. or D.O.)	36.8	8,700	43.1	10,900	37.0	9,700	30.6	7,700
Other health science <sup>3</sup>	27.1	4,700	34.4	5,300	29.8	6,400	29.5	8,000
Law (LL.B. or J.D.)	28.9	4,800	38.2	6,800	29.1	9,600	37.7	10,500
Theology (M.Div., M.H.L., B.D.)	‡	‡	36.7	3,600	28.0 !	7,500	44.9	6,700
Attendance intensity								
Full-time/full-year	44.1	8,000	49.7	12,500	41.1	14,300	44.1	16,000
Part-time or part-year	16.8	4,900	16.0	5,800	19.6	8,800	19.0	9,600
Institution type <sup>4</sup>								
Public	27.4	6,500	28.3	9,000	32.2	11,300	32.2	13,900
Private nonprofit	23.4	6,700	27.3	11,400	22.5	12,300	26.1	12,500
For-profit	#	‡	‡	‡	‡	‡	7.1	5,100 !
Tuition and fees								
Less than \$5,000	20.1	4,700	19.0	7,000	18.7	7,900	16.4	8,900
\$5,000–14,999	35.5	8,000	39.9	10,500	31.8	11,500	31.6	12,800
\$15,000–24,999	45.6	11,300	52.8	14,800	44.6	17,500	46.3	18,000
\$25,000 or more	41.1	8,500	50.2	19,200	46.8	18,200	49.0	16,400
Sex								
Male	27.3	6,900	30.0	11,300	29.7	12,900	32.9	14,500
Female	23.2	6,200	25.3	8,700	24.3	10,300	23.9	11,800

See notes at end of table.



# National Center for Education Statistics

**Table 2.2. Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	23.9	\$6,100	24.9	\$9,000	23.8	\$10,600	24.4	\$12,100
Resident alien	41.3	9,300	29.3	10,100	28.2	12,300	29.0	10,700
Foreign or international student	41.8	9,900	50.0	14,200	57.0	15,800	58.7	17,700
<b>Age</b>								
24 or younger	33.9	6,800	42.7	10,400	39.4	11,900	39.3	13,600
25–29	31.2	7,400	31.0	11,100	32.9	12,700	33.9	14,200
30–34	25.5	6,100	25.4	10,600	24.4	11,600	25.1	13,700
35–39	17.9	5,700	21.1	8,300	17.3	10,500	18.4	11,200
40 or older	12.3	3,900	14.3	5,100	12.3	6,800	13.7	8,100
<b>Race/ethnicity<sup>5</sup></b>								
White	23.4	6,000	25.6	9,300	24.4	11,000	26.5	12,400
Black	23.8	6,800	21.7	9,900	22.5	10,700	18.1	10,600
Hispanic	29.9	7,900	28.5	9,300	26.8	9,700	27.0	14,100
Asian/Pacific Islander	31.0	7,300	39.4	12,000	41.4	14,600	44.2	16,200
Other or Two or more races	38.6	9,500	38.1	12,900	31.8	11,800	28.0	12,600
<b>Marital status/dependents<sup>6</sup></b>								
Unmarried with no dependents	30.5	7,200	35.3	10,700	33.8	12,200	35.0	14,100
Married with no dependents	22.8	6,100	23.9	9,700	26.4	11,800	26.0	12,800
Unmarried with dependents	18.0	5,900	19.0	7,700	16.1	9,300	15.8	9,500
Married with dependents	17.4	4,700	17.6	7,700	16.4	9,600	17.4	10,300
<b>Income (including spouse's)<sup>7</sup></b>								
Lowest 25 percent	36.2	6,800	45.6	10,000	36.8	10,900	41.6	12,900
Lower middle 25 percent	32.5	7,500	29.5	12,000	37.5	13,300	33.5	15,700
Upper middle 25 percent	22.2	6,400	20.0	8,200	21.4	10,900	17.3	11,700
Highest 25 percent	14.2	4,600	11.9	6,400	11.0	9,000	14.6	9,700

# Rounds to zero.

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S2.2. Standard errors for table 2.2: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	1.42	\$360	0.63	\$430	0.81	\$280	1.02	\$350
Graduate level								
Master's degree program	1.48	340	0.81	270	1.17	380	0.83	420
Doctoral degree program	2.98	750	1.42	930	1.95	480	1.55	480
First-professional degree program	4.24	400	2.06	920	1.67	800	1.60	390
Other	1.54	760	1.08	410	1.29	660	1.14	850
Master's degree								
Business administration (M.B.A.)	1.69	760	1.35	680	1.97	990	1.60	780
Education (any master's)	1.32	360	0.98	340	1.46	950	0.92	600
Other master's	2.02	410	1.10	380	1.42	390	1.12	500
Doctoral degree								
Ph.D. (except in education)	2.66	860	1.74	880	1.80	410	1.19	620
Education (any doctorate)	4.47	†	2.51	460	2.42	1,310	2.78	940
Any other doctoral	9.10	960	4.07	1,120	3.20	980	3.37	790
First-professional degree								
Medicine (M.D. or D.O.)	6.89	1,230	4.32	2,480	2.53	1,790	3.49	990
Other health science	5.84	670	4.54	710	3.43	1,530	2.95	960
Law (LL.B. or J.D.)	2.53	370	2.47	670	2.42	650	2.14	600
Theology (M.Div., M.H.L., B.D.)	†	†	9.22	890	10.89	1,490	6.79	940
Attendance intensity								
Full-time/full-year	2.19	540	1.03	600	1.14	320	1.46	420
Part-time or part-year	1.31	380	0.51	270	0.83	350	0.82	330
Institution type								
Private nonprofit	1.48	420	0.71	240	0.89	280	1.45	470
Private nonprofit	2.78	670	1.16	1,000	1.50	590	1.00	380
For-profit	†	†	†	†	†	†	2.02	2,260
Tuition and fees								
Less than \$5,000	1.35	380	0.61	340	0.80	370	0.71	450
\$5,000–14,999	2.60	420	1.46	370	1.73	360	1.43	410
\$15,000–24,999	2.61	1,180	2.39	1,380	2.64	630	2.44	630
\$25,000 or more	5.14	1,700	3.77	2,080	2.40	1,380	3.66	530
Sex								
Male	2.00	470	1.01	540	1.12	420	1.33	480
Female	1.24	360	0.67	400	1.01	360	0.98	350

See notes at end of table.

# National Center for Education Statistics

**Table S2.2. Standard errors for table 2.2: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Citizenship								
U.S. citizen	1.43	\$340	0.68	\$410	0.86	\$330	0.99	\$390
Resident alien	4.91	1,310	3.09	2,220	3.73	1,240	2.57	780
Foreign or international student	5.59	1,180	2.04	650	2.44	530	1.84	500
Age								
24 or younger	2.06	430	1.28	420	1.41	430	1.34	560
25–29	1.99	550	1.06	480	1.12	370	1.29	400
30–34	2.26	540	1.46	880	1.53	610	1.66	530
35–39	2.01	650	1.44	850	1.83	770	1.74	830
40 or older	1.37	550	0.85	380	1.05	560	0.90	510
Race/ethnicity								
White	1.51	330	0.74	390	0.93	340	1.07	360
Black	1.99	830	1.74	1,180	2.38	770	1.72	810
Hispanic	6.62	1,390	1.77	700	2.54	950	1.97	1,140
Asian/Pacific Islander	2.83	1,010	1.75	590	1.71	490	1.51	580
Other or Two or more races	4.68	830	2.27	1,190	3.05	1,230	3.00	1,210
Marital status/dependents								
Unmarried with no dependents	1.42	390	0.80	490	1.01	330	1.09	390
Married with no dependents	2.45	670	1.06	580	1.50	490	1.47	510
Unmarried with dependents	2.27	730	1.17	510	1.86	1,010	1.55	900
Married with dependents	2.01	570	1.03	690	1.25	630	1.25	560
Income (including spouse's)								
Lowest 25 percent	1.78	550	1.37	420	1.45	480	1.20	470
Lower middle 25 percent	2.40	520	1.01	640	1.65	410	1.80	450
Upper middle 25 percent	2.07	660	0.93	560	1.19	520	0.96	520
Highest 25 percent	1.15	410	0.85	580	0.85	580	1.09	520

† Not applicable.

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

# National Center for Education Statistics

**Table 2.3. Percentage of graduate students borrowing private loans and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	1.5	\$6,800	4.8	\$9,600	7.2	\$9,300	10.7	\$8,400
Graduate level								
Master's degree program	‡	‡	3.9	9,200	5.6	8,700	11.5	8,000
Doctoral degree program	‡	‡	1.9	9,000	5.0	8,100	7.2	9,700
First-professional degree program	8.9	7,400	16.3	10,400	22.7	10,800	15.6	10,700
Other <sup>1</sup>	#	‡	1.1 !	‡	2.6	5,800	7.1	5,900
Master's degree								
Business administration (M.B.A.)	0.4 !	‡	4.1	13,700	6.7	14,200	15.7	7,700
Education (any master's)	‡	‡	2.9	5,500	3.6	4,600	11.9	6,800
Other master's <sup>2</sup>	‡	‡	4.5	8,800	6.3	7,900	9.7	9,100
Doctoral degree								
Ph.D. (except in education)	‡	‡	1.8	9,600	2.3	7,400	2.5	11,400
Education (any doctorate)	#	‡	1.4 !	‡	2.8	‡	14.0	7,800
Any other doctoral	‡	‡	2.6 !	‡	12.9	8,700	14.4 !	10,100
First-professional degree								
Medicine (M.D. or D.O.)	7.3 !	7,600	7.6	‡	17.7	7,400	8.7	10,700
Other health science <sup>3</sup>	7.7 !	‡	8.4	‡	12.7	9,800	14.5	11,900
Law (LL.B. or J.D.)	13.3	7,900	27.9	11,800	35.9	11,900	19.7	10,600
Theology (M.Div., M.H.L., B.D.)	‡	‡	11.1 !	‡	‡	‡	10.9 !	‡
Attendance intensity								
Full-time/full-year	3.3	7,500	8.9	10,900	15.1	10,600	14.7	11,100
Part-time or part-year	‡	‡	2.6	7,100	3.4	6,700	8.7	6,000
Institution type <sup>4</sup>								
Public	0.3	‡	2.2	6,500	3.9	5,400	5.9	6,500
Private nonprofit	3.2	7,200	8.6	10,700	11.6	10,900	12.3	9,200
For-profit	#	‡	4.0 !	‡	‡	‡	32.2	8,800
Tuition and fees								
Less than \$5,000	0.1 !	‡	2.1	5,200	3.0	5,400	6.8	5,000
\$5,000–14,999	2.8 !	4,300	5.2	8,000	6.5	6,500	11.4	7,900
\$15,000–24,999	10.9	8,600	19.0	11,000	20.8	9,900	14.5	11,000
\$25,000 or more	‡	‡	28.6	17,300	32.0	15,700	20.0	12,500
Sex								
Male	1.8	6,900	4.8	10,400	7.3	10,100	9.8	8,800
Female	1.2 !	6,700	4.8	9,000	7.1	8,700	11.3	8,200

See notes at end of table.

# National Center for Education Statistics

**Table 2.3. Percentage of graduate students borrowing private loans and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	1.5	\$6,600	5.1	\$9,500	7.4	\$9,100	11.0	\$7,900
Resident alien	2.6 !	‡	3.1 !	‡	6.8 !	‡	9.0	10,400
Foreign or international student	‡	‡	2.1 !	‡	5.2	9,600	8.9	14,300
<b>Age</b>								
24 or younger	4.3	6,500	7.1	9,700	11.0	9,600	12.0	9,800
25–29	1.6	8,000	6.2	10,900	9.8	10,400	10.9	9,000
30–34	0.7	‡	3.9	7,900	4.4	8,900	9.6	7,100
35–39	0.5 !	‡	2.4	‡	4.3	6,300	14.6	8,200
40 or older	‡	‡	2.9	7,600	3.4	6,400	7.8	6,500
<b>Race/ethnicity<sup>5</sup></b>								
White	1.5	6,500	5.0	9,000	7.0	8,900	9.8	7,900
Black	‡	‡	4.4	10,500	6.4	7,700	13.3	8,100
Hispanic	1.7 !	‡	4.4	‡	7.8	9,600	19.1	8,200
Asian/Pacific Islander	1.3 !	‡	3.5	‡	7.0	11,100	7.4	12,900
Other or Two or more races	‡	‡	6.5	‡	11.1	12,700	10.9	10,300
<b>Marital status/dependents<sup>6</sup></b>								
Unmarried with no dependents	2.1	6,900	6.6	10,300	10.4	10,500	11.9	9,200
Married with no dependents	1.1	‡	3.2	8,900	5.5	7,800	9.3	7,000
Unmarried with dependents	0.6 !	‡	4.6	‡	5.3	5,600	13.3	6,400
Married with dependents	0.7	‡	2.9	8,300	2.9	5,600	8.1	8,100
<b>Income (including spouse's)<sup>7</sup></b>								
Lowest 25 percent	3.3	8,000	8.6	10,000	12.5	9,200	13.5	9,700
Lower middle 25 percent	2.0 !	5,600	5.3	9,600	7.4	10,100	11.8	7,100
Upper middle 25 percent	1.0 !	‡	3.2	8,900	5.8	10,000	9.2	8,000
Highest 25 percent	0.3 !	‡	2.0	9,100	3.2	6,900	7.8	8,100

# Rounds to zero.

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S2.3. Standard errors for table 2.3: Percentage of graduate students borrowing private loans and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.23	\$780	0.32	\$620	0.52	\$490	0.53	\$280
Graduate level								
Master's degree program	†	†	0.51	970	0.55	690	0.82	320
Doctoral degree program	†	†	0.39	1,560	0.55	970	1.34	680
First-professional degree program	1.09	820	1.44	760	2.25	760	1.07	470
Other	†	†	0.35	†	0.55	860	1.44	820
Master's degree								
Business administration (M.B.A.)	0.13	†	0.89	2,380	1.37	2,310	3.55	770
Education (any master's)	†	†	0.44	820	0.65	440	1.48	530
Other master's	†	†	0.77	890	0.77	770	0.71	540
Doctoral degree								
Ph.D. (except in education)	†	†	0.39	1,650	0.38	1,770	0.40	1,610
Education (any doctorate)	†	†	0.55	†	0.72	†	2.90	1,320
Any other doctoral	†	†	1.04	†	1.62	1,340	4.56	800
First-professional degree								
Medicine (M.D. or D.O.)	2.62	1,510	1.67	†	2.21	540	1.53	1,250
Other health science	2.65	†	2.25	†	3.52	2,040	2.26	1,630
Law (LL.B. or J.D.)	2.25	1,300	2.34	900	3.15	1,050	1.40	570
Theology (M.Div., M.H.L., B.D.)	†	†	5.31	†	†	†	3.95	†
Attendance intensity								
Full-time/full-year	0.46	670	0.78	850	0.97	620	1.04	390
Part-time or part-year	†	†	0.27	580	0.36	540	0.67	260
Institution type								
Public	0.09	†	0.25	720	0.31	430	0.50	420
Private nonprofit	0.54	900	0.71	780	1.03	660	0.44	310
For-profit	†	†	1.58	†	†	†	6.79	860
Tuition and fees								
Less than \$5,000	0.04	†	0.24	530	0.41	660	0.61	350
\$5,000–14,999	0.95	630	0.65	640	0.66	480	0.93	400
\$15,000–24,999	2.01	810	2.73	630	2.03	1,230	2.04	610
\$25,000 or more	†	†	4.13	2,010	3.31	830	3.13	1,490
Sex								
Male	0.33	880	0.37	750	0.81	830	0.72	540
Female	0.39	1,080	0.44	800	0.55	580	0.83	330

See notes at end of table.

# National Center for Education Statistics

**Table S2.3. Standard errors for table 2.3: Percentage of graduate students borrowing private loans and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Citizenship								
U.S. citizen	0.26	\$770	0.36	\$600	0.55	\$530	0.59	\$280
Resident alien	1.18	†	1.34	†	2.07	†	1.44	1,080
Foreign or international student	†	†	0.69	†	0.98	2,040	1.33	1,280
Age								
24 or younger	1.16	920	0.72	560	1.02	890	1.11	420
25–29	0.34	1,260	0.65	1,170	0.94	700	0.83	440
30–34	0.16	†	0.56	960	0.74	1,180	1.34	580
35–39	0.26	†	0.69	†	0.85	1,530	2.95	1,010
40 or older	†	†	0.54	1,140	0.61	950	1.01	570
Race/ethnicity								
White	0.32	960	0.38	510	0.55	620	0.70	310
Black	†	†	0.75	1,480	1.34	1,350	2.06	690
Hispanic	0.69	†	0.94	†	1.82	1,360	2.56	870
Asian/Pacific Islander	0.46	†	0.87	†	1.08	1,550	0.77	1,170
Other or Two or more races	†	†	1.72	†	2.57	2,400	2.46	1,490
Marital status/dependents								
Unmarried with no dependents	0.41	940	0.45	670	0.76	630	0.74	340
Married with no dependents	0.26	†	0.66	1,010	0.83	1,030	1.04	700
Unmarried with dependents	0.19	†	0.93	†	1.45	1,230	2.34	530
Married with dependents	0.15	†	0.44	1,320	0.48	900	1.46	690
Income (including spouse's)								
Lowest 25 percent	0.48	720	0.71	710	1.03	620	1.05	450
Lower middle 25 percent	0.80	960	0.65	1,230	0.95	1,080	1.91	500
Upper middle 25 percent	0.33	†	0.51	970	0.71	970	0.99	460
Highest 25 percent	0.12	†	0.40	2,210	0.47	1,420	0.82	740

† Not applicable.

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

# National Center for Education Statistics

**Table 2.4. Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	12.4	\$2,500	15.4	\$3,500	20.2	\$3,000	21.9	\$5,100
Graduate level								
Master's degree program	15.7	2,600	19.4	3,800	23.6	3,300	25.9	5,200
Doctoral degree program	7.2	3,100	9.4	4,200	13.9	3,200	13.2	7,400
First-professional degree program	2.5	4,100 !	4.0	4,700	7.0	3,600	6.9	5,000
Other <sup>1</sup>	12.2	1,400	13.4	1,300	23.6	1,800	21.6	2,500
Master's degree								
Business administration (M.B.A.)	30.0	3,600	33.7	5,000	41.3	4,300	40.1	6,700
Education (any master's)	12.7	1,200	14.0	1,700	19.4	2,100	19.6	3,300
Other master's <sup>2</sup>	12.1	2,600	16.9	3,800	19.4	3,200	24.6	5,300
Doctoral degree								
Ph.D. (except in education)	5.3	‡	7.6	5,000	10.5	3,200	11.6	8,900
Education (any doctorate)	11.7	‡	13.5	2,300	23.3	2,800	21.4	5,100
Any other doctoral	7.2 !	‡	11.2	4,400	15.9	3,700	12.1	6,300
First-professional degree								
Medicine (M.D. or D.O.)	‡	‡	‡	‡	4.7	‡	1.8 !	‡
Other health science <sup>3</sup>	‡	‡	4.0 !	‡	7.4	‡	8.9	‡
Law (LL.B. or J.D.)	2.1 !	‡	3.8	‡	5.6	‡	7.3	5,500
Theology (M.Div., M.H.L., B.D.)	4.6 !	‡	15.6 !	‡	16.3	‡	17.5	‡
Attendance intensity								
Full-time/full-year	5.1	5,800	6.0	6,100	8.6	3,400	11.5	8,200
Part-time or part-year	15.9	2,000	20.1	3,100	25.7	3,000	27.2	4,500
Institution type <sup>4</sup>								
Public	11.4	1,800	13.8	2,400	18.3	2,500	20.6	4,400
Private nonprofit	13.1	3,200	17.0	4,700	21.0	3,500	22.5	5,700
For-profit	30.2	2,600	24.5	4,700 !	37.8	4,400	28.3	6,600 !
Tuition and fees								
Less than \$5,000	14.9	1,600	17.6	2,300	24.3	2,500	27.1	3,400
\$5,000–14,999	8.6	5,100	14.2	6,500	18.4	4,000	20.2	6,700
\$15,000–24,999	2.5 !	‡	3.9	12,800	11.7	4,700	15.9	8,400
\$25,000 or more	‡	‡	2.0 !	‡	4.8	5,300	10.2	10,700
Sex								
Male	12.6	3,000	16.8	4,100	22.4	3,300	24.0	5,600
Female	12.3	2,000	14.3	3,000	18.5	2,800	20.5	4,700

See notes at end of table.



# National Center for Education Statistics

**Table 2.4. Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	13.1	\$2,400	16.4	\$3,300	20.7	\$3,000	23.0	\$4,900
Resident alien	5.1 !	‡	14.1	4,400	19.4	3,600	25.1	5,500
Foreign or international student	‡	‡	6.0	7,600	15.3	3,200	9.8	9,500
<b>Age</b>								
24 or younger	5.6	3,100	5.9	4,300	10.8	3,200	12.1	5,500
25–29	11.4	2,400	13.7	4,300	16.4	3,100	19.3	5,300
30–34	14.7	3,200	19.3	3,800	24.9	3,600	26.0	5,500
35–39	17.6	2,100	18.6	3,500	26.3	3,000	25.1	5,000
40 or older	15.2	1,900	20.6	2,300	27.5	2,700	29.9	4,600
<b>Race/ethnicity<sup>5</sup></b>								
White	14.4	2,300	17.1	3,200	21.2	2,900	23.2	4,800
Black	10.7	2,700	14.0	3,800	21.3	3,600	19.5	6,000
Hispanic	5.2 !	‡	12.0	4,200	19.2	3,100	20.2	4,500
Asian/Pacific Islander	6.3	‡	8.1	6,500	17.1	3,500	19.4	7,200
Other or Two or more races	2.6 !	‡	10.4	4,700	9.5	3,400	14.3	4,700
<b>Marital status/dependents<sup>6</sup></b>								
Unmarried with no dependents	9.4	2,700	11.5	4,300	14.7	3,100	15.4	5,600
Married with no dependents	12.2	2,400	16.0	3,000	21.5	2,900	28.7	4,500
Unmarried with dependents	13.6	1,900	11.6	2,700	21.8	3,200	24.0	6,200
Married with dependents	19.6	2,400	23.6	3,100	29.4	3,000	30.1	4,700
<b>Income (including spouse's)<sup>7</sup></b>								
Lowest 25 percent	4.9	4,500	3.7	5,200	9.0	3,000	6.1	6,000
Lower middle 25 percent	5.9	2,400	10.6	3,000	13.9	3,100	17.2	5,000
Upper middle 25 percent	14.4	2,300	21.4	3,200	26.1	3,100	29.2	5,000
Highest 25 percent	21.1	2,200	27.6	3,700	31.2	3,000	38.5	5,200

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

<sup>1</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>2</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

<sup>3</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>4</sup> Students attending more than one institution were excluded.

<sup>5</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>6</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>7</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S2.4. Standard errors for table 2.4: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.58	\$180	0.48	\$130	0.88	\$120	0.67	\$220
Graduate level								
Master's degree program	0.88	220	0.67	160	1.19	140	0.91	250
Doctoral degree program	0.92	540	0.69	310	1.07	190	0.68	350
First-professional degree program	0.72	1,290	0.70	890	1.03	340	0.73	520
Other	1.14	230	1.12	120	1.99	190	2.04	240
Master's degree								
Business administration (M.B.A.)	2.61	440	1.65	260	3.16	290	3.24	590
Education (any master's)	1.60	260	1.06	160	1.85	230	1.17	200
Other master's	1.01	330	0.74	250	1.41	180	1.15	380
Doctoral degree								
Ph.D. (except in education)	1.10	†	0.79	430	0.60	180	0.85	510
Education (any doctorate)	2.90	†	2.11	230	2.52	220	2.01	550
Any other doctoral	2.66	†	1.86	770	3.42	640	1.87	660
First-professional degree								
Medicine (M.D. or D.O.)	†	†	†	†	1.16	†	0.70	†
Other health science	†	†	1.37	†	1.63	†	1.98	†
Law (LL.B. or J.D.)	0.73	†	0.89	†	1.03	†	1.25	690
Theology (M.Div., M.H.L., B.D.)	2.26	†	4.77	†	4.81	†	4.79	†
Attendance intensity								
Full-time/full-year	0.74	880	0.57	490	0.85	310	0.94	800
Part-time or part-year	0.89	140	0.66	120	0.92	130	0.85	150
Institution type								
Public	0.62	250	0.69	130	0.82	120	0.87	210
Private nonprofit	1.09	270	0.81	270	1.40	250	0.71	200
For-profit	4.49	220	6.50	1,450	6.91	660	5.77	2,130
Tuition and fees								
Less than \$5,000	0.72	120	0.74	100	1.11	120	1.01	130
\$5,000–14,999	1.39	560	1.03	300	1.42	200	0.85	450
\$15,000–24,999	0.81	†	0.72	1,870	1.70	680	3.13	1,120
\$25,000 or more	†	†	0.82	†	1.03	1,120	1.36	1,140
Sex								
Male	0.92	270	0.80	230	1.27	200	1.04	290
Female	0.82	210	0.55	160	1.00	160	0.78	290

See notes at end of table.

# National Center for Education Statistics

**Table S2.4. Standard errors for table 2.4: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Citizenship</b>								
U.S. citizen	0.63	\$160	0.57	\$130	0.94	\$130	0.71	\$220
Resident alien	2.03	†	2.44	600	3.34	300	3.73	820
Foreign or international student	†	†	0.67	800	1.68	420	0.97	940
<b>Age</b>								
24 or younger	0.76	700	0.63	340	1.06	250	1.20	380
25–29	1.19	250	0.71	280	0.89	170	0.80	270
30–34	1.62	410	1.06	260	1.99	250	1.90	360
35–39	2.07	340	1.49	450	2.49	300	1.81	630
40 or older	1.05	240	1.07	160	1.90	250	1.82	520
<b>Race/ethnicity</b>								
White	0.76	170	0.55	140	0.89	140	0.84	210
Black	1.63	690	1.90	390	2.32	400	2.44	1,140
Hispanic	1.61	†	1.42	510	2.71	480	2.31	500
Asian/Pacific Islander	1.32	†	1.07	820	1.92	250	1.73	430
Other or Two or more races	1.11	†	1.68	1,340	2.04	460	2.51	570
<b>Marital status/dependents</b>								
Unmarried with no dependents	0.69	270	0.64	240	0.78	160	0.62	290
Married with no dependents	1.16	520	0.90	200	1.66	190	2.09	250
Unmarried with dependents	2.14	330	1.06	330	2.94	370	2.29	1,240
Married with dependents	1.34	270	1.11	230	1.65	220	1.20	330
<b>Income (including spouse's)</b>								
Lowest 25 percent	0.73	1,060	0.39	490	1.17	230	0.48	450
Lower middle 25 percent	1.01	610	0.68	210	1.01	280	1.04	320
Upper middle 25 percent	1.32	370	0.97	230	1.49	190	1.41	250
Highest 25 percent	1.27	170	1.24	190	1.58	200	1.72	410

† Not applicable.

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

# National Center for Education Statistics

**Table 3.1. Percentage of graduate students who worked while enrolled, and the average number of hours worked per week, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	Percent who worked <sup>1</sup>				Average hours worked per week			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	79.2	80.8	80.9	87.1	35	36	34	36
Graduate level								
Master's degree program	84.4	86.3	85.6	88.7	36	38	36	38
Doctoral degree program	76.5	75.8	83.0	92.3	32	33	29	34
First-professional degree program	51.8	52.1	48.9	60.9	26	23	22	25
Other <sup>2</sup>	82.1	87.9	86.9	91.3	37	39	38	38
Master's degree								
Business administration (M.B.A.)	89.0	86.9	86.5	86.1	43	42	40	42
Education (any master's)	84.9	91.8	89.3	92.8	39	40	38	39
Other master's <sup>3</sup>	82.5	82.7	83.1	87.2	32	34	33	35
Doctoral degree								
Ph.D. (except in education)	72.9	69.9	84.8	94.4	29	29	27	33
Education (any doctorate)	96.4	92.8	93.3	95.6	41	42	39	42
Any other doctoral	77.3	77.4	72.1	85.6	30	34	28	31
First-professional degree								
Medicine (M.D. or D.O.)	28.8	20.1	32.6	40.0	26	21	21	22
Other health science <sup>4</sup>	49.2	62.2	52.1	65.0	17	17	17	21
Law (LL.B. or J.D.)	57.6	58.6	51.2	65.8	26	23	21	25
Theology (M.Div., M.H.L., B.D.)	‡	94.8	65.4	90.2	‡	37	31	37
Attendance intensity								
Full-time/full-year	64.4	64.2	66.6	78.2	26	26	25	30
Part-time or part-year	86.3	90.0	87.8	91.8	38	40	38	39
Institution type <sup>5</sup>								
Public	79.4	80.7	82.1	88.2	34	36	34	36
Private nonprofit	78.0	79.9	78.2	86.8	36	36	34	37
For-profit	89.4	93.9	90.1	80.7	44	44	42	40
Tuition and fees								
Less than \$5,000	85.0	88.4	86.8	92.3	38	39	37	40
\$5,000–14,999	71.6	72.6	78.7	86.2	29	32	32	35
\$15,000–24,999	50.4	56.9	69.2	82.2	23	22	25	31
\$25,000 or more	‡	38.7	52.2	71.1	‡	18	19	28
Sex								
Male	79.1	79.0	80.2	86.1	36	37	34	36
Female	79.4	82.2	81.4	87.8	34	36	34	36

See notes at end of table.

# National Center for Education Statistics

**Table 3.1. Percentage of graduate students who worked while enrolled, and the average number of hours worked per week, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	Percent who worked <sup>1</sup>				Average hours worked per week			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
<b>Citizenship</b>								
U.S. citizen	81.1	83.4	81.9	88.1	36	37	35	37
Resident alien	66.1	72.3	80.3	89.4	27	35	35	36
Foreign or international student	53.2	57.0	70.3	76.1	19	25	24	27
<b>Age</b>								
24 or younger	74.2	66.8	71.6	80.6	27	27	26	30
25–29	78.3	78.2	79.3	86.3	34	35	33	35
30–34	84.5	84.0	83.2	90.2	37	38	36	40
35–39	80.4	87.1	86.5	85.8	40	39	37	40
40 or older	80.4	90.0	87.0	93.0	40	40	39	40
<b>Race/ethnicity<sup>6</sup></b>								
White	81.4	83.1	82.2	87.3	36	37	35	37
Black	82.7	87.8	88.1	90.1	38	38	37	38
Hispanic	87.5	79.4	78.3	88.7	37	37	34	37
Asian/Pacific Islander	61.0	61.1	72.0	81.4	30	27	29	31
Other or Two or more races	54.0	79.1	70.0	88.5	21	33	31	37
<b>Marital status/dependents<sup>7</sup></b>								
Unmarried with no dependents	77.1	75.7	76.2	83.6	31	32	31	34
Married with no dependents	77.6	81.9	83.7	89.3	37	38	36	38
Unmarried with dependents	84.6	88.8	85.0	91.4	39	39	38	40
Married with dependents	83.8	86.6	86.5	91.5	40	40	38	40
<b>Income (including spouse's)<sup>8</sup></b>								
Lowest 25 percent	68.1	65.9	67.5	73.3	26	24	25	26
Lower middle 25 percent	75.6	80.7	80.8	90.9	31	36	32	37
Upper middle 25 percent	85.0	87.5	85.7	92.1	38	40	38	40
Highest 25 percent	84.4	89.9	89.2	95.3	40	42	40	42

‡ Reporting standards not met.

<sup>1</sup> "Worked" includes assistantships.

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

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

<sup>4</sup> Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>5</sup> Students attending more than one institution were excluded.

<sup>6</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>7</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>8</sup> See glossary for the income cut points used.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

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

# National Center for Education Statistics

**Table S3.1. Standard errors for table 3.1: Percentage of graduate students who worked while enrolled, and the average number of hours worked per week, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	Percent who worked				Average hours worked per week			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	1.33	0.53	0.68	0.59	0.4	0.2	0.3	0.2
Graduate level								
Master's degree program	1.73	0.58	0.77	0.80	0.5	0.3	0.4	0.3
Doctoral degree program	3.54	0.83	0.88	0.50	1.7	0.5	0.5	0.5
First-professional degree program	2.88	3.38	2.26	1.35	1.4	1.3	0.9	0.7
Other	1.87	1.51	1.61	1.49	0.7	0.6	0.7	0.6
Master's degree								
Business administration (M.B.A.)	3.39	1.27	1.94	2.95	1.2	0.5	0.8	0.5
Education (any master's)	2.62	0.83	1.17	1.07	0.8	0.3	0.5	0.4
Other master's	2.43	0.95	1.08	0.95	0.9	0.4	0.5	0.3
Doctoral degree								
Ph.D. (except in education)	4.48	1.29	0.93	0.51	2.3	0.5	0.5	0.5
Education (any doctorate)	2.40	1.44	0.87	1.48	2.4	1.4	0.8	1.1
Any other doctoral	7.59	2.44	2.83	1.64	3.6	1.1	1.3	1.5
First-professional degree								
Medicine (M.D. or D.O.)	3.47	4.27	2.84	3.35	4.2	3.6	1.5	1.5
Other health science	4.74	3.74	3.80	3.52	2.0	1.4	2.0	1.6
Law (LL.B. or J.D.)	3.87	3.36	3.09	1.85	1.3	1.1	1.1	0.8
Theology (M.Div., M.H.L., B.D.)	†	6.43	6.20	3.45	†	3.1	2.8	2.2
Attendance intensity								
Full-time/full-year	2.05	1.05	1.08	1.13	0.8	0.4	0.5	0.4
Part-time or part-year	1.38	0.53	0.67	0.65	0.6	0.2	0.3	0.3
Institution type								
Public	1.94	0.60	0.75	0.57	0.6	0.3	0.3	0.3
Private nonprofit	1.87	1.17	1.13	0.67	0.7	0.4	0.6	0.3
For-profit	6.76	3.60	3.85	6.92	5.7	1.7	1.1	1.4
Tuition and fees								
Less than \$5,000	1.45	0.47	0.82	0.56	0.5	0.2	0.3	0.3
\$5,000–14,999	2.91	1.43	1.15	1.05	1.3	0.5	0.6	0.4
\$15,000–24,999	4.32	3.33	2.55	1.29	2.1	1.0	0.9	1.0
\$25,000 or more	†	2.33	2.74	2.75	†	2.2	1.5	0.6
Sex								
Male	1.57	0.85	0.93	0.84	0.7	0.3	0.5	0.4
Female	1.69	0.64	0.86	0.86	0.6	0.3	0.4	0.3

See notes at end of table.

# National Center for Education Statistics

**Table S3.1. Standard errors for table 3.1: Percentage of graduate students who worked while enrolled, and the average number of hours worked per week, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	Percent who worked				Average hours worked per week			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Citizenship								
U.S. citizen	1.28	0.58	0.74	0.64	0.4	0.2	0.4	0.3
Resident alien	8.97	3.69	2.90	1.80	3.8	1.1	1.4	0.9
Foreign or international student	7.18	2.06	2.22	1.76	1.1	0.6	0.7	0.8
Age								
24 or younger	1.98	1.94	1.69	0.95	1.1	0.6	0.5	0.5
25–29	2.35	0.76	0.94	0.76	0.7	0.4	0.4	0.4
30–34	1.98	1.17	1.38	1.36	0.8	0.5	0.5	0.4
35–39	3.66	1.44	1.53	3.31	1.3	0.6	0.8	0.6
40 or older	2.08	0.86	1.31	0.63	0.6	0.4	0.6	0.4
Race/ethnicity								
White	1.47	0.56	0.74	0.77	0.5	0.3	0.4	0.3
Black	3.79	1.58	1.41	1.85	1.6	0.5	0.6	0.7
Hispanic	2.21	2.40	2.22	1.98	1.5	0.7	0.9	0.6
Asian/Pacific Islander	6.08	1.94	1.76	1.23	2.7	0.6	0.8	0.7
Other or Two or more races	6.44	2.35	4.18	2.03	1.1	1.3	1.4	1.3
Marital status/dependents								
Unmarried with no dependents	1.64	0.96	0.91	0.79	0.5	0.4	0.4	0.3
Married with no dependents	3.06	0.99	1.32	0.92	1.1	0.5	0.5	0.4
Unmarried with dependents	3.02	1.54	2.51	2.00	1.1	0.6	0.9	0.8
Married with dependents	2.19	0.89	1.07	1.42	0.7	0.3	0.5	0.5
Income (including spouse's)								
Lowest 25 percent	2.31	1.49	1.48	1.24	1.0	0.4	0.5	0.4
Lower middle 25 percent	2.92	1.08	1.08	1.86	1.1	0.4	0.6	0.4
Upper middle 25 percent	2.15	0.70	1.08	0.61	0.8	0.4	0.5	0.5
Highest 25 percent	1.74	0.77	0.96	0.47	0.6	0.3	0.3	0.4

† Not applicable.

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

# National Center for Education Statistics

**Table 4.1. Average net price after grants and average out-of-pocket net price for graduate students, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	Average net price <sup>1</sup>				Average out-of-pocket net price <sup>2</sup>			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$10,000	\$12,600	\$16,200	\$19,500	\$6,200	\$7,200	\$8,200	\$9,700
Graduate level								
Master's degree program	9,300	11,400	14,200	17,500	6,400	7,200	8,000	9,600
Doctoral degree program	11,400	14,100	18,600	23,500	6,200	6,300	8,100	9,700
First-professional degree program	20,900	24,700	29,200	38,600	9,200	10,200	10,300	13,000
Other <sup>3</sup>	4,800	7,000	10,700	10,300	3,800	5,500	6,900	7,200
Master's degree								
Business administration (M.B.A.)	11,000	12,200	15,600	20,000	8,600	8,400	9,400	11,800
Education (any master's)	7,200	9,100	11,600	14,500	5,400	6,600	6,900	8,100
Other master's <sup>4</sup>	10,100	12,400	15,200	18,500	6,200	7,200	8,200	9,700
Doctoral degree								
Ph.D. (except in education)	11,700	15,000	18,300	22,800	6,000	5,800	7,500	9,600
Education (any doctorate)	9,200	10,900	14,200	18,600	6,500	7,300	8,400	8,600
Any other doctoral	12,500	14,100	22,000	28,000	6,800	6,900	9,600	10,500
First-professional degree								
Medicine (M.D. or D.O.)	23,100	25,800	34,600	40,500	8,800	11,900	11,000	13,100
Other health science <sup>5</sup>	21,800	25,000	31,800	36,000	9,900	10,800	10,400	10,400
Law (LL.B. or J.D.)	22,000	25,900	29,500	40,900	9,800	8,700	10,600	14,200
Theology (M.Div., M.H.L., B.D.)	11,900	11,900	12,200	18,500	4,000	10,600	7,800	11,900
Attendance intensity								
Full-time/full-year	17,500	21,400	26,900	32,000	9,400	10,200	12,000	14,200
Part-time or part-year	6,700	8,100	11,100	13,100	4,800	5,700	6,400	7,300
Institution type <sup>6</sup>								
Public	8,100	10,000	13,000	15,500	4,900	5,800	6,300	7,300
Private nonprofit	12,600	16,200	19,600	23,200	7,900	9,100	10,200	12,100
For-profit	11,800	14,500	21,800	26,200	9,500	7,500	11,500	12,000
Tuition and fees								
Less than \$5,000	6,000	7,800	9,600	10,500	4,100	5,200	5,300	6,000
\$5,000–14,999	16,500	17,800	19,300	20,900	9,700	9,300	9,600	9,400
\$15,000–24,999	26,800	28,300	29,100	30,600	14,300	13,100	13,400	14,100
Tuition and fees	36,300	37,800	41,400	45,700	20,600	18,200	19,400	23,200
Sex								
Male	10,900	13,600	17,100	20,600	6,800	7,500	8,500	10,300
Female	9,200	11,900	15,500	18,800	5,600	7,000	7,900	9,200

See notes at end of table.



# National Center for Education Statistics

**Table 4.1. Average net price after grants and average out-of-pocket net price for graduate students, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	Average net price <sup>1</sup>				Average out-of-pocket net price <sup>2</sup>			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
<b>Citizenship</b>								
U.S. citizen	\$9,800	\$12,200	\$16,000	\$19,100	\$5,900	\$6,700	\$7,800	\$9,100
Resident alien	13,400	14,900	17,300	19,300	7,300	8,500	8,200	9,900
Foreign or international student	13,300	15,500	18,000	23,600	10,300	11,300	12,000	15,400
<b>Age</b>								
24 or younger	14,000	16,800	20,800	24,400	7,600	8,700	9,000	11,700
25–29	11,400	14,400	18,200	21,700	6,400	7,400	8,200	9,300
30–34	9,300	11,600	15,000	17,600	6,100	6,900	8,500	9,000
35–39	8,200	10,400	13,100	17,300	5,700	6,700	7,600	9,500
40 or older	6,200	8,500	11,600	14,400	4,900	6,100	7,500	8,800
<b>Race/ethnicity<sup>7</sup></b>								
White	9,500	12,000	15,600	19,000	5,800	6,800	8,100	9,600
Black	9,200	12,600	16,100	18,800	4,600	6,200	7,000	6,800
Hispanic	11,100	12,400	16,100	20,200	5,800	6,900	7,100	8,800
Asian/Pacific Islander	13,000	16,100	19,200	23,000	9,200	10,600	10,700	13,500
Other or Two or more races	13,000	13,700	17,900	19,500	10,000	7,100	7,600	8,900
<b>Marital status/dependents<sup>8</sup></b>								
Unmarried with no dependents	12,100	15,100	19,400	22,700	6,900	7,700	8,700	10,200
Married with no dependents	8,600	11,000	14,600	17,400	5,900	7,300	8,500	9,700
Unmarried with dependents	8,300	10,600	13,500	16,400	5,700	6,300	7,600	7,300
Married with dependents	7,100	9,700	12,000	15,500	4,900	6,300	7,100	9,400
<b>Income (including spouse's)<sup>9</sup></b>								
Lowest 25 percent	13,900	17,800	21,400	25,700	6,700	7,500	8,700	10,800
Lower middle 25 percent	11,200	13,100	17,400	20,000	6,500	7,200	7,800	8,400
Upper middle 25 percent	9,200	10,100	14,200	16,500	6,200	6,800	7,900	9,300
Highest 25 percent	7,100	8,800	11,900	14,600	5,500	7,100	8,300	9,900

! Interpret data with caution (estimates are unstable).

<sup>1</sup> "Net price" is price that must be paid after receiving grants.

<sup>2</sup> The "out-of-pocket net price" subtracts from the sticker price all forms of financial aid, including grants, loans, employer aid, job training benefits, assistantships and any other financial aid received.

<sup>3</sup> Includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

<sup>4</sup> Includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

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

<sup>6</sup> Students attending more than one institution were excluded.

<sup>7</sup> Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

<sup>8</sup> Divorced, separated, and widowed students are included in the unmarried categories.

<sup>9</sup> See glossary for the income cut points used.

NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. 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.

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

# National Center for Education Statistics

**Table S4.1. Standard errors for table 4.1: Average net price after grants and average out-of-pocket net price for graduate students, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08**

Characteristic	Average net price				Average out-of-pocket net price			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$170	\$130	\$470	\$183	\$160	\$100	\$280	\$170
Graduate level								
Master's degree program	210	170	450	218	210	130	270	220
Doctoral degree program	460	320	560	509	410	200	320	350
First-professional degree program	690	560	1,350	558	620	440	860	700
Other	280	270	740	435	220	190	430	360
Master's degree								
Business administration (M.B.A.)	480	430	890	779	510	330	590	770
Education (any master's)	270	240	430	411	260	190	300	300
Other master's	300	240	560	292	250	180	400	310
Doctoral degree								
Ph.D. (except in education)	490	260	390	553	440	260	250	450
Education (any doctorate)	700	460	610	868	680	450	450	570
Any other doctoral	1,000	900	1,400	1,111	1,110	330	890	670
First-professional degree								
Medicine (M.D. or D.O.)	1,240	860	960	1,086	1,000	1,110	950	1,080
Other health science	740	1,230	1,670	1,074	690	750	1,750	1,080
Law (LL.B. or J.D.)	980	460	1,240	918	1,030	420	810	870
Theology (M.Div., M.H.L., B.D.)	4,360	1,060	1,660	1,513	840	960	1,710	1,530
Attendance intensity								
Full-time/full-year	320	220	450	276	300	210	420	300
Part-time or part-year	180	100	240	209	140	90	180	230
Institution type								
Public	160	130	230	170	160	90	140	130
Private nonprofit	350	300	930	330	320	190	560	300
For-profit	1,210	2,650	1,430	1,447	730	1,480	1,120	1,800
Tuition and fees								
Less than \$5,000	110	90	200	178	120	90	130	140
\$5,000–14,999	260	230	240	230	280	180	290	240
\$15,000–24,999	730	390	660	473	890	570	600	560
\$25,000 or more	3,080	1,040	530	795	2,070	1,260	820	490
Sex								
Male	220	220	590	339	200	140	340	250
Female	190	160	470	236	160	110	310	240

See notes at end of table.

# National Center for Education Statistics

**Table S4.1. Standard errors for table 4.1: Average net price after grants and average out-of-pocket net price for graduate students, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued**

Characteristic	Average net price				Average out-of-pocket net price			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Citizenship								
U.S. citizen	\$160	\$130	\$480	\$190	\$160	\$100	\$290	\$190
Resident alien	630	970	970	995	680	600	530	670
Foreign or international student	790	370	640	463	720	390	560	530
Age								
24 or younger	400	340	700	379	320	270	450	310
25–29	250	230	470	308	190	160	340	200
30–34	310	280	690	425	260	220	460	360
35–39	310	330	600	912	350	250	430	880
40 or older	250	260	560	335	210	170	410	310
Race/ethnicity								
White	160	140	430	230	150	100	250	200
Black	420	420	640	541	320	230	650	440
Hispanic	530	470	1,220	731	570	250	640	520
Asian/Pacific Islander	630	430	760	487	620	410	510	410
Other or Two or more races	690	640	1,120	1,231	530	470	730	830
Marital status/dependents								
Unmarried with no dependents	220	210	550	241	170	140	310	190
Married with no dependents	300	240	540	409	260	210	430	340
Unmarried with dependents	440	350	790	722	340	260	900	450
Married with dependents	230	190	440	480	200	160	220	470
Income (including spouse's)								
Lowest 25 percent	300	280	670	313	250	210	450	270
Lower middle 25 percent	280	230	490	513	240	150	320	450
Upper middle 25 percent	260	190	460	386	280	160	340	260
Highest 25 percent	210	210	510	338	190	180	400	280

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

# Glossary

All of the variables that were used in these tables are described in this glossary. The variables were taken directly from the 1996, 2000, 2004, and 2008 National Postsecondary Student Aid Studies (NPSAS) Data Analysis System (DAS). The DAS is a web-based application that allows users to create tables with estimates and standard errors from the NPSAS data and other surveys (see the Data Analysis System section for a more detailed description), and it can be accessed at <http://www.nces.ed.gov/das/>. In the glossary, the items are listed in alphabetical order by the variable label. The name of each variable appears to the right of the variable label. Unless stated otherwise, the full sample weight for graduate/first-professional students (WTA000) was used to generate the tables.

## LABEL

## VARIABLE NAME

### Age

### AGE (NPSAS:1996, 2000, 2004, 2008)

Student's age as of December 31 of the surveyed academic year.

- 24 or younger
- 25–29
- 30–34
- 35–39
- 40 or older

### Attendance intensity

### ATTNSTAT (NPSAS:1996, 2000, 2004, 2008)

Based on the number of months that students were enrolled full time or part time at all institutions attended during the survey year. Full-year is defined as enrollment for 9 or more months during the academic year. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month. Full-time is usually defined as 12 or more credit hours.

Full-time/full-year

Student was enrolled full time for at least 9 months during the academic year. Additional months enrolled could be part time. For example, a student who was enrolled full time during the fall and spring semesters and part time in the summer would be considered a full-time student.

Part-time or part-year

Student was not enrolled full time for at least 9 months during the academic year.

### Citizenship

### CITIZEN2 (NPSAS:1996, 2000, 2004, 2008)

Student's citizenship status and financial aid eligibility. Variable was constructed from data reported on the Free Application for Federal Student Aid (FAFSA). When a FAFSA was not available, data provided by the student or institution were used.

U.S. citizen

Student was a U.S. citizen or U.S. national in the academic year.

Resident alien

Student was not a U.S. citizen in the academic year but was eligible for federal financial aid (eligible statuses include permanent residents, refugees, or those granted asylum).

Foreign or international student

Student was not a U.S. citizen and was ineligible for federal financial aid in the academic year (includes those holding student or exchange visitor visas). Sometimes these students are referred to as "nonresident aliens."

**Employer aid**

**EMPLYAMT (NPSAS:1996, 2000, 2004, 2008)**

Indicates the total amount of aid received from employers during the survey year. Includes tuition waivers for employees and dependents of employees at postsecondary institutions and employer-paid tuition reimbursements to students or the parents of students. Because employer-paid tuition reimbursements are usually paid directly to the student rather than through the financial aid office, they are substantially underreported by institutions; therefore, the student interview is the primary source of information on employer aid.

**Graduate or first-professional degree program**

**MASTERS2 (NPSAS:1996)**

**GRADDEG (NPSAS:1996)**

**MAJORS4 (NPSAS:1996)**

**FRSTPROF (NPSAS:1996)**

**GRADPGM2 (NPSAS:2000)**

**GRADPGM (NPSAS:2004, 2008)**

Student's specific graduate or first-professional degree program. Students who were not enrolled in a degree program or enrolled in a postbaccalaureate certificate are excluded. In NPSAS:2000, NPSAS:04, and NPSAS:08, degree programs and field of study were included in one variable, whereas in NPSAS:96, these required four variables.

**Master's degree program (MASTERS2, GRADPGM2, and GRADPGM)**

Business administration

(M.B.A.)

Master of Business Administration (M.B.A.)

Education

(any master's)

M.Ed., M.A.T., or any other master's degree and education as the field of study

Other master's

Master of Arts (M.A.) in any field except education, Master of Science (M.S.) in any field except education, and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts)

**Doctoral degree program (GRADDEG, MAJORS4, GRADPGM2, and GRADPGM)**

Ph.D. (except in education)

A Ph.D. in any field except education

Education (any doctorate)

Ph.D., Ed.D., or any other doctoral degree with education as the field of study

Any other doctoral

Examples include D.B.A. (Doctor of Business Administration), D.F.A. (Doctor of Fine Arts), and D.P.A. (Doctor of Public Administration)

**LABEL****VARIABLE NAME****Graduate or first-professional degree program—continued****MASTERS2 (NPSAS:1996)****GRADDEG (NPSAS:1996)****MAJORS4 (NPSAS:1996)****FRSTPROF (NPSAS:1996)****GRADPGM2 (NPSAS:2000)****GRADPGM (NPSAS:2004, 2008)****First-professional degree program (FRSTPROF, GRADPGM2, and GRADPGM)**

Medicine (M.D. or D.O.) Medicine (M.D.) or osteopathic medicine (D.O.)

Other health science Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (Pharm.D.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.)

Law (LL.B. or J.D.) Law (LL.B. or J.D.)

Theology (M.Div., M.H.L., B.D.) Theology (M.Div., M.H.L., B.D.)

**Graduate level****GRADDEG (NPSAS:1996, 2000, 2004, 2008)**

Type of degree that the student was seeking during his or her last term during the survey year.

Master's degree program Student was seeking a master's degree.

Doctoral degree program Student was seeking a doctoral degree.

First-professional degree program Student was seeking one of the following degrees: Chiropractic (D.C. or D.C.M.), pharmacy (Pharm.D.), dentistry (D.D.S. or D.M.D.), podiatry (Pod.D. or D.P.), medicine (M.D.), veterinary medicine (D.V.M.), optometry (O.D.), law (L.L.B. or J.D.), osteopathic medicine (D.O.), or theology (M.Div., M.H.L., or B.D.).

Other Student was enrolled in a program or course at the postbaccalaureate level that does not lead to a graduate or first-professional degree or was enrolled in a postbaccalaureate certificate program (including teacher education programs).

**Hours worked****JOBHOUR2 (NPSAS:2004, 2008)****NDHOURS (NPSAS:2000)****HRSWORK (NPSAS:1996)**

The average number of hours the student worked per week (including work-study/assistantship/traineeship) during the survey year. The CATI weight for graduates/first-professional students (WTB000) was used for NPSAS:1996 and NPSAS:2000.

**LABEL****VARIABLE NAME****Income (including spouse's)****INDEPINC (NPSAS:2000, 2008)****PCTINDEP (NPSAS:1996, 2004)**

Indicates income categories for graduate students in the survey year. The incomes are divided into four categories such that each category contains about 25 percent of the students.

## 1996 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–10,536
Low middle 25 percent	\$10,537–25,000
High middle 25 percent	\$25,001–46,289
Highest 25 percent	\$46,290 and above

## 2000 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–14,994
Low middle 25 percent	\$14,995–35,000
High middle 25 percent	\$35,001–65,926
Highest 25 percent	\$65,927 and above

## 2004 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–15,265
Low middle 25 percent	\$15,266–33,784
High middle 25 percent	\$33,785–64,981
Highest 25 percent	\$64,982 and above

## 2008 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–16,455
Low middle 25 percent	\$16,456–40,205
High middle 25 percent	\$40,206–74,000
Highest 25 percent	\$74,001 and above

**Institution type****AIDCTRL (NPSAS:1996, 2000, 2004, 2008)**

Control of the NPSAS sample institution for students who attended only one institution.

- Public
- Private nonprofit
- For-profit

**Institutional aid****INSTAMT (NPSAS:1996, 2000, 2004, 2008)**

Equal to the sum of institutional grants and fellowships, institutional loans, institution-sponsored work-study, and graduate student assistantships.

**LABEL****VARIABLE NAME****Marital status/dependents****DEPEND5B (NPSAS:1996, 2000, 2004, 2008)**

Student's marital status and whether the student had dependents. Spouses were not considered dependents.

Unmarried with  
no dependents

Student had no dependents and was separated, widowed, divorced, or never married.

Married with  
no dependents

Student was married and had no dependents.

Unmarried with  
dependents

Student had dependents and was separated, widowed, divorced, or never married.

Married with  
dependents

Student was married and had dependents.

**Net price after grants****NETCST3 (NPSAS:1996, 2000, 2004, 2008)**

Net total price after all grants for the academic year.

**Net price, out-of-pocket****NETCST1 (NPSAS:1996, 2000, 2004, 2008)**

Net total price after all financial aid for the academic year. Equal to the sticker price minus all forms of financial aid, including grants, loans, employer aid, job training benefits, assistantships, and any other financial aid received.

**Private loans****PRIVLOAN (NPSAS:2000, 2004, 2008)****OTHLNAMT (NPSAS:1996)**

Indicates the amount of private commercial or alternative loans received by students in the survey year and can include loans from employers or personal loans secured through financial institutions. The CATI weight for graduates/first-professional students (WTB000) was used for NPSAS:1996 and NPSAS:2000.

**Race/ethnicity****RACE (NPSAS:2004, 2008)****RACE2 (NPSAS:1996, 2000)**

Student's race/ethnicity, with Hispanic/Latino origin as a separate category, as reported by the student. Based on the Census race categories, the categories exclude Hispanic origin unless specified. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

White

A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.

Black

A person having origins in any of the black racial groups of Africa.



**LABEL****VARIABLE NAME****Race/ethnicity—continued****RACE (NPSAS:2004, 2008)****RACE2 (NPSAS:1996, 2000)**

Hispanic

A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.

Asian/Pacific Islander

A person having origins in any of the peoples of the Far East, Southeast Asia, or the Indian subcontinent (e.g., people from China, Japan, Korea, the Philippine Islands, India, and Vietnam) or having origins in the Pacific Islands including Hawaii and Samoa.

Other or Two or more races

Includes American Indians, Alaska Natives, respondents reporting two or more races, and those reporting having origins in a race not listed above.

**Sex****GENDER (NPSAS:1996, 2000, 2004, 2008)**

Male

Female

**Total aid****TOTAID (NPSAS:1996, 2000, 2004, 2008)**

Total amount of all financial aid received during the academic year. Includes private loans and research and teaching assistantships.

**Total assistantships****ASTAMT (NPSAS:1996, 2000)****GRASTAMT (NPSAS:2004, 2008)**

Total amount of all graduate student assistantships received during the academic year. Assistantships are specific types of grant aid, and the source can be either the institution or outside sources. Equal to the sum of research assistantships, teaching assistantships, and any other type of graduate assistantships received. Includes assistantships funded from outside sources. Assistantships are often treated as employee salaries rather than financial aid by institutions and may not be recorded in the financial aid records. Based primarily on student reports, though some information is derived from institution reports. Also used to identify the percentage of students who received assistantships. The CATI weight for graduates/first-professional students (WTB000) was used for NPSAS:1996 and NPSAS:2000.

**Total federal aid****TFEDAID (NPSAS:1996, 2000, 2004, 2008)**

Total amount of federal aid (excluding veterans benefits and Department of Defense aid) received during the academic year. The federal government is the source of this form of aid, which includes all aid types.

**Total grants****TOTGRT (NPSAS:1996, 2000, 2004, 2008)**

Total amount of grants received during the survey year. Grants are a type of student financial aid that does not require repayment or employment. Grants include scholarships and fellowships. Tuition waivers and employer aid are considered grant aid. Also used to identify the percentage of students who received grants.

**Total loans****TOTLOAN (NPSAS:1996, 2000, 2004, 2008)**

Total loans received during the survey year. This includes all loans through federal, state, or institutional programs. Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions.

**Tuition and fees****TUITION2 (NPSAS:1996, 2000, 2004, 2008)**

Actual amount of tuition charged the student for the terms attended as reported by the institution. If tuition amounts were not reported, they were estimated based on the average per credit or per term charges for other students at the institution by their class level, degree program, and attendance status. Students who attended more than one institution were excluded.

Less than \$5,000

\$5,000–14,999

\$15,000–24,999

\$25,000 or more