

# WEB TABLES

U.S. DEPARTMENT OF EDUCATION  
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## Trends in Graduate Student Financing: Selected Years, 2003–04 to 2015–16

This set of Web Tables presents trends in graduate student enrollment, costs of attendance, amount and types of aid received, and amounts borrowed between 2003–04 and 2015–16. To receive federal aid, graduate students must meet general eligibility requirements and be enrolled at least half-time at an eligible school in a program leading to a graduate or professional degree or certificate. Students can borrow up to the maximum cost of attendance less any other financial assistance received.

In 2015–16, graduate students received a total of \$58.0 billion in federal loans and grants, institutional grants, employer support, and financial aid from other sources (College Board 2017). In 2011–12, this figure was \$55.8 billion. The data presented in these Web Tables were collected through four administrations of the National Postsecondary Student Aid

Study (NPSAS): NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16. Since 2003–04, there have been several significant changes in federal financial aid that have affected graduate students. In 2006, Direct PLUS Loans for graduate and professional students were introduced, and in 2007 Direct Unsubsidized Loan limits were increased for graduate students (U.S. Department of Education 2016). Direct Subsidized Loans were available to graduate students prior to July 2012 so are included in NPSAS:04, NPSAS:08, and NPSAS:12, but not NPSAS:16.

These Web Tables provide detailed estimates on the sources of funds that graduate students used to finance their education over a 12-year period, beginning with NPSAS:04.<sup>1</sup> All data are presented separately for students in the largest graduate degree programs and by demographic and other academic

characteristics for the four survey years from 2003–04 to 2015–16. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

Section 1 presents data on trends in the composition of the graduate student population, the cost of their education, how much aid they received, and the types of aid they received.

- Table 1 shows the percentage distribution of graduate students' demographic attributes, academic characteristics, and programs of study.
- Table 2 shows the average prices of attendance (in constant 2016 dollars), including total price (cost of attendance) and total net price (price net of grant aid).

This report was prepared for the National Center for Education Statistics under Contract No. ED-IES-16-A-0013/002. Mention of trade names, commercial products, or organizations does not imply endorsement by the U.S. Government. These Web Tables were authored by Kim Standing and Valerie Orellana of Westat. The NCES Project Officer was Tracy Hunt-White. For questions about content or to view this report online, go to <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2019485>.

- Table 3 shows the percentage of graduate students who received financial aid and the average amounts (in constant 2016 dollars) they received.
- Table 4 shows trends in the percentage distribution of graduate students who received financial aid by whether they borrowed and, if so, whether they combined their loans with other types of aid.

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

- Table 5 shows the percentage of graduate students who received federal aid<sup>2</sup> along with the average amounts received.
- Table 6 shows the percentage of graduate students who received grants from any source along with the average amounts received.
- Table 7 shows the percentage of graduate students who took out any loans along with the average amounts borrowed.
- Table 8 shows the percentage of graduate students who received institutional aid along with the average amounts received.
- Table 9 shows the percentage of graduate students who took out Direct PLUS Loans for graduate and professional students and the average amounts borrowed.

- Table 10 shows the percentage of graduate students who took out private or alternative loans and the average amounts borrowed.
- Table 11 shows the percentage of graduate students who received employer aid and the average amounts received.

Section 3 focuses on trends in borrowing by graduate students and presents estimates of borrowing by receipt of other aid, the maximum amounts borrowed, and total borrowing.

- Table 12 shows graduate students' average ratio of total loans to total aid.
- Table 13 shows the percentage of students who took out the annual total maximum allowed in federal loans.
- Table 14 shows graduate students' average total cumulative indebtedness (in constant 2016 dollars), including loans at both the undergraduate and graduate levels.

## OTHER NCES REPORTS

*A Profile of Successful Pell Grant Recipients: Time to Bachelor's Degree and Early Graduate School Enrollment* (NCES 2009-156)

<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2009156>.

*A Profile of the Enrollment Patterns and Demographic Characteristics of Undergraduates at For-Profit Institutions* (NCES 2017-416)

<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2017416>.

*Demographic and Enrollment Characteristics of Nontraditional Undergraduates: 2011–12* (NCES 2015-025) <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015025>.

*Persistence and Attainment Among Pell Grant Recipients: Results From the Beginning Postsecondary Students Longitudinal Study of 2004/09* (NCES 2011-275) <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2011275>.

*Profile of Undergraduate Students: 2011–12 (Web Tables)* (NCES 2015-167) <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015167>.

*Reaching the Limit: Undergraduates Who Borrow the Maximum Amount in Federal Direct Loans: 2011–12* (NCES 2016-408) <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2016408>.

*Student Financing of Undergraduate Education: 2011–12 (Web Tables)* (NCES 2015-173) <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015173>.

*Trends in Undergraduate Nonfederal Grant and Scholarship Aid by Demographic and Enrollment Characteristics, Selected Years: 1999–2000 to 2011–12* (NCES 2015-604) <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015604>.

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

<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014169>.

*Undergraduates Who Do Not Apply for Financial Aid* (NCES 2016-406)

<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2016406>.

## DATA

The estimates presented in these Web Tables are based on data from four administrations of NPSAS: NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16. NPSAS is a comprehensive, nationally representative study of how students and their families pay for college. The study is 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 students are selected from these institutions during the second stage. The institution-eligibility conditions were consistent across NPSAS administrations with one exception. In contrast to other NPSAS administrations, institutions in Puerto Rico were not included in the NPSAS:12 sample. In 2004, 2008, and 2016, the NPSAS target population consists of all eligible undergraduate and graduate students enrolled in the Title IV postsecondary institutions in the 50 states, Puerto Rico,

## VARIABLES USED

The variables used in these Web Tables are listed below. Visit the NCES DataLab website (<http://nces.ed.gov/datalab>) to view detailed information on how these variables were constructed and their sources. Information is available through DataLab’s analysis applications—PowerStats, QuickStats, and TrendStats—and from downloadable codebooks available for each dataset through DataLab. Under *Detailed Information About TrendStats Variables, NPSAS Undergraduates*, select *by subject* or *by variable name*. The program files that generated the statistics presented in these Web Tables can be found at <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2019485>.

Label	Name			
	NPSAS:04	NPSAS:08	NPSAS:12	NPSAS:16
Age	AGE	AGE	AGE	AGE
Aid package by type of aid	AIDTYPE	AIDTYPE	AIDTYPE	AIDTYPE
Attendance intensity	ATTNSTAT	ATTNSTAT	ATTNSTAT	ATTNSTAT
Citizenship	CITIZEN2	CITIZEN2	CITIZEN2	CITIZEN2
Control and level of institution	AIDSECT	AIDSECT	AIDSECT	AIDSECT
Cumulative amount borrowed for undergraduate and graduate students	BORAMT3	BORAMT3	BORAMT3	BORAMT3
Dependency and marital status	DEPEND5B	DEPEND5B	DEPEND5B	DEPEND5B
Direct Loan total maximum	STAFCT2	STAFCT2	STAFCT2	STAFCT2
Direct PLUS Loans to graduate students	†	GLPUSAMT	GPLUSAMT	GPLUSAMT
Direct Subsidized and Unsubsidized Loans	STAFFAMT	STAFFAMT	STAFFAMT	STAFFAMT
Employer aid	EMPLYAMT	EMPLYAMT	EMPLYAMT	EMPLYAMT
Excludes Puerto Rico from total estimates	COMPT087	COMPT087	COMPT087	COMPT087
Graduate degree program	GRADDEG	GRADDEG	GRADDEG	GRADDEG
Graduate field of study	MAJORSGR	MAJORSGR	MAJORSGR	MAJORSGR
Graduate program	GRDPGM	GRDPGM	GRDPGM	GRDPGM
Institution control	CONTROL	CONTROL	CONTROL	CONTROL
Institutional aid	INSTAMT2	INSTAMT2	INSTAMT2	INSTAMT
Institutional grants	INGRTAMT2	INGRTAMT2	INGRTAMT2	INGRTAMT
Private (alternative) loans	PRIVLOAN	PRIVLOAN	PRIVLOAN	PRIVLOAN
Race/ethnicity	RACE	RACE	RACE	RACE
Ratio of loans to total aid	LOANPCT	LOANPCT	LOANPCT	LOANPCT
Sex	GENDER	GENDER	GENDER	GENDER
Student and spouse’s income	CINCOME	CINCOME	CINCOME	CINCOME
Student budget (attendance adjusted)	BUDGETAJ	BUDGETAJ	BUDGETAJ	BUDGETAJ
Student budget (minus all grants)	NETCST3	NETCST3	NETCST3	NETCST3
Total aid amount	TOTAID	TOTAID	TOTAID	TOTAID
Total federal aid	TFEDAID	TFEDAID	TFEDAID	TFEDAID
Total grants	TOTGRT	TOTGRT	TOTGRT	TOTGRT
Total loans	TOTLOAN	TOTLOAN	TOTLOAN	TOTLOAN
Tuition and fees paid	TUITION2	TUITION2	TUITION2	TUITION2

† = Not applicable.

and the District of Columbia any time between July 1 and June 30 of the study's academic year. In 2012, the NPSAS target population did not include postsecondary institutions in Puerto Rico.

Although Puerto Rican institutions enroll only about 1 percent each of undergraduate and graduate students nationally, unique aid, enrollment, and demographic patterns distinguish them and their students from institutions and students in the 50 states and the District of Columbia. As a result, national estimates for Hispanic students differ depending on whether students enrolled in institutions located in Puerto Rico are included or excluded. Therefore, the Web Tables include two totals: one with and one without data from students who attended institutions in Puerto Rico. Disaggregated estimates for NPSAS administrations other than 2011–12 include students in Puerto Rican institutions, whereas 2011–12 estimates do not.

Due to improvements in weighting procedures over time and the reweighting of historical datasets, estimates in these Web Tables based on NPSAS:04 and NPSAS:08 may not match those published prior to August 2013. For more information about NPSAS reweighting over time, see <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

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

- *2004 National Postsecondary Student Aid Study (NPSAS:04) Full-scale Methodology Report* (<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2006180>).
- *2007–08 National Postsecondary Student Aid Study (NPSAS:08) Full-scale Methodology Report* (<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2011188>).
- *2011–12 National Postsecondary Student Aid Study (NPSAS:12) Data File Documentation* (<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014182>).
- *2015–16 National Postsecondary Student Aid Study (NPSAS:16) Data File Documentation* (<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2018482>).

## ANALYSIS

The estimates presented in these Web Tables were produced using DataLab, a web-based software application that enables users to generate tables for most of the surveys conducted by NCES. Specifically, these estimates were produced in TrendStats, which produces averages, medians, and percentage tables over time. Samples drawn for such NCES studies as NPSAS are not simple random samples; therefore, techniques for estimating sampling errors that assume simple random sampling cannot be applied to these data. TrendStats takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by TrendStats

involves approximating the estimator by replication of the sampled population using a bootstrap technique.

With TrendStats, users can replicate or expand upon the tables presented in this report. The output from TrendStats includes point estimates (e.g., percentages or means), design-adjusted standard errors, and weighted sample sizes for the estimates. If the number of valid cases is too small to produce a reliable estimate (fewer than 30 cases), TrendStats prints a *double-dagger* symbol (‡) instead of the estimate. If the coefficient of variation is between 30 and 50 percent, TrendStats flags the estimate with ! to the right of the estimate. If the coefficient of variation is greater than 50 percent, TrendStats flags the estimate with !! to the right of the estimate. In these Web Tables, estimates that were flagged for having a coefficient of variation greater than 50 percent were suppressed in the tables in this report and the double-dagger symbol was used. To access the TrendStats website, visit <https://nces.ed.gov/datalab/index.aspx>.

For more information about NPSAS or using TrendStats, contact [NCES.info@ed.gov](mailto:NCES.info@ed.gov) (800) 677-6987

For readers with disabilities, a Section 508-compliant version of these Web Tables is available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2019485>.

## REFERENCES

The College Board (2017). *Trends in Student Aid 2017*. New York: Author. Retrieved October 5, 2018 from [https://trends.collegeboard.org/sites/default/files/2017-trends-student-aid\\_0.pdf](https://trends.collegeboard.org/sites/default/files/2017-trends-student-aid_0.pdf).

U.S. Department of Education, Federal Student Aid. (2016). *Federal Student Aid Handbook*. (pp. 3-87–3-130). Washington, DC: Author. Retrieved October 5, 2018 from <https://ifap.ed.gov/fsahandbook/attachments/1617FSAHbkActiveIndexMaster.pdf>.

## 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> Federal aid includes grants, loans, college work-study, veterans' benefits, and Department of Defense (DOD).

# National Center for Education Statistics

**Table 1.**  
**Percentage distribution of graduate students, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16**

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
<b>Total (United States and Puerto Rico)</b>	<b>100.0</b>	<b>100.0</b>	<b>—</b>	<b>100.0</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>—</b>	<b>—</b>	<b>100.0</b>	<b>—</b>
Graduate program level <sup>1</sup>				
Master's degree	59.5	64.4	67.7	68.5
Doctor's degree—research/scholarship	13.7	15.8	13.3	11.7
Doctor's degree—professional practice	12.4	8.4	10.5	11.3
Other <sup>2</sup>	14.4	11.3	8.6	8.5
Master's degree program				
Business administration (M.B.A.)	19.0	18.7	16.2	15.1
Education (any master's)	30.6	31.5	23.9	20.0
Other master's <sup>3</sup>	50.4	49.8	59.9	64.9
Master's field of study				
Humanities	8.1	6.8	8.2	8.0
Social/behavioral sciences	5.0	6.7	6.4	7.0
Life and physical sciences	3.2	3.5	4.3	4.7
Engineering/computer science/mathematics	10.6	8.8	9.0	12.4
Business/management	25.1	24.8	23.0	21.4
Health	7.9	8.7	15.3	16.0
Other <sup>4</sup>	40.2	40.6	33.8	30.5
Doctor's degree program—research/scholarship				
Ph.D. (except in education)	59.7	58.9	65.5	53.5
Education (any doctorate) <sup>5</sup>	15.7	16.0	19.2	18.3
Other doctorate	24.6	25.0	15.3	28.2
Doctor's degree program—professional practice				
Medicine (M.D. or D.O.)	21.9	23.4	27.8	26.2
Other health science <sup>6</sup>	23.0	20.4	32.7	31.0
Law (LL.B. or J.D.)	43.8	50.6	39.2	30.7
Theology (M.Div., M.H.L., B.D.)	11.3 !	5.6	—	12.0
Doctoral field of study				
Humanities	9.8	9.3	9.2	9.2
Social/behavioral sciences	16.9	14.4	13.8	16.5
Life and physical sciences	11.7	13.0	15.2	11.8
Engineering/computer science/mathematics	15.2	17.3	16.6	13.1
Business/management	4.8	7.4	5.6	8.6
Health	13.3	13.6	8.6	11.8
Other <sup>4</sup>	28.3	25.1	31.0	29.0

See notes at end of table.

# National Center for Education Statistics

**Table 1.**  
**Percentage distribution of graduate students, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Attendance intensity <sup>7</sup>				
Full-time, full-year	31.9	32.2	37.1	35.7
Part-time or part-year	68.1	67.8	62.9	64.3
Control <sup>8</sup>				
Public	53.2	49.9	47.5	47.1
Private nonprofit	42.7	41.9	40.7	43.7
Private for-profit	4.1	8.2	11.7	9.1
Tuition and fees <sup>9</sup>				
Lowest 25 percent	25.0	20.1	13.0	10.6
Lower middle 25 percent	25.0	22.8	20.3	15.7
Upper middle 25 percent	24.8	26.5	28.9	29.9
Highest 25 percent	25.2	30.6	37.8	43.7
Sex				
Male	42.2	39.8	39.7	40.7
Female	57.8	60.2	60.3	59.3
Citizenship				
U.S. citizen	88.1	88.4	87.7	84.6
Resident alien	4.0	3.1	3.6	3.4
Foreign or international student	7.9	8.5	8.7	12.0
Age				
24 or younger	19.4	19.2	18.7	21.6
25–29	31.8	31.3	33.0	30.7
30–34	16.1	16.5	17.4	16.8
35–39	10.2	11.9	11.1	10.0
40 or older	22.6	21.1	19.9	20.9
Race/ethnicity <sup>10</sup>				
White	67.8	66.2	63.6	58.9
Black	9.6	12.4	11.8	14.1
Hispanic	7.9	8.0	8.7	9.8
Asian/Pacific Islander	11.3	10.7	13.4	14.2
Other or Two or more races	3.4	2.6	2.5	2.9
Marital status/dependents <sup>11</sup>				
Unmarried with no dependents	48.0	49.9	50.2	53.6
Married with no dependents	18.3	16.4	15.0	14.1
Unmarried with dependents	9.2	9.4	9.7	8.8
Married with dependents	24.5	24.2	25.1	23.4

See notes at end of table.

# National Center for Education Statistics

Table 1.

Percentage distribution of graduate students, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Income (including spouse's) <sup>12</sup>				
Lowest 25 percent	25.1	23.1	25.0	25.0
Lower middle 25 percent	24.6	19.3	21.3	20.2
Upper middle 25 percent	25.2	26.5	25.4	23.8
Highest 25 percent	25.1	31.2	28.3	31.1

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents between 30 and 50 percent of the estimate.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree—professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time status for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Tuition and fees at the sampled institution are for students who attended only one institution during the academic year. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, NPSAS:16).



# National Center for Education Statistics

Table S1.

Standard errors for table 1: Percentage distribution of graduate students, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Total (United States and Puerto Rico)	†	†	†	†
U.S. total (excluding Puerto Rico)	†	†	†	†
Graduate program level				
Master's degree	0.98	0.94	0.54	0.78
Doctor's degree—research/scholarship	0.74	0.66	0.31	0.62
Doctor's degree—professional practice	0.32	0.31	0.32	0.44
Other	1.00	0.61	0.38	0.45
Master's degree program				
Business administration (M.B.A.)	1.17	1.24	0.81	0.59
Education (any master's)	1.26	1.28	0.86	0.77
Other master's	1.54	1.17	1.10	0.85
Master's field of study				
Humanities	0.68	0.42	0.60	0.53
Social/behavioral sciences	0.40	0.54	0.55	0.48
Life and physical sciences	0.32	0.28	0.39	0.36
Engineering/computer science/mathematics	0.96	0.53	0.47	0.54
Business/management	1.53	1.41	0.93	0.70
Health	1.25	0.48	0.63	0.61
Other	1.48	1.25	0.89	0.85
Doctor's degree program—research/scholarship				
Ph.D. (except in education)	1.46	2.03	1.28	1.55
Education (any doctorate)	0.84	2.13	0.94	1.04
Other doctorate	1.59	1.62	0.79	1.67
Doctor's degree program—professional practice				
Medicine (M.D. or D.O.)	2.45	1.60	2.31	1.88
Other health science	3.65	1.36	2.62	2.73
Law (LL.B. or J.D.)	2.94	2.11	1.83	2.83
Theology (M.Div., M.H.L., B.D.)	3.43	0.91	†	2.37
Doctoral field of study				
Humanities	0.73	0.78	0.58	0.94
Social/behavioral sciences	1.13	2.13	0.89	1.44
Life and physical sciences	0.62	0.85	0.62	1.15
Engineering/computer science/mathematics	0.67	1.49	0.76	1.20
Business/management	0.94	2.10	0.48	1.51
Health	1.13	1.20	0.59	1.35
Other	1.12	1.24	1.20	1.20

See notes at end of table.

# National Center for Education Statistics

**Table S1.**  
**Standard errors for table 1: Percentage distribution of graduate students, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Attendance intensity				
Full-time, full-year	1.74	0.61	0.72	0.62
Part-time or part-year	1.74	0.61	0.72	0.62
Control				
Public	0.87	0.22	0.12	0.29
Private nonprofit	0.86	0.17	0.12	0.28
Private for-profit	0.61	0.36	0.14	0.55
Tuition and fees				
Lowest 25 percent	2.09	0.72	0.69	0.56
Lower middle 25 percent	0.90	0.91	0.67	0.51
Upper middle 25 percent	0.92	0.75	0.67	0.72
Highest 25 percent	1.73	0.86	0.90	0.81
Sex				
Male	0.95	0.76	0.68	0.55
Female	0.95	0.76	0.68	0.55
Citizenship				
U.S. citizen	0.54	0.40	0.49	0.59
Resident alien	0.28	0.22	0.26	0.25
Foreign or international student	0.49	0.36	0.42	0.53
Age				
24 or younger	0.85	0.64	0.49	0.66
25–29	0.80	0.72	0.73	0.68
30–34	0.63	0.65	0.56	0.51
35–39	0.54	0.65	0.54	0.39
40 or older	1.07	0.75	0.61	0.55
Race/ethnicity				
White	0.95	0.87	0.73	0.87
Black	0.60	0.67	0.50	0.59
Hispanic	0.62	0.43	0.39	0.48
Asian/Pacific Islander	0.44	0.38	0.49	0.55
Other or Two or more races	0.36	0.36	0.27	0.26
Marital status/dependents				
Unmarried with no dependents	1.19	0.80	0.75	0.68
Married with no dependents	0.56	0.66	0.53	0.48
Unmarried with dependents	0.50	0.66	0.42	0.36
Married with dependents	1.03	0.72	0.68	0.59

See notes at end of table.

# National Center for Education Statistics

Table S1.

Standard errors for table 1: Percentage distribution of graduate students, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Income (including spouse's)				
Lowest 25 percent	1.06	0.59	0.57	0.62
Lower middle 25 percent	0.78	0.63	0.64	0.59
Upper middle 25 percent	0.86	0.90	0.76	0.61
Highest 25 percent	0.92	0.74	0.75	0.63

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, NPSAS:16).

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	Average total price of attendance <sup>1</sup>				Average net price <sup>2</sup>			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
<b>Total (United States and Puerto Rico)</b>	<b>\$24,200</b>	<b>\$25,500</b>	<b>—</b>	<b>\$29,400</b>	<b>\$21,100</b>	<b>\$22,000</b>	<b>—</b>	<b>\$25,500</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>23,900</b>	<b>25,100</b>	<b>\$28,000</b>	<b>28,900</b>	<b>20,800</b>	<b>21,700</b>	<b>\$23,900</b>	<b>25,000</b>
Graduate program level <sup>3</sup>								
Master's degree	20,400	22,400	24,000	25,000	18,100	19,400	21,300	22,100
Doctor's degree—research/scholarship	31,200	33,000	38,300	32,000	23,800	25,900	26,200	23,300
Doctor's degree—professional practice	41,200	47,200	51,200	58,700	37,400	43,200	46,100	51,900
Other <sup>4</sup>	14,800	12,300	14,700	16,100	13,700	11,300	13,500	14,300
Master's degree program								
Business administration (M.B.A.)	23,000	26,300	24,700	27,600	20,000	22,200	21,200	23,800
Education (any master's)	16,000	17,500	18,800	19,300	14,800	16,100	17,500	17,300
Other master's <sup>5</sup>	22,100	24,000	25,800	26,100	19,400	20,600	22,800	23,200
Master's field of study								
Humanities	21,600	24,800	26,100	26,900	18,400	21,100	21,300	22,000
Social/behavioral sciences	22,500	24,400	25,900	26,600	19,800	22,300	24,100	23,700
Life and physical sciences	21,800	22,400	23,800	25,800	19,300	18,200	20,700	23,000
Engineering/computer science/mathematics	21,000	22,900	23,900	26,200	17,500	18,700	20,400	23,300
Business/management	22,100	25,000	24,700	26,000	19,400	21,300	21,800	22,700
Health	24,200	25,700	27,200	25,300	22,400	22,100	24,700	23,100
Other <sup>6</sup>	17,900	19,300	21,300	22,600	16,300	17,300	19,300	20,200
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	33,300	34,900	42,800	36,800	23,400	25,300	26,800	24,700
Education (any doctorate) <sup>7</sup>	21,200	22,800	25,400	22,100	18,200	19,300	22,600	19,300
Other doctorate	32,200	34,900	34,500	38,200	28,100	31,300	28,700	32,100

See notes at end of table.

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	Average total price of attendance <sup>1</sup>				Average net price <sup>2</sup>			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	\$48,600	\$48,300	\$57,900	\$65,700	\$44,300	\$45,300	\$51,200	\$60,300
Other health science <sup>8</sup>	43,200	43,600	47,700	59,700	40,700	40,400	45,100	55,300
Law (LL.B. or J.D.)	41,600	50,400	55,900	58,300	37,700	45,900	49,000	48,300
Theology (M.Div., M.H.L., B.D.) <sup>3</sup>	20,700	25,900	—	72,100	15,600	20,400	—	64,400
Doctoral field of study								
Humanities	27,000	31,600	36,700	34,700	20,600	24,500	24,200	24,000
Social/behavioral sciences	32,800	35,400	40,900	34,500	25,400	29,100	29,300	26,200
Life and physical sciences	36,500	37,100	44,800	38,800	23,500	25,000	27,200	22,800
Engineering/computer science/mathematics	33,500	37,100	44,400	39,400	23,200	26,700	27,000	26,600
Business/management	26,200	29,700	31,500	24,100	21,800	27,400	25,700	20,600
Health	35,400	31,900	36,300	28,100	29,800	28,500	28,500	22,500
Other <sup>6</sup>	26,900	28,700	32,800	27,100	21,800	22,800	23,900	21,300
Attendance intensity <sup>9</sup>								
Full-time, full-year	39,600	41,900	44,500	47,400	34,400	36,000	37,500	40,300
Part-time or part-year	16,200	16,900	18,100	18,400	14,200	14,600	15,800	16,300
Control <sup>10</sup>								
Public	19,400	20,600	24,200	25,000	16,600	17,400	20,300	21,800
Private nonprofit	28,600	29,500	33,700	34,500	25,100	25,600	28,500	29,400
Private for-profit	30,100	29,800	23,700	22,000	27,900	27,400	23,000	20,500
Tuition and fees <sup>11</sup>								
Lowest 25 percent	10,000	9,900	11,600	9,900	8,800	8,600	10,300	8,800
Lower middle 25 percent	16,500	17,800	19,500	18,700	14,700	15,800	17,500	16,600
Upper middle 25 percent	25,000	26,500	30,000	29,500	21,800	22,600	26,400	26,400
Highest 25 percent	43,400	46,100	50,800	57,600	37,500	39,500	41,500	48,300

See notes at end of table.

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	Average total price of attendance <sup>1</sup>				Average net price <sup>2</sup>			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
Sex								
Male	\$25,600	\$27,200	\$30,100	\$30,300	\$21,900	\$22,800	\$25,100	\$25,800
Female	22,400	23,700	26,700	27,900	19,900	20,800	23,200	24,400
Citizenship								
U.S. citizen	23,200	24,400	27,000	28,300	20,500	21,200	23,400	24,600
Resident alien	26,100	25,000	28,000	27,000	22,100	21,500	24,300	23,500
Foreign or international student	28,700	31,700	38,500	33,200	23,100	26,200	28,800	28,000
Age								
24 or younger	30,600	31,700	36,300	37,600	26,600	27,200	30,600	32,000
25–29	26,900	28,100	31,800	33,200	23,300	24,000	26,600	28,600
30–34	22,400	22,900	25,000	25,500	19,200	19,500	21,400	22,100
35–39	19,300	21,700	22,200	23,200	16,800	19,100	19,800	20,100
40 or older	16,400	18,200	19,900	18,700	14,900	16,100	17,900	16,900
Race/ethnicity <sup>12</sup>								
White	22,800	24,200	27,100	27,700	20,000	20,900	23,200	23,700
Black	23,400	23,500	25,700	26,800	20,600	20,800	23,500	24,000
Hispanic	23,500	26,800	26,800	29,400	20,600	22,900	23,000	26,100
Asian/Pacific Islander	29,200	31,200	34,900	35,000	24,600	25,800	28,300	30,200
Other or Two or more races	26,400	25,100	29,600	31,000	23,000	21,500	24,800	26,600
Marital status/dependents <sup>13</sup>								
Unmarried with no dependents	28,500	29,300	32,800	34,200	24,900	25,300	27,700	29,400
Married with no dependents	21,700	22,400	26,900	25,700	18,700	19,200	22,700	22,300
Unmarried with dependents	19,200	20,600	22,200	23,100	17,300	18,100	19,800	20,500
Married with dependents	17,600	19,800	21,400	20,600	15,400	17,000	18,800	18,000

See notes at end of table.

# National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	Average total price of attendance <sup>1</sup>				Average net price <sup>2</sup>			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
Income (including spouse's) <sup>14</sup>								
Lowest 25 percent	\$29,900	\$32,000	\$34,900	\$36,200	\$26,200	\$27,700	\$30,200	\$31,400
Lower middle 25 percent	25,200	25,700	29,600	29,000	21,500	22,000	24,200	24,500
Upper middle 25 percent	20,800	20,900	22,600	23,400	18,200	18,100	19,200	20,400
Highest 25 percent	17,100	19,400	21,400	21,100	15,200	16,300	18,700	18,100

— Not available.

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

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

<sup>3</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>6</sup> Other field of study includes education, law, other, and undeclared.

<sup>7</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>8</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>9</sup> Full-time status for purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>10</sup> Students attending more than one institution were excluded.

<sup>11</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>12</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>13</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>14</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Tuition and fees at the sampled institution are for students who attended only one institution during the academic year. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, NPSAS:16).

# National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	Average total price of attendance				Average net price			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
<b>Total (United States and Puerto Rico)</b>	<b>\$690</b>	<b>\$250</b>	<b>†</b>	<b>\$330</b>	<b>\$620</b>	<b>\$190</b>	<b>†</b>	<b>\$290</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>640</b>	<b>240</b>	<b>\$290</b>	<b>330</b>	<b>570</b>	<b>190</b>	<b>\$230</b>	<b>280</b>
Graduate program level								
Master's degree	600	280	320	390	570	240	310	350
Doctor's degree—research/scholarship	1,090	610	720	1,020	720	520	400	620
Doctor's degree—professional practice	1,750	730	760	1,210	1,730	710	670	1,100
Other	950	520	620	790	940	470	640	760
Master's degree program								
Business administration (M.B.A.)	1,160	880	1,020	920	1,140	750	970	940
Education (any master's)	540	450	430	610	550	440	410	590
Other master's	740	350	480	480	710	340	430	420
Master's field of study								
Humanities	1,380	1,000	1,110	2,700	1,180	990	890	2,050
Social/behavioral sciences	1,340	970	1,800	1,230	1,080	1,030	1,700	1,170
Life and physical sciences	1,300	1,120	1,260	1,720	1,290	920	970	1,730
Engineering/computer science/mathematics	1,070	920	940	730	1,170	850	890	750
Business/management	1,040	800	860	800	1,000	680	850	760
Health	1,590	970	790	690	1,730	720	710	670
Other	510	400	460	630	500	390	380	560
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	930	630	850	1,000	500	550	450	630
Education (any doctorate)	930	1,300	770	590	780	1,310	630	560
Other doctorate	1,900	1,050	1,140	2,200	1,790	1,170	1,010	2,010

See notes at end of table.



# National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	Average total price of attendance				Average net price			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	\$1,430	\$1,380	\$1,590	\$1,330	\$1,220	\$1,290	\$1,570	\$1,440
Other health science	2,550	1,140	1,510	2,920	2,140	1,170	1,410	2,560
Law (LL.B. or J.D.)	1,440	1,260	1,040	1,610	1,590	1,190	940	1,410
Theology (M.Div., M.H.L., B.D.)	1,420	2,500	†	2,160	2,130	1,890	†	2,860
Doctoral field of study								
Humanities	1,450	1,490	1,970	3,530	980	1,360	1,120	2,480
Social/behavioral sciences	980	2,920	1,570	1,370	1,200	2,210	840	1,140
Life and physical sciences	1,250	980	1,550	2,070	910	960	950	1,320
Engineering/computer science/mathematics	1,010	1,210	1,280	1,950	700	1,640	680	1,180
Business/management	4,200	2,420	1,190	3,020	3,600	2,920	1,150	2,810
Health	1,800	1,530	1,340	1,650	1,770	1,470	1,390	1,640
Other	1,110	720	800	1,040	810	880	480	580
Attendance intensity								
Full-time, full-year	610	330	380	500	570	330	340	470
Part-time or part-year	330	270	230	260	310	230	220	250
Control								
Public	340	230	320	250	290	180	260	220
Private nonprofit	1,290	370	490	710	1,180	320	360	590
Private for-profit	1,800	1,580	1,010	330	1,840	1,240	970	320
Tuition and fees								
Lowest 25 percent	570	240	320	230	530	220	300	230
Lower middle 25 percent	260	280	310	210	290	280	310	220
Upper middle 25 percent	340	320	380	280	320	340	400	290
Highest 25 percent	740	420	490	520	690	420	440	590

See notes at end of table.

# National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	Average total price of attendance				Average net price			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
Sex								
Male	\$800	\$400	\$520	\$680	\$750	\$340	\$420	\$570
Female	670	280	310	320	600	260	270	300
Citizenship								
U.S. citizen	690	260	270	300	620	200	220	260
Resident alien	1,370	1,230	1,300	1,560	1,250	1,130	1,260	1,500
Foreign or international student	960	560	1,100	1,070	820	520	840	950
Age								
24 or younger	970	480	520	830	900	430	510	690
25–29	690	400	560	520	610	380	450	520
30–34	930	530	650	740	880	510	560	670
35–39	820	1,050	670	730	770	840	600	650
40 or older	710	460	430	410	720	400	440	420
Race/ethnicity								
White	610	300	310	490	550	260	260	430
Black	890	650	670	1,980	820	600	660	1,780
Hispanic	1,570	980	840	920	1,560	910	730	830
Asian/Pacific Islander	1,110	570	910	860	980	530	730	860
Other or Two or more races	1,580	2,060	2,740	1,890	1,440	1,720	2,410	1,800
Marital status/dependents								
Unmarried with no dependents	790	330	420	450	700	260	330	410
Married with no dependents	740	550	650	720	690	500	570	690
Unmarried with dependents	920	1,010	630	800	1,010	820	610	770
Married with dependents	610	590	420	500	560	480	420	440

See notes at end of table.

# National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	Average total price of attendance				Average net price			
	2003–04	2007–08	2011–12	2015–16	2003–04	2007–08	2011–12	2015–16
Income (including spouse's)								
Lowest 25 percent	\$860	\$460	\$510	\$740	\$770	\$400	\$470	\$620
Lower middle 25 percent	670	500	620	560	600	470	530	530
Upper middle 25 percent	610	480	560	580	580	480	450	550
Highest 25 percent	700	550	420	520	650	440	400	500

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, NPSAS:16).

# National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>71.3</b>	<b>\$18,900</b>	<b>73.4</b>	<b>\$20,000</b>	—	—	<b>71.6</b>	<b>\$22,400</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>71.3</b>	<b>18,600</b>	<b>73.3</b>	<b>19,700</b>	<b>70.4</b>	<b>\$23,100</b>	<b>71.5</b>	<b>22,000</b>
Graduate program level <sup>1</sup>								
Master's degree	69.4	14,700	73.1	16,000	68.8	17,900	70.4	17,400
Doctor's degree—research/scholarship	81.9	25,200	86.5	26,300	81.8	32,600	79.9	24,200
Doctor's degree—professional practice	86.9	32,200	87.9	37,400	87.7	43,200	85.0	47,400
Other <sup>2</sup>	55.7	10,700	46.0	9,400	44.2	11,200	52.3	12,800
Master's degree program								
Business administration (M.B.A.)	73.6	15,200	80.1	16,100	69.2	17,300	71.0	18,700
Education (any master's)	60.5	12,100	65.1	13,100	62.5	14,900	66.9	14,100
Other master's <sup>3</sup>	73.2	15,800	75.6	17,500	71.2	19,000	71.3	18,000
Master's field of study								
Humanities	74.5	16,200	74.2	17,100	69.7	21,900	72.9	19,100
Social/behavioral sciences	70.5	18,500	74.5	19,400	72.7	20,400	75.7	19,900
Life and physical sciences	79.1	17,700	74.8	19,200	62.5	21,800	77.5	19,100
Engineering/computer science/mathematics	75.0	14,200	76.0	14,400	60.3	15,000	56.6	14,800
Business/management	74.1	14,600	79.8	15,100	69.1	16,900	71.1	17,200
Health	67.0	17,500	75.3	20,300	75.6	19,100	75.4	19,000
Other <sup>4</sup>	63.5	13,200	67.4	14,900	67.7	16,600	69.9	16,100
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	87.3	27,100	91.5	27,100	85.3	36,800	84.5	27,900
Education (any doctorate) <sup>5</sup>	67.6	15,500	76.1	18,200	69.9	19,500	72.4	16,100
Other doctorate	77.9	25,600	81.4	28,900	81.3	27,900	78.8	30,100
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	88.5	39,000	84.2	40,300	86.8	49,100	83.7	53,100
Other health science <sup>6</sup>	90.6	33,100	89.9	35,400	91.0	39,700	86.0	50,600
Law (LL.B. or J.D.)	88.3	31,800	89.4	39,100	88.1	47,600	89.7	45,700
Theology (M.Div., M.H.L., B.D.)	71.3	15,000	82.4	16,100	—	—	76.0	63,200
Doctoral field of study								
Humanities	74.1	19,900	81.8	24,100	78.0	30,500	79.1	25,200
Social/behavioral sciences	81.7	26,000	89.9	27,400	85.4	35,800	82.3	27,000
Life and physical sciences	93.0	30,200	89.7	28,700	86.2	38,900	77.8	31,000
Engineering/computer science/mathematics	90.5	27,600	92.7	28,000	86.5	37,500	87.1	27,800
Business/management	69.0	20,300	89.8	24,500	83.7	22,700	71.5	18,200
Health	85.1	28,300	81.0	27,500	78.6	27,900	84.1	19,100
Other <sup>4</sup>	76.2	21,700	82.3	23,600	77.2	28,600	77.1	21,300

See notes at end of table.

# National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>								
Full-time, full-year	86.1	\$28,200	86.9	\$29,800	86.0	\$33,200	82.8	\$33,500
Part-time or part-year	64.3	12,500	66.9	13,200	60.6	14,500	64.9	13,800
Control <sup>8</sup>								
Public	68.5	16,500	70.3	17,800	66.6	21,400	67.2	19,600
Private nonprofit	73.3	21,200	74.4	21,800	72.6	27,300	74.3	25,500
Private for-profit	90.0	17,100	86.6	19,400	75.7	15,700	77.0	17,600
Tuition and fees <sup>9</sup>								
Lowest 25 percent	54.7	8,400	55.2	7,800	48.5	10,100	53.5	7,400
Lower middle 25 percent	66.7	13,100	70.6	13,700	68.7	15,200	70.6	13,300
Upper middle 25 percent	78.0	18,500	82.2	20,000	78.7	22,900	76.3	20,600
Highest 25 percent	86.5	29,300	85.5	31,900	84.2	37,300	84.4	40,200
Sex								
Male	75.6	19,400	76.6	20,500	70.8	25,000	69.4	23,100
Female	68.1	17,900	71.3	19,000	70.2	21,800	73.1	21,200
Citizenship								
U.S. citizen	71.5	18,300	73.6	19,600	71.4	22,800	74.2	22,400
Resident alien	73.1	21,600	75.1	18,600	65.7	22,300	65.5	20,900
Foreign or international student	68.4	19,300	70.8	20,500	62.3	26,900	55.2	18,500
Age								
24 or younger	78.3	24,100	78.0	23,800	78.7	28,200	73.7	26,400
25–29	77.0	21,200	78.6	22,600	74.5	26,400	73.9	25,200
30–34	70.4	16,400	73.2	17,600	70.7	20,900	71.6	20,200
35–39	65.0	14,900	73.5	15,700	62.3	18,000	74.1	18,500
40 or older	60.7	11,200	61.6	13,700	60.1	15,200	64.9	14,900
Race/ethnicity <sup>10</sup>								
White	69.3	17,800	71.2	18,900	69.5	22,700	71.4	21,400
Black	80.2	18,300	80.3	20,000	80.6	20,700	79.8	23,000
Hispanic	75.2	19,200	81.2	21,200	71.1	22,800	78.1	22,300
Asian/Pacific Islander	71.4	21,500	73.4	21,700	63.2	27,700	59.0	22,800
Other or Two or more races	75.8	21,900	73.3	20,800	82.7	23,800	76.2	24,300

See notes at end of table.

# National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents <sup>11</sup>								
Unmarried with no dependents	77.1	\$22,300	76.9	\$23,500	74.6	\$27,400	73.4	\$25,800
Married with no dependents	68.8	15,700	72.8	16,100	65.6	21,400	66.2	19,200
Unmarried with dependents	66.8	14,800	74.8	16,600	72.8	18,100	78.7	18,200
Married with dependents	63.5	13,500	66.1	14,300	64.0	16,300	68.1	15,900
Income (including spouse's) <sup>12</sup>								
Lowest 25 percent	82.5	24,100	81.2	25,400	79.3	28,700	77.7	27,400
Lower middle 25 percent	75.3	19,700	79.4	21,000	76.3	24,500	75.1	22,000
Upper middle 25 percent	70.4	15,300	67.1	15,500	67.5	18,200	71.7	17,500
Highest 25 percent	57.3	11,100	67.1	12,900	58.5	15,400	63.8	15,100

— Not available.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Any aid includes all types of financial aid from any source except parents, friends, or relatives. Graduate PLUS Loans and other types of aid such as Veterans' benefits and job training funds are included, but federal tax credits for education are not included. Federal aid includes all federal grants, loans, work-study awards, and federal Graduate PLUS loans. Excludes Veterans' benefits and education tax credit and tax deduction benefits. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving any financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>0.94</b>	<b>\$430</b>	<b>0.59</b>	<b>\$210</b>	†	†	<b>0.50</b>	<b>\$240</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.94</b>	<b>410</b>	<b>0.59</b>	<b>210</b>	<b>0.65</b>	<b>\$240</b>	<b>0.50</b>	<b>240</b>
Graduate program level								
Master's degree	1.21	430	0.82	240	0.91	290	0.66	350
Doctor's degree—research/scholarship	1.52	670	0.78	580	1.00	670	1.39	750
Doctor's degree—professional practice	1.17	1,040	1.05	740	1.04	620	1.30	1,290
Other	2.82	810	2.92	650	2.35	600	2.77	1,020
Master's degree program								
Business administration (M.B.A.)	2.28	1,010	1.97	650	3.15	980	1.81	1,000
Education (any master's)	2.19	590	1.69	440	2.00	540	1.71	660
Other master's	1.48	500	1.08	360	0.89	410	0.81	400
Master's field of study								
Humanities	2.80	1,250	2.38	930	2.73	1,310	3.12	1,630
Social/behavioral sciences	4.01	1,470	2.87	850	2.61	1,590	3.10	1,150
Life and physical sciences	4.10	1,690	3.58	1,390	3.91	1,230	3.79	1,790
Engineering/computer science/mathematics	2.91	990	2.34	1,050	2.55	830	2.70	840
Business/management	1.90	790	1.72	550	2.35	730	1.54	760
Health	5.25	1,150	2.28	1,200	1.96	850	1.85	600
Other	1.83	500	1.34	390	1.63	570	1.36	720
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	1.18	630	0.68	570	1.14	820	1.36	930
Education (any doctorate)	2.35	1,110	3.42	1,430	2.28	890	2.45	800
Other doctorate	3.10	1,380	2.11	1,030	2.30	1,170	3.00	1,820
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	1.92	1,440	2.16	1,590	1.80	1,290	2.67	2,170
Other health science	2.43	1,300	2.17	1,300	2.20	1,250	2.95	3,450
Law (LL.B. or J.D.)	1.47	1,070	1.33	1,120	1.60	1,140	2.08	1,860
Theology (M.Div., M.H.L., B.D.)	7.12	1,930	4.57	2,330	†	†	6.89	3,350
Doctoral field of study								
Humanities	2.83	1,300	2.15	1,280	2.86	1,780	3.76	2,070
Social/behavioral sciences	2.12	1,340	1.83	2,250	2.16	1,310	2.55	1,400
Life and physical sciences	1.11	870	1.59	990	2.52	1,700	4.61	1,950
Engineering/computer science/mathematics	1.41	800	1.12	1,360	1.71	1,310	1.70	2,010
Business/management	10.03	2,260	6.06	3,470	1.84	1,380	8.49	1,200
Health	2.18	1,410	3.35	1,390	3.01	1,400	2.95	1,500
Other	1.69	1,010	1.50	820	1.66	850	1.83	1,170

See notes at end of table.

# National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving any financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity								
Full-time, full-year	1.06	\$460	0.83	\$380	0.79	\$360	0.85	\$550
Part-time or part-year	1.07	280	0.86	290	1.03	290	0.75	240
Control								
Public	1.05	310	0.86	320	0.89	300	0.86	280
Private nonprofit	1.43	820	0.78	340	0.89	420	0.81	470
Private for-profit	4.36	1,290	3.40	1,520	3.18	530	0.80	260
Tuition and fees								
Lowest 25 percent	2.08	790	1.85	390	1.80	500	1.33	320
Lower middle 25 percent	1.72	360	1.38	310	1.58	420	1.13	310
Upper middle 25 percent	1.32	450	0.95	410	1.15	530	1.15	340
Highest 25 percent	1.13	670	0.91	580	0.86	570	1.03	790
Sex								
Male	0.93	610	0.86	380	1.01	480	0.98	560
Female	1.32	450	0.82	300	0.90	270	0.70	320
Citizenship								
U.S. citizen	1.02	430	0.64	220	0.73	250	0.52	240
Resident alien	3.18	1,450	2.66	1,480	3.56	1,610	3.76	1,950
Foreign or international student	2.18	740	1.85	570	2.43	1,220	2.11	950
Age								
24 or younger	1.42	670	1.26	510	1.38	520	1.40	720
25–29	1.11	560	0.92	400	1.17	560	1.04	480
30–34	2.00	690	1.66	580	1.73	730	1.46	790
35–39	2.36	930	2.07	610	2.85	660	1.79	790
40 or older	2.36	600	1.67	560	1.43	450	1.59	500
Race/ethnicity								
White	1.15	430	0.77	300	0.86	320	0.67	520
Black	2.06	660	2.07	770	2.33	630	1.50	2,130
Hispanic	2.76	1,090	1.71	1,080	2.40	970	1.56	800
Asian/Pacific Islander	1.78	930	1.43	590	2.18	960	2.09	1,150
Other or Two or more races	3.11	1,510	5.62	1,510	3.12	2,430	3.64	1,930

See notes at end of table.



# National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving any financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents								
Unmarried with no dependents	0.93	\$510	0.76	\$300	0.83	\$330	0.72	\$410
Married with no dependents	1.88	620	1.75	660	1.99	740	1.62	750
Unmarried with dependents	3.36	850	2.91	860	2.16	640	1.63	600
Married with dependents	1.92	580	1.52	360	1.60	440	1.26	430
Income (including spouse's)								
Lowest 25 percent	1.06	610	0.91	450	1.13	460	1.10	720
Lower middle 25 percent	1.67	540	1.21	430	1.46	590	1.16	640
Upper middle 25 percent	1.60	450	1.59	410	1.61	610	1.42	510
Highest 25 percent	2.04	570	1.67	620	1.60	450	1.36	630

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

**Table 4.**  
**Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics:**  
**2003–04, 2007–08, 2011–12, and 2015–16**

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid
<b>Total (United States and Puerto Rico)</b>	<b>32.4</b>	<b>23.7</b>	<b>43.8</b>	<b>33.6</b>	<b>24.1</b>	<b>42.3</b>	—	—	—	<b>35.4</b>	<b>26.3</b>	<b>38.3</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>32.7</b>	<b>23.4</b>	<b>43.9</b>	<b>33.7</b>	<b>24.1</b>	<b>42.2</b>	<b>40.4</b>	<b>23.6</b>	<b>36.0</b>	<b>35.1</b>	<b>26.3</b>	<b>38.6</b>
Graduate program level <sup>1</sup>												
Master's degree	33.6	21.6	44.8	36.4	22.1	41.5	43.9	22.6	33.5	37.5	24.8	37.7
Doctor's degree—research/scholarship	13.5	21.0	65.5	19.0	21.9	59.1	18.4	15.5	66.0	22.2	18.1	59.7
Doctor's degree—professional practice	44.2	41.5	14.2	44.3	45.7	10.0	50.1	42.0	7.9	37.7	47.4	14.9
Other <sup>2</sup>	37.1	14.4	48.5	32.2	16.5	51.2	37.9	14.2	47.9	35.2	14.2	50.6
Master's degree program												
Business administration (M.B.A.)	27.3	25.9	46.9	30.8	21.2	48.0	35.9	18.3	45.8	32.7	21.8	45.4
Education (any master's)	40.1	17.4	42.4	49.1	18.6	32.3	56.3	22.1	21.6	41.8	25.5	32.8
Other master's <sup>3</sup>	32.7	22.1	45.2	31.6	24.4	44.0	41.6	23.9	34.5	37.4	25.2	37.4
Master's field of study												
Humanities	27.4	26.9	45.7	24.1	26.4	49.5	28.8	33.5	37.6	23.5	30.3	46.2
Social/behavioral sciences	34.1	32.9	33.0	51.1	25.6	23.2	57.4	21.4	21.2	47.0	25.8	27.2
Life and physical sciences	33.7	22.1	44.3	21.6	28.1	50.4	38.9	24.0	37.1	35.4	27.9	36.7
Engineering/computer science/mathematics	22.7	10.3	67.0	11.0	14.8	74.3	20.7	12.6	66.7	26.5	13.7	59.8
Business/management	29.2	23.4	47.5	32.7	20.2	47.1	41.2	19.4	39.4	33.7	20.9	45.4
Health	43.2	26.7	30.1	35.9	31.9	32.2	47.7	23.5	28.8	46.6	29.8	23.6
Other <sup>4</sup>	39.5	20.0	40.5	46.4	20.9	32.7	50.9	24.0	25.1	40.6	26.0	33.4

See notes at end of table.

# National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclusively loans	Loans with other aid	No loans but other aid	Exclusively loans	Loans with other aid	No loans but other aid	Exclusively loans	Loans with other aid	No loans but other aid	Exclusively loans	Loans with other aid	No loans but other aid
Doctor's degree program—research/scholarship												
Ph.D. (except in education)	5.9	16.9	77.2	10.3	17.9	71.8	6.3	14.0	79.7	12.5	15.1	72.4
Education (any doctorate) <sup>5</sup>	24.2	15.9	59.9	26.8	28.6	44.6	53.7	17.1	29.2	35.9	25.8	38.3
Other doctorate	28.5	35.0	36.5	37.3	28.5	34.2	38.0	21.5	40.5	38.6	32.2	29.2
Doctor's degree program—professional practice												
Medicine (M.D. or D.O.)	41.7	45.6	12.7	48.2	42.7	9.0	46.5	46.5	7.0	42.5	46.4	11.1
Other health science <sup>6</sup>	45.4	44.8	9.8	44.2	47.1	8.6	57.0	38.9	4.2	49.5	40.7	9.8
Law (LL.B. or J.D.)	50.6	41.2	8.2	44.7	47.2	8.1	45.6	47.1	7.4	26.1	54.4	19.6
Theology (M.Div., M.H.L., B.D.)	17.3	24.8	58.0	23.4	37.9	38.7	—	—	—	33.0	58.2	8.8
Doctoral field of study												
Humanities	8.6	19.5	71.8	10.2	21.4	68.4	9.9	19.0	71.1	10.0	18.6	71.4
Social/behavioral sciences	14.2	32.2	53.6	29.2	31.8	39.0	24.8	24.9	50.4	32.4	24.8	42.8
Life and physical sciences	1.5	14.3	84.2	2.5	14.9	82.6	2.9	10.6	86.5	4.5	13.9	81.7
Engineering/computer science/mathematics	1.5	9.6	88.8	8.2	8.4	83.4	1.2	7.0	91.8	2.4	3.3	94.3
Business/management	32.3	12.9	54.8	61.8	9.6	28.5	38.6	17.5	43.9	41.1	16.0	42.9
Health	29.0	34.1	36.9	25.1	47.3	27.6	29.0	23.8	47.3	33.7	19.3	47.0
Other <sup>4</sup>	17.5	19.3	63.2	16.4	20.7	62.9	29.9	15.1	55.1	27.2	23.1	49.7
Attendance intensity <sup>7</sup>												
Full-time, full-year	36.6	34.1	29.3	34.2	32.4	33.4	39.6	31.8	28.6	31.7	34.2	34.1
Part-time or part-year	29.6	16.9	53.5	32.7	18.6	48.6	40.7	16.6	42.6	37.6	20.2	42.2

See notes at end of table.

# National Center for Education Statistics

**Table 4.**  
**Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics:**  
**2003–04, 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid
Control <sup>8</sup>												
Public	26.1	22.5	51.4	26.9	23.4	49.7	31.9	25.4	42.6	29.5	26.8	43.6
Private nonprofit	36.7	24.5	38.8	35.2	24.9	39.8	42.2	24.1	33.7	36.9	24.6	38.5
Private for-profit	57.5	26.8	15.6	56.6	23.4	20.0	62.2	15.3	22.5	50.9	27.3	21.8
Tuition and fees <sup>9</sup>												
Lowest 25 percent	21.1	11.1	67.7	25.8	13.1	61.2	35.2	12.1	52.7	33.1	13.3	53.5
Lower middle 25 percent	32.9	21.1	46.0	35.5	21.3	43.2	43.8	20.9	35.2	39.2	22.5	38.2
Upper middle 25 percent	34.9	26.0	39.1	38.9	23.5	37.6	44.3	26.0	29.7	39.3	25.0	35.8
Highest 25 percent	36.7	31.3	32.0	31.0	34.0	35.1	35.8	30.0	34.2	28.8	37.4	33.8
Sex												
Male	29.3	23.0	47.7	26.3	23.8	49.9	32.9	24.0	43.1	29.2	23.2	47.6
Female	35.0	24.3	40.7	38.9	24.2	36.9	45.5	23.3	31.3	39.5	28.2	32.3
Citizenship												
U.S. citizen	34.9	25.3	39.8	36.2	25.9	37.9	43.8	25.5	30.8	37.6	28.5	33.9
Resident alien	32.6	22.1	45.3	28.8	21.3	49.9	37.6	20.6	41.8	37.0	19.4	43.6
Foreign or international student	3.0	6.4	90.6	7.7	5.4	86.9	3.3	2.9	93.9	13.9	7.3	78.8
Age												
24 or younger	33.2	32.4	34.5	33.0	28.0	39.0	33.7	32.2	34.1	27.8	31.4	40.8
25–29	33.5	26.8	39.7	32.5	28.1	39.4	39.3	24.8	36.0	34.9	28.0	37.1
30–34	29.4	20.4	50.3	32.3	21.1	46.6	43.1	21.7	35.2	37.5	23.0	39.4
35–39	29.9	22.0	48.1	41.0	20.0	39.0	47.9	19.2	32.9	34.9	27.2	37.9
40 or older	33.4	12.3	54.3	32.9	17.3	49.8	44.1	15.0	40.9	43.4	19.7	36.9

See notes at end of table.

# National Center for Education Statistics

**Table 4.**  
**Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics:**  
**2003–04, 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid
Race/ethnicity <sup>10</sup>												
White	32.2	23.2	44.6	31.5	24.7	43.8	39.1	24.6	36.3	32.4	25.8	41.8
Black	44.0	25.3	30.6	52.0	24.0	24.0	61.3	21.2	17.5	53.3	28.6	18.1
Hispanic	34.0	31.6	34.4	42.3	26.4	31.3	42.0	27.6	30.4	40.4	31.5	28.1
Asian/Pacific Islander	19.3	18.1	62.6	16.6	16.8	66.5	23.5	17.5	59.0	22.5	18.5	59.0
Other or Two or more races	40.3	27.9	31.9	30.8	29.6	39.6	38.2	24.8	37.0	33.9	33.3	32.8
Marital status/dependents <sup>11</sup>												
Unmarried with no dependents	34.4	28.2	37.4	35.0	27.5	37.5	38.3	27.9	33.8	33.2	29.4	37.4
Married with no dependents	26.6	19.0	54.3	26.3	20.1	53.6	34.4	20.1	45.5	31.3	19.6	49.0
Unmarried with dependents	38.5	24.1	37.4	46.9	24.0	29.1	56.7	19.4	24.0	54.8	24.4	20.9
Married with dependents	30.0	16.8	53.2	30.2	18.6	51.2	41.9	17.5	40.7	34.8	23.3	42.0
Income (including spouse's) <sup>12</sup>												
Lowest 25 percent	34.8	35.3	29.9	35.6	32.3	32.0	39.1	34.0	26.9	32.3	35.9	31.8
Lower middle 25 percent	33.8	23.9	42.3	39.0	25.4	35.6	41.4	22.0	36.5	38.5	25.9	35.6
Upper middle 25 percent	32.8	18.7	48.5	31.6	20.8	47.6	41.3	18.9	39.8	37.7	23.0	39.3
Highest 25 percent	25.9	11.9	62.3	25.3	13.9	60.8	38.0	13.9	48.1	30.9	16.1	53.0

— Not available.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

# National Center for Education Statistics

**Table 4.**

**Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16**

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<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Other financial aid includes work-study, institutional graduate teaching assistantships, job training, and federal Veterans' benefits. The sample is all graduate students who received financial aid, and categories are mutually exclusive. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid
<b>Total (United States and Puerto Rico)</b>	<b>1.14</b>	<b>1.04</b>	<b>1.30</b>	<b>0.76</b>	<b>0.67</b>	<b>0.56</b>	†	†	†	<b>0.77</b>	<b>0.69</b>	<b>0.48</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>1.08</b>	<b>1.02</b>	<b>1.29</b>	<b>0.76</b>	<b>0.68</b>	<b>0.57</b>	<b>0.78</b>	<b>0.54</b>	<b>0.61</b>	<b>0.80</b>	<b>0.69</b>	<b>0.49</b>
Graduate program level												
Master's degree	1.55	1.54	1.73	1.25	0.87	0.95	1.09	0.73	0.97	0.89	0.87	0.77
Doctor's degree—research/scholarship	1.09	1.42	1.57	2.71	1.72	2.66	0.96	0.66	1.22	1.51	1.07	1.88
Doctor's degree—professional practice	2.46	2.17	1.67	1.68	1.58	0.93	1.79	1.63	0.70	1.94	2.22	1.57
Other	3.94	2.29	4.26	2.78	2.88	3.90	4.29	2.27	4.09	3.46	2.05	3.76
Master's degree program												
Business administration (M.B.A.)	3.67	3.95	3.97	3.88	2.54	2.55	3.25	2.33	3.03	2.27	1.99	2.32
Education (any master's)	2.80	2.39	2.77	2.66	1.57	2.19	2.36	1.86	2.08	2.47	2.12	2.36
Other master's	2.05	1.66	1.99	1.46	1.15	1.40	1.30	0.87	1.24	1.24	1.04	0.97
Master's field of study												
Humanities	3.81	4.03	4.51	2.55	2.32	3.21	3.59	2.99	3.40	2.99	3.72	3.80
Social/behavioral sciences	5.36	5.93	4.09	3.55	2.92	2.88	4.15	2.97	4.09	4.40	3.18	3.38
Life and physical sciences	6.49	4.61	6.94	3.37	4.00	4.80	4.44	3.39	4.28	4.81	4.08	4.35
Engineering/computer science/mathematics	8.08	2.40	7.47	1.86	2.42	2.90	2.50	1.65	2.83	3.01	2.03	3.13
Business/management	3.17	3.16	3.12	3.30	2.04	2.29	3.26	1.90	3.00	1.87	1.72	2.06
Health	5.71	4.49	4.33	2.66	3.35	2.93	2.55	1.77	2.61	2.45	1.93	1.72
Other	2.23	2.06	2.15	2.13	1.28	1.77	1.76	1.41	1.61	1.95	1.62	1.79

See notes at end of table.

# National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclusively loans	Loans with other aid	No loans but other aid	Exclusively loans	Loans with other aid	No loans but other aid	Exclusively loans	Loans with other aid	No loans but other aid	Exclusively loans	Loans with other aid	No loans but other aid
Doctor's degree program—research/scholarship												
Ph.D. (except in education)	0.85	1.11	1.30	3.36	1.79	4.01	0.64	0.82	1.07	1.55	1.44	2.12
Education (any doctorate)	2.92	1.81	3.56	3.22	7.10	8.18	1.99	1.77	2.04	3.37	3.14	4.13
Other doctorate	3.70	4.12	3.48	5.50	3.69	3.36	2.80	2.28	3.32	3.60	3.04	3.25
Doctor's degree program—professional practice												
Medicine (M.D. or D.O.)	3.13	3.11	2.13	3.92	3.57	2.02	2.84	3.11	1.51	3.52	3.38	2.55
Other health science	7.23	6.64	1.94	3.51	3.56	1.76	4.76	4.38	1.01	3.66	3.60	2.27
Law (LL.B. or J.D.)	3.11	2.94	1.40	2.23	2.29	1.17	2.51	2.25	1.29	3.25	4.19	3.05
Theology (M.Div., M.H.L., B.D.)	6.76	6.96	7.31	6.77	7.07	7.51	†	†	†	7.66	8.80	3.57
Doctoral field of study												
Humanities	1.72	2.37	2.74	3.22	2.23	3.61	2.05	2.38	2.65	2.58	4.61	4.89
Social/behavioral sciences	2.13	4.20	4.20	7.14	6.75	7.22	2.79	2.23	3.28	4.74	2.81	4.55
Life and physical sciences	0.95	2.12	2.29	1.00	2.17	2.30	0.69	1.37	1.50	2.76	4.09	4.82
Engineering/computer science/mathematics	0.50	1.48	1.59	5.59	1.26	5.30	0.43	1.21	1.31	0.75	0.72	1.34
Business/management	11.96	3.91	9.71	23.84	7.97	18.16	3.44	2.00	3.65	6.69	3.17	7.09
Health	3.81	4.65	3.62	4.21	7.32	4.57	3.32	3.23	4.19	5.95	3.26	6.78
Other	2.01	1.67	2.52	1.67	2.27	3.00	1.87	1.29	2.06	2.13	2.36	3.25
Attendance intensity												
Full-time, full-year	1.57	1.47	1.13	1.33	1.02	1.09	1.12	0.95	0.94	1.19	1.17	1.05
Part-time or part-year	1.46	1.26	1.46	1.08	0.93	1.00	1.17	0.80	1.21	1.11	0.97	0.95

See notes at end of table.



# National Center for Education Statistics

**Table S4.**  
**Standard errors for table 4: Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid
Control												
Public	1.09	0.95	1.35	0.86	0.86	0.79	0.93	0.90	0.69	1.23	1.10	0.83
Private nonprofit	1.95	1.76	1.57	0.85	0.82	0.65	1.31	1.05	0.91	1.09	0.97	0.73
Private for-profit	8.74	9.05	4.99	5.18	5.65	3.71	3.82	1.23	3.59	2.14	1.54	1.48
Tuition and fees												
Lowest 25 percent	2.28	1.71	3.09	1.79	1.70	2.29	2.12	1.29	2.31	1.86	1.39	1.91
Lower middle 25 percent	2.13	2.10	2.35	2.37	1.77	1.82	1.85	1.34	1.75	1.51	1.33	1.51
Upper middle 25 percent	2.28	2.08	1.64	1.63	1.34	1.36	1.60	1.31	1.37	1.39	1.24	1.39
Highest 25 percent	2.55	1.93	1.60	1.53	1.49	1.39	1.44	1.19	1.52	1.74	1.42	1.44
Sex												
Male	1.76	1.31	1.88	1.23	1.11	1.25	1.29	0.93	1.18	1.15	1.03	1.27
Female	1.48	1.31	1.46	1.07	0.93	0.92	1.11	0.81	0.99	1.15	0.92	0.89
Citizenship												
U.S. citizen	1.16	1.09	1.20	0.82	0.76	0.61	0.87	0.60	0.72	0.86	0.79	0.53
Resident alien	5.05	3.88	4.96	3.47	2.95	4.74	3.99	3.83	4.41	4.19	4.12	4.66
Foreign or international student	0.75	1.30	1.52	1.83	1.11	2.01	1.15	0.98	1.55	2.14	1.46	2.33
Age												
24 or younger	1.84	1.73	1.79	1.72	1.03	1.76	1.49	1.61	1.55	1.56	1.61	1.58
25–29	1.46	1.30	1.37	1.13	1.14	1.14	1.38	1.03	1.16	1.29	1.25	1.20
30–34	3.07	2.06	3.07	2.85	1.55	2.55	2.08	1.48	1.76	2.17	1.85	1.81
35–39	3.76	3.01	3.82	3.27	3.01	2.69	2.58	1.84	2.48	2.30	2.26	2.01
40 or older	3.43	2.15	3.19	2.04	2.09	2.22	1.67	1.27	1.99	1.78	1.35	1.82

See notes at end of table.

# National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid, by composition of aid and selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04			2007–08			2011–12			2015–16		
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid
Race/ethnicity												
White	1.14	1.11	1.28	0.88	0.77	0.73	0.98	0.73	0.81	0.90	0.91	0.83
Black	3.77	2.89	2.56	3.93	2.82	3.19	2.56	1.76	2.59	2.18	2.04	1.51
Hispanic	4.83	4.52	4.06	3.11	2.56	2.52	2.84	2.62	2.80	2.38	2.13	2.37
Asian/Pacific Islander	2.12	2.13	2.77	1.49	1.70	1.74	1.88	1.51	2.06	2.14	1.90	2.51
Other or Two or more races	5.60	3.68	4.17	5.05	8.10	5.52	5.49	3.87	6.83	4.20	4.65	4.31
Marital status/dependents												
Unmarried with no dependents	1.26	1.14	1.27	1.17	0.79	1.12	1.11	0.91	0.91	1.11	0.98	0.86
Married with no dependents	2.58	1.86	2.33	1.66	1.65	1.99	2.12	1.77	2.01	1.92	1.67	2.18
Unmarried with dependents	4.08	3.29	3.57	4.59	3.64	2.78	3.32	2.09	2.47	2.58	2.23	1.90
Married with dependents	2.62	2.29	3.06	1.75	1.99	1.77	1.60	1.27	1.43	1.59	1.49	1.52
Income (including spouse's)												
Lowest 25 percent	2.40	1.97	1.54	1.40	1.06	1.15	1.53	1.40	1.35	1.52	1.70	1.52
Lower middle 25 percent	1.87	1.36	1.70	2.08	1.64	1.29	1.71	1.20	1.58	1.48	1.52	1.28
Upper middle 25 percent	2.13	1.79	2.02	1.81	1.70	1.55	1.64	1.26	1.77	1.75	1.44	1.66
Highest 25 percent	2.55	2.13	2.93	2.14	1.50	2.00	2.14	1.29	2.02	1.51	1.31	1.72

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>38.7</b>	<b>\$19,100</b>	<b>39.3</b>	<b>\$20,300</b>	—	—	<b>41.4</b>	<b>\$23,800</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>38.7</b>	<b>18,800</b>	<b>39.3</b>	<b>20,000</b>	<b>44.0</b>	<b>\$22,300</b>	<b>41.4</b>	<b>23,500</b>
Graduate program level <sup>1</sup>								
Master's degree	36.6	15,900	38.9	16,700	44.4	18,100	41.0	18,200
Doctor's degree—research/scholarship	28.6	19,500	35.0	21,100	28.6	20,700	32.0	18,300
Doctor's degree—professional practice	72.8	27,100	77.6	33,400	79.7	39,200	70.5	45,100
Other <sup>2</sup>	27.8	15,000	18.6	14,200	21.0	15,500	21.8	18,800
Master's degree program								
Business administration (M.B.A.)	37.7	16,700	38.4	17,100	35.8	18,700	35.0	19,300
Education (any master's)	33.8	15,100	39.4	14,200	47.9	15,000	44.4	14,900
Other master's <sup>3</sup>	38.0	16,000	38.8	18,100	45.3	19,400	41.3	19,200
Master's field of study								
Humanities	38.6	16,000	35.2	18,200	43.1	20,400	39.2	17,400
Social/behavioral sciences	45.1	15,800	55.2	18,500	56.0	20,400	55.7	18,700
Life and physical sciences	39.1	14,000	35.9	16,500	39.9	18,500	46.1	21,700
Engineering/computer science/mathematics	22.4	15,500	12.5	17,800	19.3	17,100	12.5	15,400
Business/management	37.5	17,000	37.3	16,300	40.0	17,600	36.2	18,200
Health	46.3	17,600	49.0	19,800	51.6	21,000	54.3	20,000
Other <sup>4</sup>	36.3	14,900	41.7	15,400	49.4	16,200	45.2	17,000
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	21.6	15,000	27.3	18,100	19.2	19,000	23.6	18,700
Education (any doctorate) <sup>5</sup>	25.4	18,000	36.9	16,400	48.0	18,600	44.2	16,800
Other doctorate	47.5	25,000	51.7	27,100	47.5	27,000	53.7	29,000
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	74.6	35,000	77.8	37,100	80.4	41,900	73.8	50,400
Other health science <sup>6</sup>	79.8	31,000	80.1	31,800	85.1	37,700	75.7	49,000
Law (LL.B. or J.D.)	78.9	22,800	80.4	33,500	81.3	42,000	71.1	41,200
Theology (M.Div., M.H.L., B.D.)	31.2	13,100	42.5	14,900	—	—	68.7	57,500
Doctoral field of study								
Humanities	21.0	14,800	24.7	18,600	22.5	18,900	17.2	18,900
Social/behavioral sciences	37.9	18,200	55.5	21,400	42.3	24,900	45.9	21,300
Life and physical sciences	18.6	14,200	18.4	16,400	15.8	16,400	15.7	12,900
Engineering/computer science/mathematics	10.5	13,400	16.3 !	16,500	9.0	15,500	9.3 !	14,600
Business/management	31.6 !	16,500	61.3 !	‡	46.1	18,300	39.5	18,200
Health	52.6	26,600	57.9	26,400	41.9	25,500	46.1	18,700
Other <sup>4</sup>	27.8	18,600	28.1	19,200	34.2	19,500	37.6	17,300

See notes at end of table.

# National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>								
Full-time, full-year	59.2	\$22,700	55.8	\$25,600	61.0	\$28,200	52.2	\$32,300
Part-time or part-year	28.8	14,900	30.7	15,200	33.2	15,700	34.8	16,100
Control <sup>8</sup>								
Public	32.1	17,100	32.3	17,700	37.2	19,600	34.5	21,600
Private nonprofit	43.3	20,700	42.4	22,800	46.8	26,700	43.7	27,200
Private for-profit	75.5	16,500	62.9	17,900	57.8	17,100	58.8	18,000
Tuition and fees <sup>9</sup>								
Lowest 25 percent	16.8	12,900	17.0	10,800	21.4	12,400	21.8	10,000
Lower middle 25 percent	34.7	15,200	36.6	14,800	43.3	16,300	40.9	14,700
Upper middle 25 percent	46.3	17,800	48.9	18,400	54.6	21,300	47.1	21,300
Highest 25 percent	56.9	23,400	53.6	28,100	54.3	32,000	53.1	38,500
Sex								
Male	38.5	19,000	34.6	21,300	39.5	24,100	32.9	25,900
Female	38.9	18,600	42.4	19,200	46.9	21,200	47.6	22,200
Citizenship <sup>10</sup>								
U.S. citizen	42.1	18,600	43.1	19,900	48.6	22,200	47.6	23,400
Resident alien	39.8	22,000	35.6	21,600	36.7	23,300	36.4	23,400
Age								
24 or younger	49.6	21,400	44.4	22,500	51.0	25,700	40.1	27,900
25–29	45.0	19,000	45.4	21,500	47.1	24,200	43.9	26,000
30–34	34.2	17,000	36.8	17,700	44.1	20,200	41.5	21,500
35–39	32.9	17,300	38.3	16,700	40.1	18,400	44.5	20,000
40 or older	26.5	16,400	27.9	17,300	34.2	17,700	38.5	17,600
Race/ethnicity <sup>11</sup>								
White	37.3	18,700	37.6	19,900	43.4	22,500	39.8	23,400
Black	54.4	17,900	58.4	19,000	65.7	19,900	63.7	21,900
Hispanic	47.9	18,400	48.7	19,400	48.1	21,600	55.0	22,800
Asian/Pacific Islander	24.4	22,200	19.9	24,800	23.5	26,300	16.4	30,000
Other or Two or more races	50.0	18,100	41.7	20,500	52.8	23,100	49.3	24,000
Marital status/dependents <sup>12</sup>								
Unmarried with no dependents	46.9	20,200	44.8	22,100	48.5	25,300	43.0	27,100
Married with no dependents	29.9	16,900	31.1	18,400	34.5	21,000	30.8	22,400
Unmarried with dependents	40.3	16,000	48.6	16,700	53.4	18,100	60.6	17,500
Married with dependents	28.8	17,200	29.8	16,300	36.8	17,400	37.7	17,600

See notes at end of table.

# National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Income (including spouse's) <sup>13</sup>								
Lowest 25 percent	56.4	\$20,900	51.3	\$22,900	56.6	\$26,400	50.9	\$27,500
Lower middle 25 percent	42.4	17,200	48.4	18,400	48.2	19,900	45.7	20,100
Upper middle 25 percent	35.3	16,600	33.1	16,800	39.1	18,200	41.6	19,200
Highest 25 percent	20.3	16,600	23.1	17,400	29.4	17,000	27.8	18,100

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents between 30 and 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Foreign/international students are not eligible for federal financial aid.

<sup>11</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>12</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>13</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Federal aid includes grants, loans, college work-study, Veteran's benefits, and Department of Defense (DOD). Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>1.14</b>	<b>\$280</b>	<b>0.20</b>	<b>\$104</b>	†	†	<b>0.16</b>	<b>\$100</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>1.13</b>	<b>280</b>	<b>0.21</b>	<b>100</b>	<b>0.20</b>	<b>\$100</b>	<b>0.19</b>	<b>100</b>
Graduate program level								
Master's degree	1.44	290	0.58	240	0.50	240	0.48	340
Doctor's degree—research/scholarship	1.49	700	2.35	1,050	0.95	470	1.51	540
Doctor's degree—professional practice	1.86	640	1.41	690	1.22	570	1.47	1,010
Other	3.33	780	1.61	660	1.80	720	1.90	1,570
Master's degree program								
Business administration (M.B.A.)	3.37	910	2.44	910	2.45	960	1.92	1,240
Education (any master's)	1.77	510	1.85	390	1.72	480	1.94	580
Other master's	1.81	350	1.10	350	0.81	340	0.74	390
Master's field of study								
Humanities	4.11	790	2.36	910	2.81	760	3.73	1,240
Social/behavioral sciences	4.29	800	3.28	860	3.80	1,440	3.08	1,260
Life and physical sciences	5.62	1,390	3.75	1,090	3.51	980	4.26	2,560
Engineering/computer science/mathematics	6.66	1,420	1.71	1,640	1.88	1,010	1.56	1,300
Business/management	2.66	730	2.09	760	2.01	650	1.65	940
Health	3.97	930	2.80	660	2.16	710	1.90	690
Other	1.61	400	1.49	340	1.45	500	1.58	760
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	1.22	630	3.55	1,300	0.86	780	1.81	910
Education (any doctorate)	2.41	850	8.06	2,900	2.25	770	3.56	710
Other doctorate	4.03	1,350	3.31	1,250	2.76	1,210	3.74	2,030
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	2.78	1,190	2.59	1,540	1.95	1,090	3.02	2,180
Other health science	3.52	1,120	2.64	1,290	2.25	1,270	3.63	2,640
Law (LL.B. or J.D.)	2.11	380	1.90	930	1.71	1,150	3.15	1,750
Theology (M.Div., M.H.L., B.D.)	5.10	1,840	7.64	1,200	†	†	6.54	3,020
Doctoral field of study								
Humanities	2.30	750	2.99	3,080	2.10	1,200	3.24	2,570
Social/behavioral sciences	3.32	1,600	7.13	3,630	2.54	1,180	4.26	1,470
Life and physical sciences	2.31	1,640	2.15	1,510	1.45	1,020	3.79	1,680
Engineering/computer science/mathematics	1.51	1,090	5.00	2,550	1.18	1,350	3.17	1,210
Business/management	10.23	1,840	18.97	†	2.90	1,570	6.43	740
Health	3.78	1,430	4.72	1,450	3.70	1,730	5.73	1,580
Other	1.92	630	2.46	700	1.73	780	2.77	650

See notes at end of table.

# National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity								
Full-time, full-year	1.33	\$450	1.22	\$360	0.93	\$270	0.93	\$490
Part-time or part-year	1.01	280	0.67	330	0.61	270	0.58	300
Control								
Public	1.07	420	0.28	300	0.32	180	0.24	190
Private nonprofit	1.37	480	0.27	330	0.35	170	0.32	200
Private for-profit	7.03	1,500	3.23	1,560	0.65	210	0.98	270
Tuition and fees								
Lowest 25 percent	2.07	1,380	1.05	580	1.06	640	1.07	380
Lower middle 25 percent	1.80	410	1.67	380	1.34	420	1.25	360
Upper middle 25 percent	1.71	480	1.29	390	1.24	510	1.23	420
Highest 25 percent	1.67	610	1.17	520	1.35	480	1.43	720
Sex								
Male	1.56	440	0.95	370	0.84	400	0.88	550
Female	1.34	320	0.66	230	0.64	230	0.63	300
Citizenship								
U.S. citizen	1.15	290	0.28	110	0.32	100	0.36	130
Resident alien	3.76	1,000	3.22	1,200	3.18	1,590	3.88	3,260
Age								
24 or younger	1.78	620	1.46	450	1.47	550	1.27	870
25–29	1.27	420	1.06	360	0.90	390	0.96	510
30–34	2.74	830	1.93	530	1.69	620	1.38	800
35–39	2.92	920	2.59	970	2.04	610	1.67	1,020
40 or older	2.45	660	1.68	600	1.48	510	1.18	540
Race/ethnicity								
White	1.12	330	0.52	260	0.57	240	0.67	630
Black	2.79	800	2.77	650	2.21	510	2.04	2,110
Hispanic	4.41	900	2.48	760	2.42	810	2.39	890
Asian/Pacific Islander	2.27	1,040	1.33	1,130	1.54	1,080	1.20	1,910
Other or Two or more races	4.47	1,180	6.15	2,520	5.34	1,460	4.19	2,390
Marital status/dependents								
Unmarried with no dependents	1.22	370	0.77	280	0.66	220	0.62	370
Married with no dependents	1.97	730	1.36	640	1.54	710	1.43	1,160
Unmarried with dependents	3.02	760	3.35	610	2.10	540	2.08	510
Married with dependents	2.44	510	1.33	570	1.17	430	1.24	540

See notes at end of table.

# National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal financial aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Income (including spouse's)								
Lowest 25 percent	1.56	\$470	1.15	\$380	1.23	\$420	1.15	\$670
Lower middle 25 percent	1.55	430	1.31	400	1.26	410	1.27	710
Upper middle 25 percent	1.68	490	1.41	540	1.51	420	1.40	660
Highest 25 percent	2.14	950	1.51	610	1.18	510	1.13	760

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).



# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>40.0</b>	<b>\$7,600</b>	<b>41.0</b>	<b>\$8,500</b>	—	—	<b>40.3</b>	<b>\$9,700</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>39.8</b>	<b>7,500</b>	<b>40.9</b>	<b>8,400</b>	<b>35.7</b>	<b>\$11,300</b>	<b>40.5</b>	<b>9,500</b>
Graduate program level <sup>1</sup>								
Master's degree	38.4	5,900	40.4	7,300	32.2	8,300	37.9	7,500
Doctor's degree—research/scholarship	55.1	13,300	52.2	13,300	56.9	21,100	53.2	16,000
Doctor's degree—professional practice	41.4	9,300	41.0	9,600	39.6	12,500	49.0	13,700
Other <sup>2</sup>	30.8	3,500	28.7	3,300	25.4	5,100	31.5	5,800
Master's degree program								
Business administration (M.B.A.)	48.4	6,200	50.1	8,500	37.0	9,300	42.0	8,700
Education (any master's)	31.0	3,900	29.4	4,900	23.6	5,600	35.2	5,700
Other master's <sup>3</sup>	39.2	6,700	43.7	7,800	34.3	8,700	37.7	7,600
Master's field of study								
Humanities	44.2	7,300	47.8	7,500	41.7	11,300	48.0	10,200
Social/behavioral sciences	33.9	7,600	30.4	6,900	24.8	6,900	30.4	9,100
Life and physical sciences	32.6	7,400	46.2	9,000	30.0	10,400	38.9	7,100
Engineering/computer science/mathematics	44.7	7,700	54.5	7,700	39.7	8,800	34.1	8,400
Business/management	47.3	5,700	48.1	7,900	33.7	8,600	40.5	8,000
Health	34.6	5,100	42.8	8,300	34.6	7,100	36.4	5,900
Other <sup>4</sup>	31.9	4,800	32.0	6,100	27.5	7,200	37.1	6,300
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	62.7	15,700	61.9	15,200	68.1	23,500	61.6	19,500
Education (any doctorate) <sup>5</sup>	42.5	6,900	40.3	8,400	28.7	9,900	42.4	6,900
Other doctorate	44.6	9,200	36.9	9,500	41.4	13,800	44.7	13,700
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	42.2	10,400	32.6	9,000	44.1	15,300	42.4	12,600
Other health science <sup>6</sup>	40.1	6,200	43.8	7,200	36.0	7,200	40.5	10,600
Law (LL.B. or J.D.)	37.6	10,400	41.4	10,800	41.6	16,100	61.1	16,300
Theology (M.Div., M.H.L., B.D.)	56.9	9,200	62.4	9,400	—	—	48.1	15,800
Doctoral field of study								
Humanities	52.0	12,300	55.5	12,800	61.9	20,200	65.3	16,400
Social/behavioral sciences	55.5	13,400	39.3	14,600	53.3	21,600	47.9	17,200
Life and physical sciences	74.2	17,600	69.0	17,400	71.7	24,700	67.4	23,900
Engineering/computer science/mathematics	65.0	15,800	61.4	16,800	70.4	24,700	62.7	20,300
Business/management	39.0	11,100	‡	11,600	36.6	15,400	37.9	9,900
Health	50.7	11,100	50.8	6,600	50.9	14,800	48.8	10,600
Other <sup>4</sup>	47.5	10,600	53.2	11,100	47.9	18,400	48.5	11,900

See notes at end of table.

# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>								
Full-time, full-year	44.9	\$11,500	45.9	\$12,900	43.9	\$16,000	48.7	\$14,500
Part-time or part-year	37.7	5,300	38.9	5,900	30.9	7,400	35.7	5,800
Control <sup>8</sup>								
Public	39.6	6,900	42.1	7,800	38.2	10,200	40.0	8,100
Private nonprofit	41.0	8,500	41.4	9,500	37.5	14,000	42.2	12,200
Private for-profit	37.9	5,600	34.7	6,900	20.7	3,700	33.4	4,400
Tuition and fees <sup>9</sup>								
Lowest 25 percent	35.9	3,400	35.1	3,600	26.9	4,900	31.7	3,600
Lower middle 25 percent	36.9	4,800	38.4	5,100	32.2	6,400	37.7	5,600
Upper middle 25 percent	42.3	7,500	42.3	9,400	37.6	9,600	38.1	8,100
Highest 25 percent	45.4	13,000	48.9	13,600	46.5	19,900	53.9	17,200
Sex								
Male	43.7	8,400	46.3	9,500	38.9	12,700	41.5	10,700
Female	37.2	6,700	37.5	7,400	33.6	10,200	39.6	8,600
Citizenship								
U.S. citizen	39.3	6,900	40.5	8,000	34.3	10,200	41.0	9,000
Resident alien	38.6	9,900	46.2	7,500	36.3	9,900	33.8	10,100
Foreign or international student	48.4	11,500	43.7	12,500	49.5	19,300	37.8	13,700
Age								
24 or younger	40.6	9,600	42.9	10,700	43.1	13,100	45.7	12,100
25–29	40.7	8,700	43.3	9,200	39.3	13,100	42.3	11,000
30–34	42.8	7,300	41.6	8,200	35.0	10,100	38.0	8,700
35–39	39.7	6,300	37.6	6,600	28.0	8,400	42.5	7,000
40 or older	36.6	4,200	37.2	5,700	27.7	7,400	32.8	5,400
Race/ethnicity <sup>10</sup>								
White	39.7	6,900	41.5	7,700	36.7	10,500	42.7	9,300
Black	36.8	7,700	33.6	8,300	24.3	8,700	32.4	8,400
Hispanic	42.6	6,700	40.6	9,600	35.7	10,500	39.7	8,200
Asian/Pacific Islander	43.7	10,300	47.5	11,200	39.5	16,500	38.7	12,200
Other or Two or more races	35.7	9,600	37.1	9,300	43.5	11,100	41.5	10,100

See notes at end of table.

# National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents <sup>11</sup>								
Unmarried with no dependents	40.2	\$8,900	40.3	\$10,000	39.2	\$12,900	42.9	\$11,100
Married with no dependents	42.1	7,100	45.8	6,900	36.6	11,200	38.2	8,600
Unmarried with dependents	35.6	5,300	36.3	6,900	27.4	8,500	32.4	7,700
Married with dependents	39.6	5,600	40.9	6,600	31.3	8,200	38.8	6,500
Income (including spouse's) <sup>12</sup>								
Lowest 25 percent	40.4	9,300	38.8	10,700	41.0	11,300	44.4	10,700
Lower middle 25 percent	41.1	8,800	39.5	9,200	36.9	14,400	38.9	11,200
Upper middle 25 percent	40.6	6,400	40.9	7,200	34.6	9,700	39.5	7,600
Highest 25 percent	38.8	5,100	46.5	6,600	31.1	8,800	40.2	7,400

— Not available.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Any grants includes grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving any grants and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>0.94</b>	<b>\$230</b>	<b>0.78</b>	<b>\$240</b>	†	†	<b>0.70</b>	<b>\$290</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.92</b>	<b>210</b>	<b>0.78</b>	<b>230</b>	<b>0.80</b>	<b>\$330</b>	<b>0.71</b>	<b>290</b>
Graduate program level								
Master's degree	1.30	200	1.12	250	1.04	340	0.82	270
Doctor's degree—research/scholarship	1.65	600	1.64	660	1.39	650	1.75	910
Doctor's degree—professional practice	2.09	620	1.58	440	1.59	730	1.82	830
Other	2.17	370	2.59	390	2.50	520	2.63	630
Master's degree program								
Business administration (M.B.A.)	2.87	350	3.47	740	2.99	1,110	1.98	700
Education (any master's)	2.62	300	1.60	300	1.94	590	1.96	420
Other master's	1.67	320	1.35	270	1.07	420	1.09	370
Master's field of study								
Humanities	3.38	760	2.88	520	3.17	1,320	2.94	1,500
Social/behavioral sciences	3.85	1,420	2.80	740	2.69	1,120	3.78	1,690
Life and physical sciences	5.25	1,010	4.20	1,070	3.37	1,470	4.14	1,330
Engineering/computer science/mathematics	4.35	700	3.14	780	2.50	890	2.58	580
Business/management	2.53	280	2.92	600	2.66	920	1.61	560
Health	5.54	650	2.45	1,050	2.19	710	2.09	460
Other	2.10	310	1.37	300	1.46	510	1.61	380
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	1.81	560	1.86	890	1.61	730	2.01	1,120
Education (any doctorate)	2.59	720	5.83	970	1.74	1,150	2.74	780
Other doctorate	3.16	940	3.62	600	2.80	1,130	3.14	1,390
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	2.65	210	3.34	230	2.48	330	5.45	290
Other health science	5.24	210	3.50	230	4.35	330	3.69	290
Law (LL.B. or J.D.)	2.62	210	2.10	230	2.18	330	3.40	290
Theology (M.Div., M.H.L., B.D.)	9.82	210	5.56	230	†	†	5.22	290
Doctoral field of study								
Humanities	3.24	1,000	3.41	930	3.33	1,870	4.91	2,030
Social/behavioral sciences	3.25	1,410	6.39	1,190	2.98	1,420	3.92	1,840
Life and physical sciences	2.40	780	2.69	840	3.30	1,140	4.58	2,520
Engineering/computer science/mathematics	2.29	710	4.15	2,410	1.91	1,140	4.31	1,460
Business/management	8.27	2,260	†	2,450	3.62	1,780	6.96	1,390
Health	3.52	1,080	5.94	1,330	3.40	1,410	5.15	1,550
Other	2.05	760	2.39	520	2.00	810	2.23	1,280

See notes at end of table.

# National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving any grants and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity								
Full-time, full-year	1.36	\$380	1.21	\$440	1.09	\$480	1.16	\$540
Part-time or part-year	1.23	180	0.98	240	1.03	320	0.93	170
Control								
Public	0.96	220	0.95	340	1.02	350	0.99	260
Private nonprofit	1.74	440	0.93	240	1.25	580	1.07	580
Private for-profit	6.88	840	5.19	1,890	3.40	760	1.83	200
Tuition and fees								
Lowest 25 percent	1.75	270	1.62	240	1.72	510	1.36	200
Lower middle 25 percent	1.89	260	1.62	170	1.37	360	1.35	270
Upper middle 25 percent	1.61	270	1.41	570	1.47	390	1.29	310
Highest 25 percent	1.91	420	1.54	470	1.40	610	1.71	680
Sex								
Male	1.35	320	1.32	380	1.09	530	1.03	530
Female	1.27	270	0.90	240	0.98	310	1.02	320
Citizenship								
U.S. citizen	1.01	220	0.83	250	0.89	320	0.78	280
Resident alien	4.06	990	3.46	770	3.75	1,050	3.65	1,130
Foreign or international student	1.93	610	1.72	520	2.38	870	2.07	880
Age								
24 or younger	1.49	450	1.74	670	1.68	560	1.65	700
25–29	1.20	360	1.03	320	1.35	550	1.23	440
30–34	2.04	370	2.23	400	1.78	600	1.85	560
35–39	2.66	550	2.13	680	2.16	860	1.89	430
40 or older	2.33	260	1.67	430	1.26	470	1.57	290
Race/ethnicity								
White	1.07	210	0.86	240	0.93	370	0.79	360
Black	2.71	600	3.12	930	1.75	720	1.89	750
Hispanic	3.58	740	2.51	1,560	2.63	820	2.11	660
Asian/Pacific Islander	1.85	570	1.72	500	1.90	750	1.97	730
Other or Two or more races	3.94	960	4.98	1,290	5.08	1,810	4.11	1,200

See notes at end of table.

# National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving any grants and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents								
Unmarried with no dependents	1.03	\$310	1.01	\$350	1.09	\$440	1.01	\$400
Married with no dependents	1.74	340	2.12	390	1.68	700	1.67	410
Unmarried with dependents	3.46	460	3.17	850	2.56	920	2.23	1,040
Married with dependents	1.81	330	1.50	410	1.35	450	1.53	340
Income (including spouse's)								
Lowest 25 percent	1.61	510	1.08	630	1.45	450	1.48	660
Lower middle 25 percent	1.65	370	1.62	390	1.90	720	1.34	700
Upper middle 25 percent	1.81	270	1.75	370	1.47	570	1.53	340
Highest 25 percent	1.74	290	1.79	460	1.70	470	1.40	410

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans and, among those with loans, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>40.0</b>	<b>\$20,500</b>	<b>42.4</b>	<b>\$21,100</b>	—	—	<b>44.2</b>	<b>\$23,800</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>40.0</b>	<b>20,200</b>	<b>42.4</b>	<b>20,800</b>	<b>45.1</b>	<b>\$22,400</b>	<b>43.9</b>	<b>23,500</b>
Graduate program level <sup>1</sup>								
Master's degree	38.3	16,700	42.8	17,500	45.7	18,300	43.8	18,600
Doctor's degree—research/scholarship	28.3	20,500	35.4	22,800	27.8	21,000	32.2	18,100
Doctor's degree—professional practice	74.6	30,700	79.1	35,300	80.8	39,900	72.3	45,100
Other <sup>2</sup>	28.7	15,300	22.4	13,700	23.0	15,100	25.9	17,400
Master's degree program								
Business administration (M.B.A.)	39.1	19,200	41.7	18,800	37.5	20,100	38.7	20,900
Education (any master's)	34.8	15,300	44.1	14,700	49.0	14,900	45.0	15,300
Other master's <sup>3</sup>	40.1	16,500	42.3	18,800	46.7	19,400	44.7	19,100
Master's field of study								
Humanities	40.5	16,900	37.5	18,800	43.5	20,300	39.2	18,400
Social/behavioral sciences	47.2	16,000	57.2	19,700	57.3	20,400	55.1	19,600
Life and physical sciences	44.1	14,300	37.1	16,900	39.3	18,800	49.1	19,700
Engineering/computer science/mathematics	24.7	15,000	19.6	16,600	20.1	17,400	22.8	17,200
Business/management	38.9	18,900	42.2	17,600	41.8	18,600	38.8	19,200
Health	46.8	19,400	51.1	21,000	53.9	20,800	57.5	19,900
Other <sup>4</sup>	37.8	15,200	45.3	16,100	50.7	16,100	46.6	17,200
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	19.9	15,700	25.8	18,900	17.3	19,200	23.3	18,400
Education (any doctorate) <sup>5</sup>	27.1	17,400	42.2	17,300	49.5	18,600	44.7	16,800
Other doctorate	49.5	26,200	53.5	30,000	48.4	27,300	55.8	28,400
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	77.3	36,400	76.6	38,800	80.7	43,200	74.4	51,300
Other health science <sup>6</sup>	81.7	32,000	82.1	33,500	87.3	38,100	77.5	49,100
Law (LL.B. or J.D.)	81.0	28,900	82.1	36,000	81.6	42,300	72.1	41,600
Theology (M.Div., M.H.L., B.D.)	30.0	13,600	50.5	14,000	—	—	69.3	57,800
Doctoral field of study								
Humanities	20.9	14,400	25.8	18,400	22.5	18,700	22.6	17,000
Social/behavioral sciences	37.9	19,000	54.8	21,900	42.4	24,400	47.1	21,000
Life and physical sciences	14.7	13,700	15.6	17,600	11.7	16,000	14.3	12,600
Engineering/computer science/mathematics	10.1	14,200	15.4	21,300	7.1	15,400	5.0	14,900
Business/management	31.2	17,400	64.1	26,100	47.0	19,300	40.8	18,100
Health	53.7	28,000	58.7	27,500	41.4	27,200	44.5	18,800
Other <sup>4</sup>	28.1	19,700	30.6	19,800	34.7	19,500	38.8	17,000

See notes at end of table.

# National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans and, among those with loans, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>								
Full-time, full-year	60.9	\$25,300	57.9	\$27,500	61.4	\$28,800	54.6	\$33,000
Part-time or part-year	29.9	15,200	34.4	15,300	34.8	15,700	37.5	15,700
Control <sup>8</sup>								
Public	33.3	17,100	35.4	17,300	38.2	19,600	37.9	21,200
Private nonprofit	44.9	23,500	44.8	24,200	48.2	26,900	45.7	27,400
Private for-profit	75.9	17,300	69.3	20,400	58.7	17,700	60.2	18,100
Tuition and fees <sup>9</sup>								
Lowest 25 percent	17.6	13,100	21.4	9,800	22.9	11,900	24.9	9,400
Lower middle 25 percent	36.0	15,300	40.1	14,900	44.5	15,900	43.6	14,400
Upper middle 25 percent	47.5	18,200	51.3	19,200	55.4	21,700	49.0	21,300
Highest 25 percent	58.8	26,800	55.5	30,800	55.4	32,900	55.8	39,300
Sex								
Male	39.6	20,800	38.4	21,600	40.3	24,500	36.4	25,800
Female	40.4	19,700	45.0	20,300	48.2	21,300	49.5	22,100
Citizenship								
U.S. citizen	43.0	20,100	45.7	20,800	49.4	22,400	49.1	23,500
Resident alien	40.0	24,200	37.6	23,000	38.3	24,000	37.0	24,600
Foreign or international student	6.4	12,100	9.3	15,700	3.8	23,000	11.7	18,400
Age								
24 or younger	51.3	23,000	47.6	23,500	51.8	25,900	43.6	27,700
25–29	46.4	21,200	47.6	22,600	47.7	24,600	46.5	26,100
30–34	35.0	17,800	39.1	18,500	45.8	20,400	43.3	21,800
35–39	33.8	17,700	44.8	17,200	41.8	18,700	46.1	20,000
40 or older	27.7	16,600	30.9	17,800	35.5	17,700	40.9	17,200
Race/ethnicity <sup>10</sup>								
White	38.4	20,000	40.0	20,600	44.3	22,600	41.5	23,400
Black	55.6	18,500	61.1	19,900	66.5	20,100	65.4	22,000
Hispanic	49.3	20,000	55.8	20,700	49.4	21,700	56.2	22,700
Asian/Pacific Islander	26.7	23,600	24.5	24,200	25.9	26,600	24.2	27,500
Other or Two or more races	51.7	21,200	44.3	21,900	52.1	24,400	51.2	24,500

See notes at end of table.



# National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans and, among those with loans, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents <sup>11</sup>								
Unmarried with no dependents	48.2	\$22,300	48.1	\$23,100	49.4	\$25,500	45.9	\$27,000
Married with no dependents	31.4	17,800	33.8	19,000	35.7	20,800	33.8	22,500
Unmarried with dependents	41.8	16,200	53.0	17,000	55.4	18,100	62.3	17,500
Married with dependents	29.7	17,300	32.3	17,200	38.0	17,900	39.5	17,700
Income (including spouse's) <sup>12</sup>								
Lowest 25 percent	57.9	22,500	55.2	23,500	57.9	26,800	53.0	27,600
Lower middle 25 percent	43.4	18,800	51.1	19,200	48.4	20,200	48.4	19,900
Upper middle 25 percent	36.3	17,900	35.2	17,800	40.7	18,300	43.5	19,100
Highest 25 percent	21.6	16,900	26.3	18,400	30.4	17,200	30.0	18,700

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents between 30 and 50 percent of the estimate.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Loans include only loans to students and may be from any source, but exclude other forms of financing such as credit cards, home equity loans, and loans from individuals, such as family or friends. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans and, among those with loans, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>1.16</b>	<b>\$360</b>	<b>0.34</b>	<b>\$180</b>	†	†	<b>0.27</b>	<b>\$130</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>1.14</b>	<b>350</b>	<b>0.34</b>	<b>170</b>	<b>0.24</b>	<b>\$110</b>	<b>0.30</b>	<b>130</b>
Graduate program level								
Master's degree	1.46	360	0.70	250	0.52	240	0.56	340
Doctor's degree—research/scholarship	1.49	830	2.44	1,170	0.99	450	1.49	560
Doctor's degree—professional practice	1.84	840	1.30	690	1.18	570	1.50	1,070
Other	3.33	820	2.08	790	1.89	720	2.14	1,510
Master's degree program								
Business administration (M.B.A.)	3.49	1,180	2.38	870	2.50	1,060	1.78	1,320
Education (any master's)	1.81	510	1.98	470	1.82	450	1.91	600
Other master's	1.75	480	1.17	340	0.83	350	0.76	380
Master's field of study								
Humanities	3.86	1,150	2.48	980	2.73	760	3.68	1,200
Social/behavioral sciences	4.24	1,000	3.19	920	3.86	1,490	3.03	1,370
Life and physical sciences	6.00	1,700	3.83	1,000	3.53	1,010	4.38	2,550
Engineering/computer science/mathematics	6.42	1,520	2.13	1,380	1.86	1,060	2.05	1,230
Business/management	2.73	1,000	2.13	790	2.17	690	1.53	980
Health	4.00	1,120	2.71	710	2.34	750	1.76	660
Other	1.64	440	1.55	360	1.45	480	1.55	730
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	1.19	830	3.74	1,280	0.85	740	1.74	980
Education (any doctorate)	2.46	890	7.64	2,320	2.24	770	3.49	680
Other doctorate	4.17	1,620	3.27	1,160	2.90	1,160	3.64	2,070
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	2.59	1,410	2.65	1,340	2.13	1,100	3.06	1,910
Other health science	2.59	1,470	2.63	1,320	2.21	1,160	3.38	2,970
Law (LL.B. or J.D.)	1.90	1,150	1.75	950	1.67	1,060	3.14	1,670
Theology (M.Div., M.H.L., B.D.)	5.06	1,850	7.84	1,280	†	†	6.64	2,940
Doctoral field of study								
Humanities	2.34	920	3.03	3,090	2.17	1,280	4.04	2,270
Social/behavioral sciences	3.91	1,900	7.26	3,160	2.64	1,120	4.19	1,440
Life and physical sciences	2.17	2,000	2.11	1,750	1.36	1,030	3.83	1,780
Engineering/computer science/mathematics	1.48	1,370	4.99	5,220	1.16	1,410	1.14	1,150
Business/management	10.03	1,900	18.26	5,700	3.07	1,460	6.54	760
Health	3.73	1,570	4.97	1,560	3.60	1,650	5.43	1,650
Other	1.98	1,040	2.54	920	1.76	780	2.76	640

See notes at end of table.

# National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans and, among those with loans, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity								
Full-time, full-year	1.27	\$550	1.22	\$410	0.93	\$290	1.01	\$500
Part-time or part-year	1.03	290	0.71	360	0.64	290	0.68	270
Control								
Public	1.06	440	0.52	320	0.41	220	0.44	220
Private nonprofit	1.42	670	0.34	340	0.48	230	0.46	260
Private for-profit	6.99	1,610	3.46	1,670	0.60	390	1.16	320
Tuition and fees								
Lowest 25 percent	2.03	1,560	1.39	470	1.11	630	1.18	380
Lower middle 25 percent	1.81	370	1.65	360	1.36	410	1.21	330
Upper middle 25 percent	1.68	480	1.24	400	1.24	520	1.27	430
Highest 25 percent	1.61	770	1.21	490	1.34	540	1.38	680
Sex								
Male	1.57	630	0.97	420	0.87	420	0.97	540
Female	1.35	380	0.72	280	0.63	260	0.62	280
Citizenship								
U.S. citizen	1.16	360	0.38	190	0.33	110	0.40	140
Resident alien	3.91	1,500	3.19	1,250	3.40	1,600	3.49	3,110
Foreign or international student	1.02	1,960	1.50	1,310	1.03	5,800	1.30	1,960
Age								
24 or younger	1.73	690	1.47	480	1.46	560	1.32	770
25–29	1.31	580	1.07	380	0.90	390	0.98	550
30–34	2.80	890	1.97	580	1.57	650	1.39	860
35–39	2.97	1,010	2.42	900	2.05	680	1.75	1,000
40 or older	2.45	710	1.74	800	1.50	570	1.34	530
Race/ethnicity								
White	1.11	420	0.56	320	0.59	240	0.70	630
Black	2.78	870	2.81	650	2.21	530	1.88	2,090
Hispanic	4.54	1,060	2.44	1,060	2.50	820	2.29	890
Asian/Pacific Islander	2.22	1,380	1.43	1,130	1.62	1,060	1.56	1,550
Other or Two or more races	4.29	1,630	5.88	2,330	5.28	1,470	4.26	2,360

See notes at end of table.

# National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans and, among those with loans, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents								
Unmarried with no dependents	1.24	\$490	0.89	\$300	0.66	\$240	0.64	\$370
Married with no dependents	2.08	900	1.42	740	1.53	690	1.58	1,100
Unmarried with dependents	3.07	840	3.26	610	2.12	540	2.07	520
Married with dependents	2.46	520	1.37	500	1.14	490	1.25	530
Income (including spouse's)								
Lowest 25 percent	1.53	610	1.16	400	1.18	460	1.21	630
Lower middle 25 percent	1.51	580	1.34	450	1.24	490	1.24	680
Upper middle 25 percent	1.69	590	1.35	600	1.48	410	1.42	680
Highest 25 percent	2.11	1,010	1.56	860	1.20	470	1.19	810

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>26.6</b>	<b>\$15,100</b>	<b>27.0</b>	<b>\$14,800</b>	—	—	<b>30.0</b>	<b>\$12,600</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>26.5</b>	<b>14,900</b>	<b>27.0</b>	<b>14,500</b>	<b>27.1</b>	<b>\$15,500</b>	<b>30.1</b>	<b>12,300</b>
Graduate program level <sup>1</sup>								
Master's degree	21.7	11,600	21.1	11,400	22.0	10,400	26.1	8,800
Doctor's degree—research/scholarship	59.3	23,000	59.6	21,300	58.3	28,100	51.8	22,300
Doctor's degree—professional practice	30.8	11,200	34.7	10,400	33.0	12,300	44.6	13,700
Other <sup>2</sup>	11.6	8,100	9.0	6,200	12.2	5,200	11.9	7,100
Master's degree program								
Business administration (M.B.A.)	13.0	9,000	14.6	11,500	18.4	10,300	24.0	7,900
Education (any master's)	14.1	9,300	13.3	8,400	14.6	8,700	20.9	7,000
Other master's <sup>3</sup>	29.7	12,700	28.6	12,200	25.9	10,800	28.2	9,500
Master's field of study								
Humanities	34.6	11,300	38.9	10,600	39.4	11,900	41.8	12,300
Social/behavioral sciences	32.4	14,900	21.3	9,700	19.3	11,700	27.4	7,200
Life and physical sciences	42.0	16,200	42.8	14,700	27.9	16,300	34.4	9,300
Engineering/computer science/mathematics	36.7	14,800	36.0	15,500	28.8	12,600	25.0	11,600
Business/management	14.6	8,100	14.4	10,300	17.5	9,200	24.6	7,800
Health	20.3	8,400	24.0	9,700	21.1	7,500	20.9	6,000
Other <sup>4</sup>	17.0	10,800	16.5	10,400	19.2	9,700	24.6	8,400
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	76.5	25,400	77.0	23,100	73.8	30,500	66.1	25,800
Education (any doctorate) <sup>5</sup>	31.5	14,500	31.0	13,800	20.9	12,700	32.6	8,500
Other doctorate	35.4	15,000	37.3	16,400	35.9	18,200	36.6	17,700
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	37.0	12,400	30.5	8,700	34.4	14,300	40.9	11,800
Other health science <sup>6</sup>	29.8	8,200	29.3	8,900	27.7	7,600	34.5	8,300
Law (LL.B. or J.D.)	29.1	12,300	37.7	11,800	40.0	14,300	57.8	16,800
Theology (M.Div., M.H.L., B.D.)	28.0	9,600	44.6	7,400	—	—	50.2	14,500
Doctoral field of study								
Humanities	57.9	18,600	67.1	20,600	62.7	26,000	65.3	23,300
Social/behavioral sciences	59.6	21,800	52.8	20,300	57.9	29,000	47.8	22,500
Life and physical sciences	88.0	27,900	82.7	24,800	80.8	31,200	68.1	27,600
Engineering/computer science/mathematics	82.9	27,300	79.5	25,400	78.1	32,300	79.8	26,800
Business/management	33.6	20,500	‡	16,600	31.2	21,400	25.9	14,800
Health	39.8	17,400	44.8	10,500	40.6	19,600	36.9	16,200
Other <sup>4</sup>	48.7	20,400	53.0	20,600	45.4	25,000	44.4	18,300

See notes at end of table.

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>								
Full-time, full-year	41.5	\$18,400	44.5	\$18,100	42.7	\$19,300	46.4	\$16,600
Part-time or part-year	19.7	11,400	18.9	10,700	18.0	10,200	20.8	7,200
Control <sup>8</sup>								
Public	32.2	14,400	32.1	15,600	32.0	15,400	31.3	12,100
Private nonprofit	22.5	15,800	25.4	13,900	26.6	17,100	29.9	14,600
Private for-profit	‡	‡	8.9 !	‡	11.7	4,300	22.8	3,200
Tuition and fees <sup>9</sup>								
Lowest 25 percent	17.1	8,600	13.7	8,600	13.4	8,300	14.7	4,300
Lower middle 25 percent	19.9	10,700	20.5	11,200	21.3	8,100	22.0	6,600
Upper middle 25 percent	29.1	14,800	31.6	14,600	29.8	13,700	32.0	10,500
Highest 25 percent	40.7	19,700	43.7	18,100	44.9	22,400	51.1	18,900
Sex								
Male	29.7	16,500	32.2	16,300	31.2	17,300	31.7	14,500
Female	24.3	13,200	23.5	13,000	24.5	14,000	28.8	10,700
Citizenship								
U.S. citizen	23.8	13,600	23.9	13,400	24.6	14,000	28.8	11,400
Resident alien	28.2	15,800	28.8	12,000	24.3	16,500	25.8	11,600
Foreign or international student	57.0	20,300	58.0	19,900	54.2	22,300	39.5	17,100
Age								
24 or younger	39.4	15,200	38.9	15,200	41.3	16,400	41.5	14,800
25–29	32.9	16,300	34.0	15,600	32.8	17,500	33.7	14,100
30–34	24.4	14,900	24.6	15,200	23.8	15,000	26.2	11,300
35–39	17.3	13,400	17.5	12,500	16.2	12,500	24.4	9,100
40 or older	12.3	8,700	13.0	9,000	13.4	7,700	18.3	5,000
Race/ethnicity <sup>10</sup>								
White	24.4	14,100	26.0	13,900	26.8	14,600	30.4	12,400
Black	22.5	13,700	18.4	11,000	17.9	12,100	22.8	10,400
Hispanic	26.8	12,500	25.8	15,800	25.8	12,900	29.0	10,300
Asian/Pacific Islander	41.4	18,700	44.1	18,100	37.9	20,800	34.9	14,800
Other or Two or more races	31.8	15,200	26.3	14,100	27.4	17,200	35.3	11,100

See notes at end of table.

# National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents <sup>11</sup>								
Unmarried with no dependents	33.8	\$15,600	34.3	\$15,800	35.2	\$16,800	36.0	\$14,000
Married with no dependents	26.4	15,100	25.6	14,100	26.6	16,400	25.3	13,100
Unmarried with dependents	16.1	11,900	17.1	9,500	13.6	10,500	20.1	7,100
Married with dependents	16.4	12,300	16.7	11,500	16.7	11,000	22.7	7,400
Income (including spouse's) <sup>12</sup>								
Lowest 25 percent	40.0	14,400	43.9	14,900	39.8	14,100	42.4	12,500
Lower middle 25 percent	33.7	17,000	32.8	17,000	33.8	19,600	34.1	16,300
Upper middle 25 percent	20.7	13,900	16.4	13,000	19.3	15,000	23.7	9,800
Highest 25 percent	10.9	11,200	13.8	10,600	14.9	12,200	18.8	8,100

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents between 30 and 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Institutional aid includes all institutional need- and merit-based grants, scholarships, tuition waivers, graduate assistantships, loans, and work-study assistance funded by the institution attended. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>0.81</b>	<b>\$360</b>	<b>0.56</b>	<b>\$330</b>	†	†	<b>0.77</b>	<b>\$390</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.83</b>	<b>330</b>	<b>0.56</b>	<b>320</b>	<b>0.68</b>	<b>\$450</b>	<b>0.78</b>	<b>380</b>
Graduate program level								
Master's degree	1.17	480	0.68	330	0.83	410	0.83	380
Doctor's degree—research/scholarship	1.95	620	2.65	550	1.50	760	1.75	970
Doctor's degree—professional practice	1.67	1,030	1.58	420	1.66	750	1.98	740
Other	1.29	850	1.12	1,070	1.97	590	1.63	1,170
Master's degree program								
Business administration (M.B.A.)	1.97	1,270	1.44	1,010	2.27	1,780	1.66	820
Education (any master's)	1.46	1,220	0.96	630	1.62	1,260	1.74	820
Other master's	1.42	500	1.01	420	1.07	460	1.09	470
Master's field of study								
Humanities	3.21	920	2.45	960	3.11	1,360	4.24	1,340
Social/behavioral sciences	4.68	2,100	2.66	970	2.27	1,340	3.62	1,040
Life and physical sciences	5.02	1,710	4.11	1,590	3.21	2,120	3.80	1,100
Engineering/computer science/mathematics	3.84	980	2.47	1,080	2.52	1,120	2.31	1,280
Business/management	1.87	890	1.22	800	1.79	1,310	1.39	690
Health	3.75	1,190	2.24	1,000	1.99	900	1.75	790
Other	1.32	960	0.95	590	1.41	770	1.46	690
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	1.80	530	2.70	670	1.54	830	1.89	1,100
Education (any doctorate)	2.42	1,670	4.98	1,090	1.52	1,050	2.79	1,260
Other doctorate	3.20	1,260	3.81	1,030	2.79	1,320	2.90	1,440
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	2.53	2,300	3.46	1,120	3.40	1,190	5.41	1,610
Other health science	3.43	1,960	2.88	1,010	3.60	1,220	3.47	1,170
Law (LL.B. or J.D.)	2.42	830	2.23	660	2.18	1,310	3.22	1,550
Theology (M.Div., M.H.L., B.D.)	10.89	1,900	6.27	990	†	†	6.00	2,910
Doctoral field of study								
Humanities	4.11	1,180	3.01	1,040	3.31	1,340	5.06	2,160
Social/behavioral sciences	4.59	1,220	8.34	1,000	3.20	1,630	4.60	2,110
Life and physical sciences	1.74	730	1.89	840	2.62	1,680	4.96	2,200
Engineering/computer science/mathematics	1.68	800	4.79	960	2.19	1,240	2.38	2,060
Business/management	9.31	1,710	†	2,590	3.29	2,210	6.64	2,380
Health	3.33	1,850	5.48	2,560	3.20	2,130	6.14	2,170
Other	2.13	1,100	2.92	760	2.06	880	2.26	1,820

See notes at end of table.



# National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity								
Full-time, full-year	1.17	\$420	1.11	\$390	1.24	\$570	1.22	\$560
Part-time or part-year	0.84	450	0.66	380	0.76	470	0.81	260
Control								
Public	0.89	360	0.79	410	0.99	480	1.03	510
Private nonprofit	1.50	750	0.86	420	1.13	850	1.27	680
Private for-profit	†	†	2.87	†	2.10	1,110	1.34	260
Tuition and fees								
Lowest 25 percent	1.23	720	0.93	820	1.01	850	1.00	430
Lower middle 25 percent	0.99	580	1.02	470	1.27	430	1.12	410
Upper middle 25 percent	1.94	460	1.29	570	1.37	590	1.28	430
Highest 25 percent	1.76	600	1.49	500	1.54	740	1.62	670
Sex								
Male	1.12	540	0.94	410	0.97	630	1.12	650
Female	1.01	460	0.71	420	0.80	510	0.95	370
Citizenship								
U.S. citizen	0.86	420	0.60	380	0.70	440	0.76	390
Resident alien	3.73	1,590	2.74	960	3.13	2,300	3.30	1,360
Foreign or international student	2.44	680	2.02	540	2.37	1,060	2.33	970
Age								
24 or younger	1.41	560	1.47	640	1.41	580	1.63	820
25–29	1.12	480	1.00	480	1.21	680	1.14	560
30–34	1.53	780	1.33	600	1.36	950	1.79	730
35–39	1.83	990	1.50	920	1.72	1,350	1.81	790
40 or older	1.05	720	0.95	510	1.07	770	1.17	440
Race/ethnicity								
White	0.93	430	0.69	360	0.80	500	0.91	490
Black	2.38	990	1.77	1,180	1.23	1,070	1.75	1,050
Hispanic	2.54	1,220	2.12	1,400	2.15	980	1.78	890
Asian/Pacific Islander	1.71	620	1.58	590	1.93	1,160	2.22	840
Other or Two or more races	3.05	1,570	3.78	1,290	4.37	1,480	4.36	1,850

See notes at end of table.

# National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents								
Unmarried with no dependents	1.01	\$430	0.89	\$390	1.03	\$510	1.00	\$500
Married with no dependents	1.50	630	1.27	570	1.55	1,080	1.54	730
Unmarried with dependents	1.86	1,290	2.30	1,420	1.47	1,120	2.02	930
Married with dependents	1.25	810	0.94	530	1.06	720	1.32	570
Income (including spouse's)								
Lowest 25 percent	1.47	540	1.17	520	1.44	470	1.48	730
Lower middle 25 percent	1.64	600	1.37	620	1.58	790	1.38	880
Upper middle 25 percent	1.24	690	1.01	530	1.21	1,460	1.28	620
Highest 25 percent	0.86	770	0.92	590	1.14	1,040	1.07	570

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table 9.

Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>4.8</b>	<b>\$17,800</b>	<b>—</b>	<b>—</b>	<b>10.0</b>	<b>\$22,700</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>4.8</b>	<b>17,500</b>	<b>9.9</b>	<b>\$19,400</b>	<b>10.1</b>	<b>22,400</b>
Graduate program level <sup>1</sup>						
Master's degree	3.2	15,000	6.7	16,800	6.3	19,400
Doctor's degree—research/scholarship	3.3	14,100	6.2	18,600	6.0	18,200
Doctor's degree—professional practice	25.7	20,900	41.6	22,800	41.9	25,700
Other <sup>2</sup>	‡	‡	2.5 !	‡	3.3	19,700
Master's degree program						
Business administration (M.B.A.)	3.5	19,000	4.7	21,100	6.6	23,700
Education (any master's)	1.4	13,500	3.4	13,700	3.0	15,300
Other master's <sup>3</sup>	4.2	14,000	8.5	16,700	7.2	19,100
Master's field of study						
Humanities	3.4	‡	10.6	14,600	7.2	14,100
Social/behavioral sciences	5.5 !	13,700	9.1	20,900	6.6	21,100
Life and physical sciences	4.9	‡	7.0	13,200	9.1	23,800 !
Engineering/computer science/mathematics	1.8 !	‡	2.6	13,000	1.4 !	‡
Business/management	2.9	17,600	4.8	18,200	5.5	22,400
Health	6.8	13,800	12.4	17,300	11.0	18,900
Other <sup>4</sup>	2.2	14,000	4.9	16,400	5.7	18,700
Doctor's degree program—research/scholarship						
Ph.D. (except in education)	1.3 !	15,500	3.1	18,900	5.0	18,700
Education (any doctorate) <sup>5</sup>	2.5 !	‡	9.0	16,800	6.1	17,800
Other doctorate	8.6	14,700	16.5	19,600	23.4	26,200
Doctor's degree program—professional practice						
Medicine (M.D. or D.O.)	13.0	16,400	33.6	17,100	39.1	24,900
Other health science <sup>6</sup>	11.8	17,300	34.7	16,200	38.8	26,500
Law (LL.B. or J.D.)	39.9	22,000	58.7	29,000	51.3	26,600
Theology (M.Div., M.H.L., B.D.)	‡	‡	—	—	45.7	22,500
Doctoral field of study						
Humanities	‡	‡	4.8 !	‡	5.3 !	20,600
Social/behavioral sciences	4.7 !	17,300	12.1	17,700	10.9	19,300
Life and physical sciences	‡	‡	1.4 !	‡	1.9 !	‡
Engineering/computer science/mathematics	‡	‡	1.2 !	‡	0.5 !	‡
Business/management	‡	‡	8.5	19,300	6.4	20,700
Health	9.0	12,900	12.0	22,000	8.8 !	15,000
Other <sup>4</sup>	3.4	14,700	6.9	19,400	6.3	18,100

See notes at end of table.

# National Center for Education Statistics

**Table 9.**

**Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>						
Full-time, full-year	11.4	\$19,200	20.0	\$20,900	20.1	\$24,800
Part-time or part-year	1.6	12,500	3.8	14,000	4.3	16,000
Control <sup>8</sup>						
Public	2.7	13,200	7.0	13,000	7.6	16,100
Private nonprofit	7.9	19,600	14.5	22,900	13.1	26,500
Private for-profit	2.0 †	‡	5.1	18,200	8.2	19,900
Tuition and fees <sup>9</sup>						
Lowest 25 percent	0.5	‡	1.5	13,900	1.2	8,100
Lower middle 25 percent	1.6	9,700	4.4	11,600	2.7	11,000
Upper middle 25 percent	4.2	12,200	10.9	14,700	9.5	15,800
Highest 25 percent	13.0	20,700	22.5	23,300	26.8	26,400
Sex						
Male	5.1	17,800	10.4	20,400	9.8	23,400
Female	4.6	17,300	9.5	18,700	10.1	21,600
Citizenship <sup>10</sup>						
U.S. citizen	5.3	17,500	10.9	19,400	11.5	22,200
Resident alien	4.3	18,000	8.0	19,400	8.8	25,200
Age						
24 or younger	7.6	17,900	15.1	20,200	13.5	22,000
25–29	6.8	18,500	12.4	20,500	12.2	23,500
30–34	3.9	16,800	9.1	17,400	8.3	23,900
35–39	1.7	14,700	6.0	17,200	8.9	21,000
40 or older	1.8	13,200	3.7	16,600	5.2	18,100
Race/ethnicity <sup>11</sup>						
White	4.9	17,800	10.4	19,900	10.0	21,000
Black	4.7	15,200	9.3	18,700	13.0	22,800
Hispanic	5.7	15,500	10.9	18,200	11.6	26,300
Asian/Pacific Islander	3.3	21,800	6.5	19,400	5.4	22,800
Other or Two or more races	6.4	16,900	15.0	17,000	12.3	27,900

See notes at end of table.

# National Center for Education Statistics

**Table 9.**

**Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents <sup>12</sup>						
Unmarried with no dependents	7.4	\$18,200	14.3	\$20,400	13.4	\$23,800
Married with no dependents	3.4	15,300	7.0	17,900	6.7	23,500
Unmarried with dependents	‡	12,900	5.1	17,900	7.1	15,400
Married with dependents	1.7	16,000	4.5	15,300	5.4	16,600
Income (including spouse's) <sup>13</sup>						
Lowest 25 percent	9.5	17,200	17.8	19,700	16.9	21,700
Lower middle 25 percent	4.5	17,200	8.8	19,400	8.0	21,400
Upper middle 25 percent	2.7	18,400	6.1	15,600	6.6	21,700
Highest 25 percent	1.6 !	15,100	3.1	19,200	4.3	20,400

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents between 30 and 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Foreign/international students are not eligible for federal loans.

<sup>11</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>12</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>13</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Federal Direct PLUS Loans, established in 2006, are unsubsidized loans for graduate students that are available in addition to subsidized and unsubsidized Direct Loans. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor. Graduate PLUS Loans were introduced in 2006 and were renamed Direct PLUS Loans to graduate students in 2010.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

**Table S9.**

**Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2007–08, 2011–12, and 2015–16**

Enrollment and student characteristics	2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>0.15</b>	<b>\$540</b>	†	†	<b>0.24</b>	<b>\$550</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.16</b>	<b>530</b>	<b>0.19</b>	<b>\$380</b>	<b>0.24</b>	<b>540</b>
Graduate program level						
Master's degree	0.25	830	0.31	830	0.39	1,100
Doctor's degree—research/scholarship	0.38	1,260	0.50	1,180	0.66	1,690
Doctor's degree—professional practice	1.20	630	1.25	640	1.52	920
Other	†	†	0.77	†	0.82	4,490
Master's degree program						
Business administration (M.B.A.)	0.78	2,670	1.07	2,890	1.15	3,890
Education (any master's)	0.24	2,100	0.66	2,740	0.64	3,320
Other master's	0.40	840	0.48	900	0.47	1,290
Master's field of study						
Humanities	0.69	†	1.59	1,640	1.75	1,910
Social/behavioral sciences	1.77	2,070	1.90	2,930	1.65	4,860
Life and physical sciences	1.44	†	1.91	2,910	2.65	7,360
Engineering/computer science/mathematics	0.70	†	0.59	2,760	0.47	†
Business/management	0.64	2,550	0.75	2,090	0.96	3,620
Health	0.88	1,590	1.31	1,220	1.07	2,140
Other	0.27	1,490	0.63	2,240	0.74	3,070
Doctor's degree program—research/scholarship						
Ph.D. (except in education)	0.42	4,420	0.40	2,090	0.95	3,430
Education (any doctorate)	0.89	†	1.44	2,960	1.06	1,690
Other doctorate	1.17	1,260	2.10	1,730	3.01	2,240
Doctor's degree program—professional practice						
Medicine (M.D. or D.O.)	3.30	1,740	2.96	820	3.70	1,970
Other health science	1.80	1,850	2.86	1,210	3.74	3,090
Law (LL.B. or J.D.)	2.42	690	2.56	960	3.35	2,050
Theology (M.Div., M.H.L., B.D.)	†	†	†	†	5.77	3,290
Doctoral field of study						
Humanities	†	†	1.64	†	2.06	6,020
Social/behavioral sciences	1.54	4,710	1.93	2,050	1.87	5,050
Life and physical sciences	†	†	0.46	†	0.92	†
Engineering/computer science/mathematics	†	†	0.60	†	0.19	†
Business/management	†	†	1.39	2,840	1.42	2,280
Health	1.56	1,410	1.86	2,560	3.38	3,130
Other	0.71	3,210	0.92	2,620	0.95	1,700

See notes at end of table.

# National Center for Education Statistics

**Table S9.**

**Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity						
Full-time, full-year	0.41	\$560	0.54	\$450	0.65	\$650
Part-time or part-year	0.17	880	0.29	700	0.32	1,060
Control						
Public	0.17	800	0.29	510	0.37	750
Private nonprofit	0.21	510	0.42	680	0.40	800
Private for-profit	0.75	†	0.40	1,480	0.52	1,270
Tuition and fees						
Lowest 25 percent	0.12	†	0.39	2,530	0.29	1,920
Lower middle 25 percent	0.33	1,210	0.52	900	0.35	1,130
Upper middle 25 percent	0.53	980	0.77	640	0.73	1,190
Highest 25 percent	0.58	580	0.77	650	0.81	670
Sex						
Male	0.29	710	0.48	670	0.51	1,070
Female	0.26	770	0.30	490	0.43	820
Citizenship						
U.S. citizen	0.18	530	0.25	380	0.29	570
Resident alien	0.91	3,040	1.47	2,980	2.15	6,360
Age						
24 or younger	0.44	710	0.74	790	0.83	1,130
25–29	0.36	680	0.44	730	0.67	1,080
30–34	0.51	1,580	0.83	1,390	0.76	1,920
35–39	0.31	2,320	0.78	2,330	1.12	2,720
40 or older	0.54	2,090	0.41	1,280	0.64	1,860
Race/ethnicity						
White	0.20	590	0.33	450	0.56	880
Black	1.10	1,530	0.90	1,170	2.30	3,010
Hispanic	0.78	1,890	1.25	1,920	1.16	2,080
Asian/Pacific Islander	0.43	1,540	0.77	1,730	0.85	2,490
Other or Two or more races	1.51	1,970	2.84	1,750	2.42	3,320

See notes at end of table.

# National Center for Education Statistics

**Table S9.**

**Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents						
Unmarried with no dependents	0.27	\$510	0.39	\$460	0.53	\$720
Married with no dependents	0.41	1,300	0.64	1,260	0.84	2,530
Unmarried with dependents	†	2,640	0.80	2,920	1.04	1,780
Married with dependents	0.34	1,940	0.51	920	0.52	1,290
Income (including spouse's)						
Lowest 25 percent	0.47	720	0.69	660	0.88	990
Lower middle 25 percent	0.37	800	0.62	1,100	0.71	1,930
Upper middle 25 percent	0.32	1,930	0.53	1,060	0.67	1,910
Highest 25 percent	0.51	2,350	0.36	1,610	0.53	2,710

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:08, NPSAS:12, and NPSAS:16).



# National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>7.2</b>	<b>\$12,200</b>	<b>10.7</b>	<b>\$9,500</b>	—	—	<b>5.1</b>	<b>\$12,700</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>7.2</b>	<b>12,000</b>	<b>10.7</b>	<b>9,400</b>	<b>4.0</b>	<b>\$9,100</b>	<b>5.2</b>	<b>12,500</b>
Graduate program level <sup>1</sup>								
Master's degree	5.6	11,100	11.2	9,000	4.3	8,600	5.5	13,300
Doctor's degree—research/scholarship	5.0	10,300	8.8	10,500	2.2	8,100	2.1	8,400
Doctor's degree—professional practice	22.7	13,900	15.6	11,900	5.4	12,700	5.4	13,100
Other <sup>2</sup>	2.6	7,400	7.0	6,600	3.0	7,600	5.9	6,800
Master's degree program								
Business administration (M.B.A.)	6.7	18,200	14.2	8,900	3.9	16,700 !	5.8	22,300
Education (any master's)	3.6	5,900	11.8	7,500	5.2	4,900	3.8	8,000
Other master's <sup>3</sup>	6.3	10,100	9.6	10,300	4.0	8,400	6.0	12,400
Master's field of study								
Humanities	6.3	‡	8.4	8,800	2.5	‡	4.4 !	12,900 !
Social/behavioral sciences	8.5	‡	12.0	8,800	3.8 !	‡	3.4	‡
Life and physical sciences	8.3 !	‡	5.6	‡	‡	‡	5.8 !	7,500
Engineering/computer science/mathematics	3.6 !	‡	9.6	10,200	2.4	9,800	10.8	18,200
Business/management	5.6	17,600	14.4	9,300	4.1	14,900	5.1	17,200
Health	10.0	10,200	8.9	11,900	5.5	8,200	6.1	10,400
Other <sup>4</sup>	4.4	7,700	10.8	8,100	5.2	5,500	4.1	8,300
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	2.3	9,500	2.3	12,800	0.8	8,900	2.2	9,800
Education (any doctorate) <sup>5</sup>	2.8	‡	‡	7,000 !	4.3	7,200	2.2 !	5,500
Other doctorate	12.9	11,100	18.1	12,000	5.6	8,400	3.1 !	7,200
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	17.7	9,500	8.7	12,000	3.4	‡	7.6 !	‡
Other health science <sup>6</sup>	12.7	12,500	14.5	13,300	7.0	14,200	3.7 !	‡
Law (LL.B. or J.D.)	35.9	15,200	19.7	11,800	4.7	10,900	4.1	‡
Theology (M.Div., M.H.L., B.D.)	‡	‡	11.0	‡	—	—	‡	‡
Doctoral field of study								
Humanities	1.5 !	‡	2.6 !	‡	‡	‡	‡	‡
Social/behavioral sciences	5.9	10,900 !	‡	‡	2.8	6,300	2.1 !	‡
Life and physical sciences	‡	‡	2.5 !	‡	0.5 !	‡	1.2 !	‡
Engineering/computer science/mathematics	2.0	‡	‡	‡	0.6 !	‡	0.7 !	‡
Business/management	4.0 !	‡	‡	‡	7.1	‡	2.1	9,100
Health	12.8	11,200	9.4	10,400	3.5	‡	2.0 !	‡
Other <sup>4</sup>	5.6	10,100	7.9	9,300	2.8	7,300	2.1 !	6,500

See notes at end of table.

# National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>								
Full-time, full-year	15.3	\$13,600	14.2	\$12,400	5.3	\$11,000	6.3	\$17,700
Part-time or part-year	3.4	8,500	8.8	6,900	3.1	7,300	4.5	8,400
Control <sup>8</sup>								
Public	3.9	6,900	5.9	7,300	3.0	8,300	5.2	11,900
Private nonprofit	11.6	14,000	12.2	10,200	4.8	9,700	5.3	13,600
Private for-profit	‡	‡	29.4	10,000	5.0	9,400	3.9	9,200
Tuition and fees <sup>9</sup>								
Lowest 25 percent	2.3	5,800	6.5	4,300	2.0	4,300	4.1	5,200
Lower middle 25 percent	3.7	6,900	8.3	6,800	2.8	4,300	3.9	8,800
Upper middle 25 percent	4.8	8,900	10.6	8,500	4.7	8,400	4.7	11,900
Highest 25 percent	18.0	14,600	16.6	13,100	6.2	13,600	7.9	18,500
Sex								
Male	7.3	13,000	9.7	9,800	3.6	9,300	5.6	15,700
Female	7.1	11,100	11.3	9,100	4.3	9,000	4.9	9,900
Citizenship								
U.S. citizen	7.4	11,700	10.9	8,800	4.0	7,800	4.3	10,000
Resident alien	6.8 !	‡	9.2	11,300	5.0	‡	4.0	‡
Foreign or international student	5.2	12,300	9.2	15,700	3.8	23,100	11.5	18,000
Age								
24 or younger	11.0	12,200	11.8	10,800	4.3	9,900	7.6	13,000
25–29	9.8	13,300	10.8	9,900	3.6	10,400	5.5	14,700
30–34	4.4	11,400	9.5	7,900	4.4	8,200	4.3	11,700
35–39	4.3	8,100	14.1	9,200	4.4	9,900 !	3.1	10,600
40 or older	3.4	8,200	8.6	8,000	3.8	6,500	3.7	7,600
Race/ethnicity <sup>10</sup>								
White	7.0	11,400	9.5	8,800	3.6	7,300	4.6	10,000
Black	6.4	9,800	12.1	8,800	4.8	6,600	4.4	10,600
Hispanic	7.8	12,300	21.4	9,600	4.4	7,400	4.2	7,800
Asian/Pacific Islander	7.0	14,200	7.4	14,300	4.4	19,600	8.9	19,300
Other or Two or more races	11.1	16,300	14.0 !	9,500 !	6.2 !	‡	5.1 !	‡

See notes at end of table.

# National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents <sup>11</sup>								
Unmarried with no dependents	10.4	\$13,500	12.1	\$10,300	4.1	\$9,500	6.0	\$12,900
Married with no dependents	5.5	10,000	9.3	7,800	3.3	7,000	5.0	15,200
Unmarried with dependents	5.3	7,200	12.8	7,000	5.3	8,100	3.9	7,500
Married with dependents	2.9	7,200	8.0	9,000	3.6	9,900 †	3.8	10,400
Income (including spouse's) <sup>12</sup>								
Lowest 25 percent	11.5	12,200	13.1	10,100	4.8	13,000	5.9	12,000
Lower middle 25 percent	7.1	12,900	11.5	7,800	3.3	8,200	5.2	8,800
Upper middle 25 percent	5.5	12,100	9.1	8,500	4.6	7,400	3.9	9,300
Highest 25 percent	3.4	8,700	8.7	9,700	3.1	6,000	3.9	17,100

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents between 30 and 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>0.52</b>	<b>\$640</b>	<b>0.50</b>	<b>\$350</b>	†	†	<b>0.31</b>	<b>\$810</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.51</b>	<b>630</b>	<b>0.50</b>	<b>350</b>	<b>0.26</b>	<b>\$770</b>	<b>0.31</b>	<b>790</b>
Graduate program level								
Master's degree	0.55	880	0.74	360	0.34	1,060	0.38	980
Doctor's degree—research/scholarship	0.55	1,240	1.99	1,720	0.24	580	0.39	1,420
Doctor's degree—professional practice	2.25	970	0.90	570	0.74	1,520	0.89	1,490
Other	0.55	1,100	1.38	850	0.72	1,460	1.23	1,250
Master's degree program								
Business administration (M.B.A.)	1.37	2,950	2.60	840	0.73	6,180	1.10	4,170
Education (any master's)	0.65	560	1.58	580	0.78	550	0.79	1,430
Other master's	0.77	990	0.72	550	0.45	690	0.51	1,160
Master's field of study								
Humanities	1.73	†	1.25	910	0.73	†	1.40	4,020
Social/behavioral sciences	2.43	†	2.04	1,640	1.21	†	0.88	†
Life and physical sciences	2.73	†	1.66	†	†	†	1.79	1,750
Engineering/computer science/mathematics	1.33	†	1.51	1,090	0.58	2,110	1.59	2,280
Business/management	1.10	2,740	2.13	770	0.68	4,270	0.86	3,330
Health	2.02	1,760	1.13	1,420	1.00	980	0.97	1,290
Other	0.79	1,240	1.16	500	0.69	520	0.68	1,370
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	0.38	2,260	0.44	2,050	0.15	1,600	0.53	2,040
Education (any doctorate)	0.72	†	†	2,610	0.59	540	0.90	1,010
Other doctorate	1.62	1,720	5.39	940	1.04	970	1.08	1,190
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	2.21	690	1.50	1,520	1.01	†	2.54	†
Other health science	3.52	2,620	2.07	1,840	1.40	2,500	1.12	†
Law (LL.B. or J.D.)	3.15	1,340	1.30	630	0.95	1,920	1.18	†
Theology (M.Div., M.H.L., B.D.)	†	†	5.01	†	†	†	†	†
Doctoral field of study								
Humanities	0.62	†	0.85	†	†	†	†	†
Social/behavioral sciences	1.60	3,390	†	†	0.78	900	0.81	†
Life and physical sciences	†	†	0.94	†	0.24	†	0.41	†
Engineering/computer science/mathematics	0.55	†	†	†	0.25	†	0.26	†
Business/management	1.87	†	†	†	1.08	†	0.56	2,080
Health	2.19	2,820	1.65	1,690	1.00	†	0.86	†
Other	1.03	1,550	1.56	1,180	0.46	830	0.70	970

See notes at end of table.

# National Center for Education Statistics

Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity								
Full-time, full-year	1.01	\$820	1.06	\$470	0.57	\$990	0.55	\$1,480
Part-time or part-year	0.36	710	0.63	450	0.29	1,280	0.38	620
Control								
Public	0.31	550	0.55	490	0.37	2,140	0.47	1,360
Private nonprofit	1.03	840	0.47	330	0.42	730	0.50	1,140
Private for-profit	†	†	5.18	1,290	1.44	970	0.60	840
Tuition and fees								
Lowest 25 percent	0.62	1,270	1.01	350	0.43	630	0.70	540
Lower middle 25 percent	0.61	1,130	1.19	670	0.46	400	0.58	1,100
Upper middle 25 percent	0.63	660	1.20	520	0.63	1,520	0.49	900
Highest 25 percent	1.30	860	1.24	640	0.89	1,550	0.82	1,770
Sex								
Male	0.81	1,060	0.67	510	0.35	790	0.50	1,370
Female	0.55	740	0.75	470	0.37	1,180	0.37	810
Citizenship								
U.S. citizen	0.55	680	0.55	380	0.29	610	0.31	800
Resident alien	2.07	†	1.54	1,300	1.34	†	1.08	†
Foreign or international student	0.98	2,620	1.49	1,320	1.03	5,850	1.29	1,930
Age								
24 or younger	1.02	1,140	1.14	490	0.63	960	0.79	1,160
25–29	0.94	900	0.77	510	0.45	1,880	0.55	1,810
30–34	0.74	1,510	1.25	640	0.64	1,040	0.72	1,960
35–39	0.85	1,960	2.80	1,220	0.94	3,520	0.71	1,780
40 or older	0.61	1,220	1.15	810	0.58	790	0.59	1,020
Race/ethnicity								
White	0.55	800	0.62	350	0.31	420	0.36	900
Black	1.34	1,720	1.98	810	0.84	880	0.76	2,770
Hispanic	1.82	1,740	3.10	1,080	0.91	1,020	0.92	1,610
Asian/Pacific Islander	1.08	1,980	0.86	1,300	0.79	4,250	1.04	1,780
Other or Two or more races	2.57	3,070	6.93	2,940	2.18	†	1.72	†

See notes at end of table.

# National Center for Education Statistics

Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents								
Unmarried with no dependents	0.76	\$810	0.80	\$380	0.36	\$670	0.45	\$1,030
Married with no dependents	0.83	1,320	0.98	730	0.60	980	0.90	2,500
Unmarried with dependents	1.45	1,580	2.29	810	1.06	910	0.79	1,630
Married with dependents	0.48	1,150	1.32	890	0.46	3,010	0.60	1,720
Income (including spouse's)								
Lowest 25 percent	1.13	920	1.20	510	0.64	1,880	0.64	1,350
Lower middle 25 percent	0.76	1,390	1.41	590	0.64	1,060	0.68	850
Upper middle 25 percent	0.74	1,160	1.20	760	0.51	1,750	0.60	1,420
Highest 25 percent	0.49	1,830	1.13	870	0.48	570	0.55	2,280

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

**Table 11.**  
**Percentage of graduate students receiving employer aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16**

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>20.2</b>	<b>\$4,000</b>	<b>22.1</b>	<b>\$5,900</b>	—	—	<b>13.6</b>	<b>\$6,100</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>20.1</b>	<b>3,900</b>	<b>22.1</b>	<b>5,800</b>	<b>14.5</b>	<b>\$8,600</b>	<b>13.7</b>	<b>6,000</b>
Graduate program level <sup>1</sup>								
Master's degree	23.6	4,200	26.2	5,900	14.6	7,100	15.2	6,200
Doctor's degree—research/scholarship	13.9	4,100	13.5	8,700	21.5	14,800	10.1	6,600
Doctor's degree—professional practice	7.0	4,600	7.0	5,600	5.1	11,400	4.2	7,300
Other <sup>2</sup>	23.6	2,300	22.0	2,600	13.5	5,000	17.8	3,500
Master's degree program								
Business administration (M.B.A.)	41.3	5,600	41.9	7,600	21.9	8,500	22.2	8,100
Education (any master's)	19.4	2,700	19.4	3,800	9.5	5,000	14.1	4,300
Other master's <sup>3</sup>	19.4	4,100	24.6	5,900	14.7	7,100	13.9	6,100
Master's field of study								
Humanities	17.2	4,600	19.6	5,100	9.7	9,000	12.7	5,500
Social/behavioral sciences	9.9	‡	17.4	5,000	10.0	5,800 !	8.8	15,300 !
Life and physical sciences	13.4 !	‡	16.3	8,300	10.4	11,200	14.0	3,900
Engineering/computer science/mathematic	27.6	3,700	33.1	5,100	18.9	6,600	15.3	6,700
Business/management	39.0	5,300	40.4	7,200	20.2	8,300	19.8	7,500
Health	14.4	3,500	26.1	7,800	16.1	6,400	16.3	5,200
Other <sup>4</sup>	18.4	3,100	19.6	4,200	11.7	5,700	13.6	4,500
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	10.5	4,000	10.9	9,900	24.1	16,400	7.5	7,400
Education (any doctorate) <sup>5</sup>	23.3	3,600	25.5	7,700	14.6	9,900	16.5	5,200
Other doctorate	15.9	4,700	11.8	7,300	18.1	10,500	9.3	6,800
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	4.7	‡	1.8 !	‡	5.4	‡	‡	‡
Other health science <sup>6</sup>	7.4	‡	9.1	‡	4.3	‡	‡	‡
Law (LL.B. or J.D.)	5.6	‡	7.4	6,200	2.7	‡	1.6 !	‡
Theology (M.Div., M.H.L., B.D.)	16.3	‡	17.0 !	‡	—	—	7.0 !	‡
Doctoral field of study								
Humanities	11.1	3,700	10.5	6,000	20.2	12,600	6.2 !	‡
Social/behavioral sciences	12.2 !	3,700	7.1	9,100	13.9	14,800	8.4	7,100
Life and physical sciences	11.6	4,200	10.5	11,300	26.2	17,000	6.8	9,400
Engineering/computer science/mathematic	12.3	3,800	12.5	10,000	27.4	17,100	5.9	9,100
Business/management	15.4	‡	‡	‡	17.8	11,500	13.2 !	6,500
Health	16.6	5,400	13.6	6,500	19.8	10,300	12.5 !	6,100
Other <sup>4</sup>	16.0	3,700	21.2	8,800	20.9	14,100	13.5	5,600

See notes at end of table.

# National Center for Education Statistics

**Table 11.**  
**Percentage of graduate students receiving employer aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity <sup>7</sup>								
Full-time, full-year	8.6	\$4,400	11.6	\$9,500	10.1	\$14,200	6.7	\$9,600
Part-time or part-year	25.7	3,800	27.3	5,100	17.1	6,700	17.4	5,100
Control <sup>8</sup>								
Public	18.3	3,200	20.6	4,900	14.3	8,100	12.7	4,800
Private nonprofit	21.0	4,500	22.5	6,400	14.6	10,600	14.6	7,300
Private for-profit	37.8	5,600	28.4	7,900	14.5	4,400	13.6	4,800
Tuition and fees <sup>9</sup>								
Lowest 25 percent	26.5	2,600	28.0	3,300	16.3	4,700	18.9	3,400
Lower middle 25 percent	23.0	3,700	25.2	4,500	14.9	6,800	17.4	5,400
Upper middle 25 percent	19.6	5,000	20.5	7,800	15.1	8,800	11.3	6,900
Highest 25 percent	11.9	5,500	14.6	10,200	11.5	16,800	6.7	13,000
Sex								
Male	22.4	4,300	24.7	6,500	15.4	10,300	14.0	6,400
Female	18.5	3,600	20.4	5,200	13.9	7,400	13.3	5,700
Citizenship								
U.S. citizen	20.7	3,900	23.2	5,600	14.1	7,800	14.7	5,500
Resident alien	19.4	4,600	25.1	6,100	20.5	6,900	13.6	8,600
Foreign or international student	15.3	4,000	9.9	10,500	16.0	16,400	5.5	12,500
Age								
24 or younger	10.8	4,200	12.9	6,200	10.4	10,100	7.6	5,600
25–29	16.4	3,900	19.5	5,900	14.9	10,600	11.5	7,200
30–34	24.9	4,600	26.5	6,000	16.1	7,000	15.9	5,700
35–39	26.3	3,800	24.9	5,800	14.2	6,500	21.4	5,700
40 or older	27.5	3,400	29.3	5,300	16.3	7,200	17.3	5,300
Race/ethnicity <sup>10</sup>								
White	21.2	3,700	23.7	5,500	15.4	8,000	16.2	5,600
Black	21.3	4,600	19.7	6,500	10.5	7,000	10.3	4,700
Hispanic	19.2	4,000	19.7	5,200	11.1	8,700	12.0	5,100
Asian/Pacific Islander	17.1	4,500	19.1	8,100	14.2	12,900	7.3	11,400
Other or Two or more races	9.5	4,300	13.8	5,300	22.2	7,800	11.3	7,700

See notes at end of table.



# National Center for Education Statistics

**Table 11.**  
**Percentage of graduate students receiving employer aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued**

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents <sup>11</sup>								
Unmarried with no dependents	14.7	\$4,000	15.8	\$6,300	12.4	\$10,100	9.8	\$6,700
Married with no dependents	21.5	3,700	29.0	4,900	15.8	8,400	17.6	5,200
Unmarried with dependents	21.8	4,100	23.0	6,700	15.3	7,400	13.7	6,400
Married with dependents	29.4	3,900	30.0	5,600	17.4	7,000	19.7	5,400
Income (including spouse's) <sup>12</sup>								
Lowest 25 percent	9.0	3,900	6.5	6,700	7.6	10,500	5.7	6,800
Lower middle 25 percent	17.0	3,700	17.3	5,600	14.1	10,900	9.1	5,100
Upper middle 25 percent	25.7	4,100	29.8	5,700	19.2	7,500	19.3	5,500
Highest 25 percent	31.2	3,900	38.5	5,800	19.9	7,200	24.9	6,200

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents between 30 and 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Employer aid excludes tuition waivers to students holding assistantships. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

**Table S11.**  
**Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16**

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>0.88</b>	<b>\$160</b>	<b>0.70</b>	<b>\$260</b>	†	†	<b>0.45</b>	<b>\$270</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.85</b>	<b>150</b>	<b>0.70</b>	<b>260</b>	<b>0.61</b>	<b>\$360</b>	<b>0.45</b>	<b>270</b>
Graduate program level								
Master's degree	1.19	170	1.06	310	0.84	420	0.56	330
Doctor's degree—research/scholarship	1.07	240	0.91	530	0.97	650	0.95	420
Doctor's degree—professional practice	1.03	440	0.77	590	0.61	1,560	0.77	1,520
Other	1.99	240	2.58	310	1.77	870	2.34	660
Master's degree program								
Business administration (M.B.A.)	3.16	370	3.48	780	2.54	1,040	1.70	1,010
Education (any master's)	1.85	300	1.28	250	1.35	580	1.43	490
Other master's	1.41	230	1.26	380	0.90	540	0.71	420
Master's field of study								
Humanities	2.51	580	2.18	720	1.78	2,260	2.04	950
Social/behavioral sciences	2.54	†	2.63	700	2.63	2,250	1.76	5,260
Life and physical sciences	4.15	†	3.47	1,400	2.30	2,460	2.81	630
Engineering/computer science/mathematics	3.36	370	3.53	610	1.82	790	1.67	640
Business/management	2.51	300	2.86	640	2.33	870	1.36	840
Health	3.36	560	2.65	1,640	1.52	780	1.45	430
Other	1.48	270	1.10	260	1.05	560	1.01	330
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	0.60	240	0.85	550	1.15	750	1.04	800
Education (any doctorate)	2.52	290	5.19	1,790	1.64	2,030	2.18	540
Other doctorate	3.42	820	2.00	810	2.29	1,360	1.73	790
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	1.16	†	0.80	†	1.03	†	†	†
Other health science	1.63	†	1.99	†	0.88	†	†	†
Law (LL.B. or J.D.)	1.03	†	1.18	800	0.74	†	0.76	†
Theology (M.Div., M.H.L., B.D.)	4.81	†	5.17	†	†	†	2.97	†
Doctoral field of study								
Humanities	1.61	490	2.46	1,340	2.35	2,430	3.00	†
Social/behavioral sciences	4.23	650	1.58	1,580	1.49	1,490	2.15	1,390
Life and physical sciences	1.31	440	1.59	1,040	2.15	1,170	1.35	2,150
Engineering/computer science/mathematics	1.48	310	1.73	950	2.07	1,100	0.85	1,750
Business/management	3.68	†	†	†	2.79	1,310	4.29	740
Health	3.33	980	2.73	640	2.91	1,720	4.00	1,050
Other	1.55	260	3.10	1,250	1.40	1,250	1.55	590

See notes at end of table.

# National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance intensity								
Full-time, full-year	0.91	\$360	0.95	\$910	0.50	\$630	0.54	\$1,230
Part-time or part-year	0.95	170	0.94	230	0.89	390	0.64	210
Control								
Public	0.82	150	0.89	230	0.61	420	0.70	240
Private nonprofit	1.40	320	0.67	230	0.88	620	0.72	560
Private for-profit	6.91	840	5.52	2,170	3.27	1,060	1.19	240
Tuition and fees								
Lowest 25 percent	1.72	230	1.55	220	1.67	730	1.12	190
Lower middle 25 percent	1.53	210	1.35	210	1.02	450	0.93	260
Upper middle 25 percent	1.65	270	1.06	440	1.17	540	0.89	540
Highest 25 percent	1.16	440	1.75	1,070	0.90	930	0.66	1,960
Sex								
Male	1.27	250	1.28	400	0.79	620	0.70	460
Female	1.00	200	0.80	320	0.74	400	0.60	330
Citizenship								
U.S. citizen	0.94	160	0.75	270	0.66	380	0.51	220
Resident alien	3.34	390	4.06	1,040	3.31	1,020	2.73	1,540
Foreign or international student	1.68	540	0.94	940	1.33	1,220	0.91	3,150
Age								
24 or younger	1.06	320	2.04	360	1.11	840	0.79	550
25–29	0.89	220	1.05	390	0.99	690	0.79	880
30–34	1.99	320	2.05	430	1.30	610	1.24	380
35–39	2.49	380	2.29	1,010	1.58	880	1.64	560
40 or older	1.90	320	1.72	530	0.96	650	1.21	320
Race/ethnicity								
White	0.89	170	0.85	300	0.66	400	0.60	270
Black	2.32	510	2.96	1,040	1.52	780	1.06	430
Hispanic	2.71	610	2.06	610	1.99	1,310	1.56	480
Asian/Pacific Islander	1.92	320	1.61	570	1.19	820	0.90	2,200
Other or Two or more races	2.04	590	2.57	580	6.20	2,630	2.31	1,940

See notes at end of table.

# National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received (in constant 2016 dollars), by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents								
Unmarried with no dependents	0.78	\$200	0.79	\$330	0.75	\$520	0.49	\$510
Married with no dependents	1.66	240	2.26	340	1.25	710	1.36	370
Unmarried with dependents	2.94	480	2.24	1,220	2.17	1,350	1.58	1,660
Married with dependents	1.65	290	1.40	500	0.89	580	0.95	280
Income (including spouse's)								
Lowest 25 percent	1.11	290	0.48	570	0.63	880	0.69	1,650
Lower middle 25 percent	1.31	370	1.08	380	1.51	940	0.81	590
Upper middle 25 percent	1.70	210	1.79	300	1.39	610	1.12	320
Highest 25 percent	1.68	270	1.90	510	1.26	560	1.18	470

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table 12.

Among graduate students with Direct Loans, percentage of total aid amount that is loans of any type, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
<b>Total (United States and Puerto Rico)</b>	<b>87.4</b>	<b>87.7</b>	<b>—</b>	<b>88.2</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>87.5</b>	<b>87.6</b>	<b>89.2</b>	<b>88.1</b>
Graduate program level <sup>1</sup>				
Master's degree	88.3	88.9	90.3	88.7
Doctor's degree—research/scholarship	75.2	79.7	78.4	85.3
Doctor's degree—professional practice	88.4	88.2	89.2	87.1
Other <sup>2</sup>	92.0	91.3	91.4	91.8
Master's degree program				
Business administration (M.B.A.)	85.9	88.5	88.2	88.0
Education (any master's)	92.0	92.3	92.9	89.8
Other master's <sup>3</sup>	87.1	86.8	89.6	88.4
Master's field of study				
Humanities	84.1	84.9	81.6	78.8
Social/behavioral sciences	82.3	91.7	92.9	90.9
Life and physical sciences	80.2	75.7	87.3	84.7
Engineering/computer science/mathematics	89.7	79.7	89.0	86.0
Business/management	87.3	89.0	90.1	88.5
Health	91.0	87.6	92.1	90.9
Other <sup>4</sup>	90.4	90.7	91.3	89.8
Doctor's degree program—research/scholarship				
Ph.D. (except in education)	59.4	70.7	61.2	78.0
Education (any doctorate) <sup>5</sup>	87.6	84.2	91.2	89.3
Other doctorate	86.3	87.6	89.0	86.5
Doctor's degree program—professional practice				
Medicine (M.D. or D.O.)	87.0	90.9	88.5	90.1
Other health science degree <sup>6</sup>	90.6	89.6	92.8	92.7
Law (LL.B. or J.D.)	89.2	87.5	85.9	80.5
Theology (M.Div., M.H.L., B.D.)	75.4	69.2	—	86.3
Doctoral field of study				
Humanities	69.2	63.4	61.2	69.1
Social/behavioral sciences	70.2	79.8	76.2	85.2
Life and physical sciences	42.1	49.8	47.5	57.7
Engineering/computer science/mathematics	47.8	71.6	51.0	73.0
Business/management	85.9	‡	89.5	93.8
Health	85.7	85.8	87.0	90.6
Other <sup>4</sup>	81.1	76.9	85.3	86.9

See notes at end of table.

# National Center for Education Statistics

Table 12.

Among graduate students with Direct Loans, percentage of total aid amount that is loans of any type, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Attendance intensity <sup>7</sup>				
Full-time, full-year	86.2	84.7	86.7	85.5
Part-time or part-year	88.4	90.1	91.8	90.4
Control <sup>8</sup>				
Public	84.6	83.9	85.9	85.1
Private nonprofit	88.9	89.0	89.7	89.7
Private for-profit	92.8	93.2	95.5	92.0
Tuition and fees <sup>9</sup>				
Lowest 25 percent	87.7	91.0	92.6	91.4
Lower middle 25 percent	89.1	88.3	91.6	90.0
Upper middle 25 percent	87.8	88.2	88.6	89.3
Highest 25 percent	85.8	85.2	86.2	84.3
Sex				
Male	86.1	84.7	86.7	86.2
Female	88.4	89.2	90.5	89.2
Citizenship				
U.S. citizen	87.5	87.6	89.1	88.2
Resident alien	86.8	89.7	90.5	87.6
Foreign or international student	‡	‡	‡	‡
Age				
24 or younger	85.4	86.3	85.3	84.3
25–29	86.8	86.0	88.4	88.0
30–34	86.0	87.5	90.8	89.1
35–39	88.1	91.7	91.3	87.7
40 or older	93.2	90.7	92.9	92.2
Race/ethnicity <sup>10</sup>				
White	87.4	86.5	88.5	87.1
Black	89.0	92.2	93.0	90.8
Hispanic	87.9	89.2	87.7	88.8
Asian/Pacific Islander	85.2	83.5	88.5	87.9
Other or Two or more races	86.4	85.7	85.5	87.7
Marital status/dependents <sup>11</sup>				
Unmarried with no dependents	86.0	86.4	87.1	86.8
Married with no dependents	88.4	87.3	89.3	89.6
Unmarried with dependents	90.3	90.9	94.4	92.5
Married with dependents	89.7	89.6	91.6	88.4

See notes at end of table.

# National Center for Education Statistics

Table 12.

Among graduate students with Direct Loans, percentage of total aid amount that is loans of any type, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Income (including spouse's) <sup>12</sup>				
Lowest 25 percent	84.7	84.8	86.6	84.8
Lower middle 25 percent	86.8	88.2	88.7	88.6
Upper middle 25 percent	89.9	89.3	90.9	90.7
Highest 25 percent	91.0	89.8	92.0	89.8

— Not available.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Direct Loans include both subsidized and unsubsidized Direct Loans, except for 2015–16 when only unsubsidized Direct Loans were available to graduate students. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S12.

Standard errors for table 12: Among graduate students with Direct Loans, percentage of total aid amount that is loans of any type, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
<b>Total (United States and Puerto Rico)</b>	<b>0.56</b>	<b>0.40</b>	†	<b>0.36</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.58</b>	<b>0.40</b>	<b>0.35</b>	<b>0.37</b>
Graduate program level				
Master's degree	0.89	0.57	0.46	0.48
Doctor's degree—research/scholarship	1.62	2.76	1.02	1.12
Doctor's degree—professional practice	0.85	0.58	0.59	0.68
Other	1.36	1.37	1.45	1.39
Master's degree program				
Business administration (M.B.A.)	2.05	1.84	2.05	1.18
Education (any master's)	1.61	0.73	0.83	1.09
Other master's	1.02	0.82	0.53	0.60
Master's field of study				
Humanities	2.54	1.45	1.95	2.94
Social/behavioral sciences	4.02	1.06	1.08	1.86
Life and physical sciences	4.95	3.13	2.28	3.11
Engineering/computer science/mathematics	4.06	3.44	1.81	3.58
Business/management	1.70	1.50	1.45	1.24
Health	2.45	2.19	0.82	0.84
Other	1.25	0.64	0.71	0.83
Doctor's degree program—research/scholarship				
Ph.D. (except in education)	3.08	6.95	1.91	2.42
Education (any doctorate)	1.81	2.27	1.50	2.25
Other doctorate	1.56	2.34	1.00	1.46
Doctor's degree program—professional practice				
Medicine (M.D. or D.O.)	1.81	0.94	1.14	1.29
Other health science degree	1.89	1.26	1.01	1.13
Law (LL.B. or J.D.)	1.15	0.81	1.14	1.93
Theology (M.Div., M.H.L., B.D.)	12.30	6.36	†	2.54
Doctoral field of study				
Humanities	3.43	5.21	3.52	5.73
Social/behavioral sciences	4.26	4.48	2.37	2.83
Life and physical sciences	5.94	4.32	3.95	9.54
Engineering/computer science/mathematics	5.23	12.93	4.11	3.87
Business/management	9.13	†	1.39	1.69
Health	2.35	2.16	1.82	1.70
Other	1.80	1.97	1.55	1.84

See notes at end of table.



# National Center for Education Statistics

Table S12.

Standard errors for table 12: Among graduate students with Direct Loans, percentage of total aid amount that is loans of any type, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Attendance intensity				
Full-time, full-year	0.69	0.59	0.51	0.58
Part-time or part-year	0.93	0.57	0.51	0.58
Control				
Public	0.83	0.57	0.67	0.82
Private nonprofit	0.83	0.42	0.59	0.48
Private for-profit	2.45	2.36	0.48	0.69
Tuition and fees				
Lowest 25 percent	2.40	0.97	1.09	1.38
Lower middle 25 percent	0.85	1.08	0.70	0.76
Upper middle 25 percent	1.32	0.77	0.68	0.68
Highest 25 percent	1.02	0.91	0.66	0.77
Sex				
Male	0.81	0.73	0.56	0.65
Female	0.77	0.53	0.46	0.45
Citizenship				
U.S. citizen	0.57	0.41	0.37	0.37
Resident alien	2.76	1.58	1.88	4.20
Foreign or international student	†	†	†	†
Age				
24 or younger	1.01	0.77	0.91	1.04
25–29	0.76	0.57	0.67	0.70
30–34	1.65	1.08	0.77	0.92
35–39	1.78	1.71	0.94	1.13
40 or older	1.34	1.56	0.73	0.74
Race/ethnicity				
White	0.66	0.46	0.49	0.54
Black	1.92	1.21	0.76	0.83
Hispanic	1.72	1.09	1.36	0.85
Asian/Pacific Islander	1.86	1.84	1.28	1.58
Other or Two or more races	2.50	3.35	2.17	1.79
Marital status/dependents				
Unmarried with no dependents	0.66	0.50	0.55	0.54
Married with no dependents	1.28	1.18	0.98	1.14
Unmarried with dependents	1.77	1.54	0.76	0.82
Married with dependents	1.74	1.18	0.70	0.91

See notes at end of table.

# National Center for Education Statistics

Table S12.

Standard errors for table 12: Among graduate students with Direct Loans, percentage of total aid amount that is loans of any type, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04	2007–08	2011–12	2015–16
Income (including spouse's)				
Lowest 25 percent	1.03	0.65	0.67	0.82
Lower middle 25 percent	0.99	0.70	0.75	0.81
Upper middle 25 percent	1.16	1.05	0.85	0.72
Highest 25 percent	1.58	1.86	0.91	1.05

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table 13.

Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)	2015–16 Maximum (\$20,500)
<b>Total (United States and Puerto Rico)</b>	<b>36.9</b>	<b>37.6</b>	<b>—</b>	<b>44.7</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>37.3</b>	<b>37.8</b>	<b>42.5</b>	<b>44.6</b>
Graduate program level <sup>1</sup>				
Master's degree	25.5	25.9	33.5	34.6
Doctor's degree—research/scholarship	37.5	54.4	37.5	37.6
Doctor's degree—professional practice	69.7	74.1	79.2	84.0
Other <sup>2</sup>	26.7	21.2	31.1	38.7
Master's degree program				
Business administration (M.B.A.)	38.9	29.9	36.7	32.3
Education (any master's)	17.8	15.0	22.0	27.1
Other master's <sup>3</sup>	24.7	31.5	37.7	37.5
Master's field of study				
Humanities	25.5	32.9	41.4	36.3
Social/behavioral sciences	24.9	36.2	37.6	41.8
Life and physical sciences	21.9	19.4	39.7	37.4
Engineering/computer science/mathematics	7.8	31.1	31.1	27.7
Business/management	35.7	27.5	33.9	30.6
Health	40.2	35.8	39.2	39.1
Other <sup>4</sup>	18.6	19.5	27.8	31.9
Doctor's degree program—research/scholarship				
Ph.D. (except in education)	20.7	48.0	31.7	36.5
Education (any doctorate) <sup>5</sup>	37.7	33.0	33.1	34.7
Other doctorate	53.8	71.2	52.9	54.6
Doctor's degree program—professional practice				
Medicine (M.D. or D.O.)	73.0	80.9	83.7	84.8
Other health science <sup>6</sup>	67.9	62.6	82.0	88.4
Law (LL.B. or J.D.)	73.8	78.5	78.8	86.4
Theology (M.Div., M.H.L., B.D.)	22.2	26.8	—	97.3
Doctoral field of study				
Humanities	16.2	27.5	38.0	26.5
Social/behavioral sciences	31.9	51.3	47.6	47.3
Life and physical sciences	18.8	19.7	21.9	17.2
Engineering/computer science/mathematics	19.1	53.7	18.8	23.4
Business/management	34.4	‡	28.4	33.8
Health	57.0	69.5	50.2	45.1
Other <sup>4</sup>	38.1	38.6	34.5	33.8

See notes at end of table.

# National Center for Education Statistics

Table 13.

Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)	2015–16 Maximum (\$20,500)
Attendance intensity <sup>7</sup>				
Full-time, full-year	54.7	54.3	57.8	64.3
Part-time or part-year	19.9	23.0	26.1	29.5
Control <sup>8</sup>				
Public	24.2	26.9	37.0	44.2
Private nonprofit	48.2	45.8	52.6	52.1
Private for-profit	37.3	43.5	31.0	26.7
Tuition and fees <sup>9</sup>				
Lowest 25 percent	18.2	9.8	14.5	8.0
Lower middle 25 percent	17.0	16.4	25.2	23.3
Upper middle 25 percent	32.9	31.5	43.5	48.9
Highest 25 percent	57.9	67.0	67.3	77.5
Sex				
Male	37.1	41.0	46.9	49.6
Female	36.8	35.8	40.1	42.3
Citizenship <sup>10</sup>				
U.S. citizen	36.2	37.6	42.3	44.6
Resident alien	54.2	36.6	49.7	46.1
Age				
24 or younger	45.7	44.2	51.2	56.6
25–29	38.2	42.3	46.7	48.0
30–34	27.3	27.2	36.9	40.3
35–39	41.3	31.7	31.5	35.6
40 or older	26.3	32.2	34.3	34.6
Race/ethnicity <sup>11</sup>				
White	36.9	35.9	42.1	45.6
Black	35.6	39.8	39.2	40.6
Hispanic	33.7	40.7	43.9	40.4
Asian/Pacific Islander	48.0	44.5	52.8	60.4
Other or Two or more races	31.7	36.6	42.6	45.1

See notes at end of table.

# National Center for Education Statistics

Table 13.

Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)	2015–16 Maximum (\$20,500)
Marital status/dependents <sup>12</sup>				
Unmarried with no dependents	42.1	43.6	50.0	52.0
Married with no dependents	31.8	34.2	40.3	42.3
Unmarried with dependents	28.3	29.7	37.0	33.1
Married with dependents	29.1	26.7	27.2	33.5
Income (including spouse's) <sup>13</sup>				
Lowest 25 percent	41.2	42.0	53.8	53.2
Lower middle 25 percent	32.7	34.9	35.6	40.0
Upper middle 25 percent	28.9	28.3	34.3	35.4
Highest 25 percent	38.7	37.4	30.3	34.6

— Not available.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the coefficient of variation (CV) is 50 percent or greater.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Foreign/international students are not eligible for federal loans.

<sup>11</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>12</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>13</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Estimates in this table include both subsidized and unsubsidized Direct Loans, and the loan limit shown is for both types of loans for the academic year. Borrowing the maximum means borrowing the maximum for both types of loans. If a student borrowed only the maximum subsidized loan, he or she would not be considered to have borrowed the maximum. The annual limit for students in certain health professions was \$38,500 until July 1, 2007, when it was raised to \$40,500. Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)	2015–16 Maximum (\$20,500)
<b>Total (United States and Puerto Rico)</b>	<b>1.32</b>	<b>1.11</b>	<b>†</b>	<b>0.83</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>1.32</b>	<b>1.12</b>	<b>0.71</b>	<b>0.85</b>
Graduate program level				
Master's degree	1.89	1.19	1.06	1.27
Doctor's degree—research/scholarship	3.09	7.44	1.81	3.30
Doctor's degree—professional practice	2.05	1.70	1.16	1.18
Other	4.15	3.40	4.67	5.36
Master's degree program				
Business administration (M.B.A.)	4.90	4.53	3.75	3.32
Education (any master's)	2.55	1.60	2.23	3.08
Other master's	2.77	1.90	1.46	1.52
Master's field of study				
Humanities	6.42	3.76	4.42	5.34
Social/behavioral sciences	5.59	4.53	4.66	4.83
Life and physical sciences	7.71	4.06	5.17	6.79
Engineering/computer science/mathematics	6.39	6.49	4.32	5.78
Business/management	4.64	3.77	2.76	2.91
Health	7.90	4.83	2.86	2.47
Other	2.13	1.63	1.78	2.35
Doctor's degree program—research/scholarship				
Ph.D. (except in education)	3.29	13.02	2.96	4.69
Education (any doctorate)	4.15	10.81	2.68	5.19
Other doctorate	6.00	4.87	3.35	4.46
Doctor's degree program—professional practice				
Medicine (M.D. or D.O.)	3.53	2.67	1.74	3.71
Other health science	4.98	3.39	2.71	2.10
Law (LL.B. or J.D.)	2.59	2.55	2.07	2.37
Theology (M.Div., M.H.L., B.D.)	11.10	7.93	†	2.00
Doctoral field of study				
Humanities	4.41	8.29	5.58	7.98
Social/behavioral sciences	7.52	14.96	3.68	9.28
Life and physical sciences	8.87	5.45	4.68	9.39
Engineering/computer science/mathematics	6.12	20.56	5.00	5.28
Business/management	15.04	†	3.96	8.85
Health	4.97	6.66	4.29	7.93
Other	3.91	3.68	2.67	3.99

See notes at end of table.

# National Center for Education Statistics

Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)	2015–16 Maximum (\$20,500)
Attendance intensity				
Full-time, full-year	1.86	1.63	1.30	1.27
Part-time or part-year	1.78	2.33	1.32	1.29
Control				
Public	1.62	1.42	1.06	1.27
Private nonprofit	2.73	1.45	1.16	1.34
Private for-profit	10.15	10.74	2.02	2.18
Tuition and fees				
Lowest 25 percent	8.33	2.43	2.36	1.79
Lower middle 25 percent	2.00	1.66	1.96	2.00
Upper middle 25 percent	3.08	1.73	1.84	1.84
Highest 25 percent	3.49	2.01	1.52	1.56
Sex				
Male	2.40	1.75	1.57	1.58
Female	1.68	1.90	1.04	1.12
Citizenship				
U.S. citizen	1.35	1.17	0.74	0.87
Resident alien	6.03	4.39	5.53	7.61
Age				
24 or younger	2.66	2.17	1.93	2.15
25–29	2.11	1.44	1.49	1.68
30–34	3.74	2.46	2.49	2.58
35–39	6.39	6.02	2.86	2.86
40 or older	4.52	3.83	2.83	2.59
Race/ethnicity				
White	1.70	1.25	1.10	1.53
Black	3.87	5.77	2.39	3.23
Hispanic	4.84	3.98	2.94	2.96
Asian/Pacific Islander	5.01	3.75	3.36	4.66
Other or Two or more races	5.67	7.59	4.77	6.79

See notes at end of table.

# National Center for Education Statistics

Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)	2015–16 Maximum (\$20,500)
Marital status/dependents				
Unmarried with no dependents	2.02	1.24	0.96	1.25
Married with no dependents	3.22	2.23	3.11	3.42
Unmarried with dependents	4.76	5.32	2.79	2.64
Married with dependents	3.40	2.59	1.90	2.21
Income (including spouse's)				
Lowest 25 percent	2.56	1.51	1.57	1.69
Lower middle 25 percent	2.31	2.97	1.92	1.96
Upper middle 25 percent	2.58	2.49	2.19	2.35
Highest 25 percent	5.25	4.82	2.29	2.63

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).



# National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and, among graduate students who had ever borrowed for education, average cumulative amount borrowed (in constant 2016 dollars) for undergraduate and graduate education, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>65.2</b>	<b>\$49,300</b>	<b>68.3</b>	<b>\$48,900</b>	—	—	<b>70.6</b>	<b>\$63,800</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>65.2</b>	<b>48,700</b>	<b>68.3</b>	<b>48,100</b>	<b>67.3</b>	<b>\$62,700</b>	<b>70.4</b>	<b>62,900</b>
Graduate program level <sup>1</sup>								
Master's degree	64.4	39,400	68.5	41,100	67.8	52,500	71.0	51,400
Doctor's degree—research/scholarship	56.9	58,200	62.2	60,300	55.5	73,100	61.0	80,900
Doctor's degree—professional practice	83.8	85,800	84.4	87,700	86.4	115,500	80.3	117,900
Other <sup>2</sup>	60.7	34,800	63.8	33,900	58.2	44,400	67.4	48,700
Master's degree program								
Business administration (M.B.A.)	63.4	43,700	67.6	41,500	62.1	45,300	66.8	51,800
Education (any master's)	66.9	35,900	72.8	37,400	72.7	50,800	79.9	46,100
Other master's <sup>3</sup>	63.3	39,900	66.0	43,600	67.3	55,100	69.2	53,200
Master's field of study								
Humanities	59.7	40,600	66.6	42,600	63.9	54,100	66.2	49,800
Social/behavioral sciences	69.6	44,100	75.6	52,900	78.5	57,900	78.2	58,000
Life and physical sciences	75.6	41,000	71.9	39,300	57.2	49,400	72.8	55,500
Engineering/computer science/mathematics	52.3	30,000	52.3	28,300	47.6	38,700	44.1	34,100
Business/management	63.1	42,400	67.2	39,500	63.6	49,000	65.3	48,900
Health	66.4	48,000	70.1	52,100	73.7	61,600	84.6	60,500
Other <sup>4</sup>	67.4	36,900	71.2	39,700	73.5	51,800	78.1	49,900
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	48.5	50,000	53.6	53,300	46.8	59,100	51.5	76,100
Education (any doctorate) <sup>5</sup>	66.6	47,400	79.7	50,300	77.7	81,000	83.1	81,400
Other doctorate	71.1	78,300	71.4	79,900	65.8	105,800	73.0	96,500
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	88.9	104,700	81.2	110,900	84.8	132,500	82.2	141,200
Other health science <sup>6</sup>	88.8	102,900	85.5	88,100	91.2	121,900	84.4	125,300
Law (LL.B. or J.D.)	85.6	75,900	85.8	82,900	86.2	109,400	76.5	107,400
Theology (M.Div., M.H.L., B.D.)	56.7	31,800	81.7	34,900	—	—	72.7	167,100

See notes at end of table.

# National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and, among graduate students who had ever borrowed for education, average cumulative amount borrowed (in constant 2016 dollars) for undergraduate and graduate education, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctoral field of study								
Humanities	58.2	\$52,800	58.7	\$57,300	59.8	\$61,500	62.1	\$68,600
Social/behavioral sciences	65.6	70,400	75.8	66,900	70.0	97,200	76.1	96,000
Life and physical sciences	46.8	37,400	51.6	40,600	45.6	50,500	47.8	59,300
Engineering/computer science/mathematics	28.3	33,000	37.6	41,500	26.5	38,500	22.5	47,800
Business/management	54.2	49,300	74.4	87,000	68.7	87,900	63.9	98,700
Health	76.5	83,000	76.8	81,500	63.3	84,000	65.3	76,400
Other <sup>4</sup>	62.0	51,900	66.6	50,200	63.7	74,300	72.0	82,500
Attendance intensity <sup>7</sup>								
Full-time, full-year	74.7	65,200	71.1	61,700	73.1	77,700	67.9	80,100
Part-time or part-year	60.5	38,600	66.7	40,700	63.4	51,600	71.5	53,200
Control <sup>8</sup>								
Public	60.7	40,800	64.0	41,000	63.0	53,400	66.1	53,100
Private nonprofit	68.5	56,300	68.9	52,500	67.8	70,300	71.6	68,100
Private for-profit	85.9	54,100	87.7	61,500	79.9	66,200	80.7	79,100
Tuition and fees <sup>9</sup>								
Lowest 25 percent	54.3	30,800	61.9	33,500	58.8	44,400	73.5	44,700
Lower middle 25 percent	63.3	39,800	68.1	40,900	69.6	53,900	71.0	51,600
Upper middle 25 percent	70.4	48,800	71.3	48,700	71.8	64,800	68.2	64,000
Highest 25 percent	72.3	68,900	70.7	67,000	67.2	83,300	66.6	92,500
Sex								
Male	62.7	49,900	64.7	46,400	63.2	62,600	62.8	60,300
Female	67.1	47,400	70.6	49,000	69.9	62,700	75.8	64,000
Citizenship								
U.S. citizen	70.1	48,800	73.1	48,800	73.4	63,300	78.3	64,100
Resident alien	56.0	51,800	50.8	47,000	51.3	52,700	54.1	55,100
Foreign or international student	15.8	23,600	24.3	24,000	11.9	40,600	21.1	31,700
Age								
24 or younger	68.7	49,800	63.9	46,100	66.8	57,300	59.6	52,200
25–29	71.8	54,900	73.5	53,600	71.0	67,600	69.5	68,200
30–34	66.2	49,400	72.6	49,200	74.2	63,600	74.0	65,600
35–39	62.2	43,400	73.5	44,800	67.7	61,500	78.9	66,400
40 or older	53.7	36,300	58.2	40,500	55.3	57,900	76.6	59,500

See notes at end of table.

# National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and, among graduate students who had ever borrowed for education, average cumulative amount borrowed (in constant 2016 dollars) for undergraduate and graduate education, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity <sup>10</sup>								
White	65.3	\$45,500	68.0	\$46,100	69.1	\$59,800	71.7	\$58,100
Black	82.2	55,800	85.9	57,300	85.0	73,600	87.9	80,100
Hispanic	72.5	49,000	74.2	50,700	72.3	61,800	81.0	60,000
Asian/Pacific Islander	43.0	57,200	44.5	43,200	38.0	66,700	40.4	59,300
Other or Two or more races	72.3	58,400	69.9	44,900	75.8	63,700	74.7	70,900
Marital status/dependents <sup>11</sup>								
Unmarried with no dependents	69.4	54,400	69.0	53,000	69.0	67,100	67.4	66,100
Married with no dependents	60.1	45,400	65.7	42,400	61.0	56,100	65.3	57,800
Unmarried with dependents	66.2	50,600	79.5	51,000	78.8	66,800	86.3	71,300
Married with dependents	60.6	36,200	64.2	39,400	63.1	54,600	75.0	54,400
Income (including spouse's) <sup>12</sup>								
Lowest 25 percent	73.0	59,700	70.5	56,900	72.3	73,500	68.6	69,600
Lower middle 25 percent	66.4	47,300	73.1	49,800	70.9	61,800	73.7	59,200
Upper middle 25 percent	65.3	43,800	68.0	40,600	67.1	53,600	75.0	58,200
Highest 25 percent	57.2	32,700	63.2	37,500	59.9	47,300	69.4	50,900

— Not available.

<sup>1</sup> For NPSAS:12 only, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

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

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

<sup>4</sup> Other field of study includes education, law, other, and undeclared.

<sup>5</sup> For 2011–12 and 2015–16, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

<sup>6</sup> Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

<sup>7</sup> Full-time for the purposes of financial aid eligibility is based on 12 credit hours, unless the awarding institution employed a different standard.

<sup>8</sup> Students attending more than one institution were excluded.

<sup>9</sup> The estimates are for tuition quartiles in 2003–04. For later years, the same 2003–04 cutpoints (Q1/Q2: \$2,129; Q2/Q3: \$4,540; and Q3/Q4: \$9,629) are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 3.6 percent in 2003–04, 4.3 percent in 2007–08, 4.1 percent in 2011–12, and 4.5 percent in 2015–16, who attended more than one institution.

<sup>10</sup> Black includes African American, Hispanic includes Latino, Asian/Pacific Islander includes Native Hawaiian, and other includes American Indian and Alaska Native. Two or more races category includes respondents having origins in more than one race. Race categories exclude persons of Hispanic origin unless specified.

<sup>11</sup> Divorced, separated, widowed, and never married students are included in the unmarried categories.

<sup>12</sup> The estimates are for income quartiles in 2003–04 (Q1/Q2: \$15,264; Q2/Q3: \$33,783; and Q3/Q4: \$64,999). For later years, the same 2003–04 cutpoints are used but adjusted for inflation.

NOTE: Except for NPSAS:12, all estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Unlike other cycles of NPSAS, NPSAS:12 does not include institutions sampled from Puerto Rico. The average dollar amount estimates have been adjusted to constant 2015–16 academic year dollars, based on the Consumer Price Index, prepared by the Bureau of Labor Statistics, U.S. Department of Labor.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).

# National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and, among graduate students who had ever borrowed for education, average cumulative amount borrowed (in constant 2016 dollars) for undergraduate and graduate education, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
<b>Total (United States and Puerto Rico)</b>	<b>0.83</b>	<b>\$980</b>	<b>0.59</b>	<b>\$630</b>	†	†	<b>0.54</b>	<b>\$920</b>
<b>U.S. total (excluding Puerto Rico)</b>	<b>0.84</b>	<b>928</b>	<b>0.59</b>	<b>618</b>	<b>0.60</b>	<b>\$742</b>	<b>0.54</b>	<b>900</b>
Graduate program level								
Master's degree	1.12	931	0.87	820	0.83	835	0.72	797
Doctor's degree—research/scholarship	1.19	2,002	1.86	3,095	1.08	1,670	1.40	2,460
Doctor's degree—professional practice	1.41	3,134	1.16	1,919	1.01	1,878	1.58	5,302
Other	2.61	1,673	2.53	2,073	2.54	2,467	2.18	2,764
Master's degree program								
Business administration (M.B.A.)	2.73	2,302	2.60	2,717	3.20	2,501	2.10	2,079
Education (any master's)	1.64	1,877	1.72	1,638	1.86	1,883	1.49	1,567
Other master's	1.40	1,281	1.09	941	0.93	1,001	0.90	1,002
Master's field of study								
Humanities	3.68	2,708	2.36	1,901	2.77	2,690	2.97	2,890
Social/behavioral sciences	3.59	3,120	2.67	2,938	2.58	3,787	2.74	3,231
Life and physical sciences	4.34	3,800	3.93	2,777	3.85	3,413	3.71	4,858
Engineering/computer science/mathematic	4.36	3,815	2.76	1,882	2.55	2,127	2.60	2,044
Business/management	2.29	1,819	2.13	2,180	2.54	1,860	1.53	1,540
Health	5.12	3,017	2.34	1,544	1.95	1,998	1.55	1,767
Other	1.34	1,531	1.39	1,350	1.44	1,560	1.24	1,378
Doctor's degree program—research/scholarship								
Ph.D. (except in education)	1.07	1,576	2.42	4,630	1.28	1,487	1.99	3,635
Education (any doctorate)	2.38	2,560	3.20	4,829	1.69	2,655	1.99	3,169
Other doctorate	2.85	5,489	2.68	4,009	2.61	5,111	3.19	6,841
Doctor's degree program—professional practice								
Medicine (M.D. or D.O.)	1.75	5,192	2.60	4,113	1.93	3,990	2.86	13,780
Other health science	2.08	6,481	2.40	4,411	1.77	3,802	3.01	7,322
Law (LL.B. or J.D.)	1.69	2,644	1.62	2,112	1.66	3,208	3.17	5,872
Theology (M.Div., M.H.L., B.D.)	4.76	5,045	3.85	3,975	†	†	6.78	15,365

See notes at end of table.

# National Center for Education Statistics

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Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctoral field of study								
Humanities	2.78	\$2,745	3.21	\$7,339	2.62	\$5,156	5.37	\$8,235
Social/behavioral sciences	2.53	4,730	4.27	7,817	2.40	5,075	2.96	7,162
Life and physical sciences	2.39	2,632	2.14	2,554	2.91	2,831	4.41	10,226
Engineering/computer science/mathematic	2.09	2,575	4.27	8,138	1.93	2,752	2.31	3,985
Business/management	9.47	8,359	14.65	17,812	2.84	3,953	9.11	6,132
Health	2.90	6,891	3.83	4,611	3.47	5,189	6.00	4,516
Other	1.89	2,171	1.99	3,084	1.68	2,561	2.01	2,713
Attendance intensity								
Full-time, full-year	1.11	1,808	1.08	1,169	0.96	1,069	0.94	2,269
Part-time or part-year	0.88	946	0.77	971	0.91	1,022	0.82	905
Control								
Public	0.96	745	0.83	709	0.93	929	0.78	891
Private nonprofit	1.15	2,112	0.75	815	1.02	1,112	0.83	1,790
Private for-profit	4.86	6,385	3.54	5,242	1.87	2,673	1.04	2,137
Tuition and fees								
Lowest 25 percent	1.73	1,972	1.34	1,209	1.65	1,805	1.36	1,357
Lower middle 25 percent	1.54	1,080	1.29	1,529	1.40	1,485	1.32	1,321
Upper middle 25 percent	1.45	1,318	1.14	1,196	1.27	1,756	1.20	1,569
Highest 25 percent	1.43	2,508	1.18	1,809	1.29	1,546	1.27	3,285
Sex								
Male	1.35	1,405	0.96	1,091	1.10	1,224	1.01	1,477
Female	0.97	1,212	0.81	851	0.84	955	0.67	1,102
Citizenship								
U.S. citizen	0.77	1,015	0.61	660	0.57	772	0.57	951
Resident alien	3.77	4,975	3.58	2,916	3.45	3,824	3.27	4,789
Foreign or international student	1.61	2,121	1.83	1,751	1.39	4,130	1.75	3,773
Age								
24 or younger	1.37	1,476	1.48	1,598	1.42	1,364	1.46	1,309
25–29	1.06	1,631	0.91	1,013	1.10	1,280	1.07	1,966
30–34	1.97	2,285	1.62	1,831	1.38	1,633	1.49	2,024
35–39	2.60	3,010	2.19	2,393	2.14	2,905	1.51	2,195
40 or older	2.27	1,841	1.80	1,586	1.68	1,467	1.26	1,820

See notes at end of table.

# National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and, among graduate students who had ever borrowed for education, average cumulative amount borrowed (in constant 2016 dollars) for undergraduate and graduate education, by selected enrollment and student characteristics: 2003–04, 2007–08, 2011–12, and 2015–16—Continued

Enrollment and student characteristics	2003–04		2007–08		2011–12		2015–16	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity								
White	0.87	\$971	0.72	\$850	0.70	\$942	0.78	\$1,111
Black	1.86	2,432	1.57	2,708	2.00	2,033	1.21	4,586
Hispanic	2.88	3,693	2.09	2,996	2.40	2,792	1.97	2,213
Asian/Pacific Islander	2.16	3,289	1.75	1,945	1.79	3,068	2.05	3,902
Other or Two or more races	3.28	4,171	4.33	5,660	3.60	4,562	3.53	7,090
Marital status/dependents								
Unmarried with no dependents	0.86	1,340	0.86	975	0.90	960	0.88	1,251
Married with no dependents	1.71	2,117	1.64	1,593	1.73	1,897	1.75	2,550
Unmarried with dependents	3.24	3,370	2.55	2,626	2.18	2,556	1.29	1,998
Married with dependents	2.06	1,122	1.40	1,216	1.42	1,533	1.16	1,583
Income (including spouse's)								
Lowest 25 percent	1.20	1,948	1.06	1,215	1.23	1,466	1.39	1,848
Lower middle 25 percent	1.54	1,240	1.18	1,452	1.27	1,919	1.32	1,468
Upper middle 25 percent	1.58	1,635	1.36	1,279	1.47	1,736	1.43	1,426
Highest 25 percent	1.66	1,208	1.51	1,977	1.57	1,294	1.31	1,690

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04, 2007–08, 2011–12, and 2015–16 National Postsecondary Student Aid Studies (NPSAS:04, NPSAS:08, NPSAS:12, and NPSAS:16).