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ABSTRACT

This report uses data from the 1995-96 National Postsecondary Student Aid Study to profile undergraduates who were enrolled in U.S. postsecondary institutions in the academic year 1995-96. The report begins with an essay that explores the extent to which undergraduates work while they are in school. This essay found that 79 percent of undergraduates reported working while in school; half worked to help pay for their education and 29 percent considered themselves primarily employees who were also taking classes. Working students were employed an average of 25 hours per week, with 20 percent of full-time students also working full-time. Working students noted that working limited their class schedules, and about 25 percent reported that work adversely affected their academic performance. A negative effect was also found between work and one-year persistence. Students who worked fewer hours were more likely than those who worked more hours to borrow to pay for their educations. The report's data tables are grouped into those on the essay's topic; supplemental data about work; enrollment and attendance; degree program, field of study, and grade point average; student characteristics; financial aid; and educational aspirations and community service. (Appendix contains a glossary, technical notes, and methodology information.)

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1995–96**

**With an Essay on:
Undergraduates Who Work**

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**U.S. Department of Education
Office of Educational Research and Improvement**

NCES 98-084

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EXECUTIVE SUMMARY

In 1995-96, four of five undergraduates (79 percent) reported working while they were enrolled in postsecondary education. One-half of undergraduates reported working to help pay for their education (“Students Who Work”). Slightly less than one-third (29 percent) considered themselves primarily employees who were also taking classes (“Employees Who Study”).

Students Who Work differed markedly from Employees Who Study with respect to demographic characteristics, where they were enrolled, and whether they were enrolled full time or part time. Compared to Employees Who Study, Students Who Work tended to be younger, more often enrolled in 4-year colleges and universities, and were more likely to attend school full time. Employees Who Study, on the other hand, were enrolled primarily in 2-year institutions, most attended exclusively part time, and about one-quarter (24 percent) were 40 or older (figures 3 and 4).

This analysis focused on Students Who Work, for whom the impact of work on their education may have different implications. The primary reason these students work is to help them achieve their educational goals. If the amount they work has an adverse effect on their academic performance or impedes their progress toward attaining a degree, then the primary reason for working has been undermined.

Although Students Who Work were employed an average of 25 hours per week while enrolled, about one-quarter (26 percent) of these students worked full time (35 or more hours per week). Even among those who attended exclusively full time, almost one in five (19 percent) worked full time (table 1).

When asked how work affected their academic program, the more hours students reported working, the more likely they were to report that work limited their class schedules. For example, more than one-third (38 percent) of students who worked 21 to 34 hours reported work reduced their class choices, compared with less than one-quarter (16 percent) of students who worked 1 to 15 hours (table 4). Similarly, when students were asked how work affected their academic performance, a majority (55 percent) of those working full time reported that work had a negative effect, compared with 46 percent of students working 21 to 34 hours and 17 percent who worked

1 to 15 hours (table 5).¹ Taken as a whole, more than one in four Students Who Work reported that work adversely affected their academic schedule or academic performance.

The relationship between work and one-year persistence was assessed among Students Who Work by determining who attended for a full academic year (i.e., eight or more months) in 1995-96 relative to the number of hours they worked while enrolled. The amount that students worked was clearly related to the number of months enrolled, especially among first-year students. About one in five first-year students who worked full time were not enrolled for a full academic year, compared with about one in twenty who worked 1 to 15 hours (figure 6). This pattern was found even after controlling for factors related to persistence such as attendance status, financial aid receipt, institution type, and income. The results also suggested that students who did not work at all while enrolled had higher rates of enrollment interruption than those working 1 to 15 hours.

When the work intensity of Students Who Work was analyzed relative to borrowing patterns, undergraduates who worked fewer hours were more likely to borrow than those working more hours. For example, nearly one-half (46 percent) of students working 1 to 15 hours per week borrowed, compared with about one-third of students working either 16 to 20 hours (36 percent) or 21 to 34 hours (36 percent) and about one-quarter of those working full time (table 6).

Students who work long hours may have more limited time not only for studying but also for integrating themselves into campus life. While borrowing results in debt that must be repaid when students finish their education, choosing to work intensively in lieu of any borrowing may adversely affect students' academic performance, as well as reduce their chances of completing their degree altogether.

¹How work affected undergraduates' academic performance was asked only of dependent students (see glossary entry under "DEPEND4" for a definition).

FOREWORD

This report profiles undergraduates who were enrolled in U.S. postsecondary institutions in the academic year 1995-96. It is based on data from the 1995-96 National Postsecondary Student Aid Study (NPSAS:96), the fourth in a series of surveys conducted by the U.S. Department of Education. Each NPSAS survey represents all postsecondary students enrolled in the survey year, and its purpose is to provide detailed information on how students and their families pay for postsecondary education.

The report begins with an essay that explores the extent to which undergraduates work while they are enrolled in school. The essay is followed by a compendium of tables that provides comprehensive information about enrollment, student demographic characteristics, financial aid, participation in community service, and remedial course taking for all undergraduates.

The table estimates presented in the report were produced using the NPSAS:96 Data Analysis System (DAS), a microcomputer application that provides public access to NCES surveys by allowing users to generate their own tables from the NPSAS:96 data. The DAS application calculates standard errors adjusted for the complex sampling design used in the NPSAS surveys. These standard errors are used to test the statistical significance of differences between selected estimates. For more information about the DAS, see appendix B of this report.

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INTRODUCTION

This report provides a detailed overview of approximately 16.7 million undergraduates enrolled in all postsecondary education institutions in the year 1995-96, from July 1 to June 30. It begins with an essay focusing on undergraduates who worked while they were enrolled in school. The essay is followed by a compendium of tables and summary of findings divided into several sections, including the following:

- Enrollment and attendance;
- Degree program and field of study;
- Student characteristics;
- Financial aid;
- Educational aspirations and community service;
- Students with disabilities; and
- Undergraduate participation in remedial courses.

The report is based on data from the 1995-96 National Postsecondary Student Aid Study (NPSAS:96), a survey representing all students (including graduates) enrolled in postsecondary institutions. Its primary purpose is to provide detailed information on how students and their families pay for postsecondary education.² In addition to detailed financial aid information, the survey provides comprehensive data on enrollment, attendance, and student demographics. There are several sources of data within the survey, including institution data, financial aid records, national loan files, student interviews, and parent interviews. Variables presented in the report are defined in the glossary (appendix A). This report is based on institutional records of approximately 41,400 undergraduates from 832 institutions. About 27,000 undergraduates also were interviewed by telephone.

²For more information, consult the NPSAS:96 methodology report: *The 1995-96 National Postsecondary Student Aid Survey Methodology Report* (NCES 98-073) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1998). It is available on the World Wide Web at <http://www.ed.gov/NCES/>.

UNDERGRADUATES WHO WORK

In the decade between 1985-86 and 1995-96, undergraduate charges for tuition, room, and board increased 23 percent at public colleges and 36 percent at private colleges.³ As a percentage of family income, these charges grew from about 12 to 15 percent at public colleges and 32 to 42 percent at private colleges.⁴ While federal financial aid has kept pace with increases in tuition and fees over the same time period, a smaller proportion of federal aid has been distributed in the form of grants and a larger proportion in the form of loans.⁵

Faced with increases in education costs, many undergraduates rely heavily on work to help pay for their postsecondary education. Recent reports indicate that most undergraduates enrolled in U.S. postsecondary education work while enrolled, and many work full time.⁶ This may be especially true for students who are reluctant to borrow for fear of not being able repay their education debt.

This essay is based on about 21,000 telephone interviews with undergraduates who worked while they were enrolled in postsecondary education in 1995-96. Unlike earlier studies of student employment, this study makes a distinction between undergraduates who work primarily to pay for their schooling and those who have established employment that they have combined with postsecondary study. The essay begins by discussing the employment, enrollment, and demographic differences between these two groups of undergraduates. The remainder of the essay focuses entirely on undergraduates who work to help pay for their education. The discussion includes the extent to which students' parents expected them to work; how likely students were to report that work limited their academic program or adversely affected their academic perform-

³Figures are adjusted for inflation. *Digest of Education Statistics 1996* (NCES 96-133) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1997), tables 37 and 309.

⁴*The Condition of Education 1997* (NCES 97-988) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1997), 71.

⁵NPSAS report series based on NPSAS:90 (93-201), NPSAS:93 (95-202), and NPSAS:96 (forthcoming): *Undergraduate Financing of Postsecondary Education* (Washington, DC: U.S. Department of Education, National Center for Education Statistics).

⁶See, for example, S. Cuccaro-Alamin and S. Choy, *Postsecondary Financing Strategies: How Undergraduates Combine Work, Borrowing, and Attendance*, (NCES 98-088) (Washington, DC: U.S. Department of Education, National Center for Education Statistics 1998); and L. Horn, *Undergraduates Who Work While Enrolled in Postsecondary Education: 1989-90* (NCES 94-311) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1994).

ance; how work was related to financial aid receipt, especially to borrowing; and how work intensity was related to persistence in the 1995-96 school year.

VARIABLE DEFINITIONS

The primary analytic variable used in this report is the number of hours students reported working while they were enrolled during the 1995-96 school year, including work-study jobs.⁷ If students did not work while they were enrolled, they were identified as not working regardless of whether they worked in the summer months or other periods when they were not enrolled.

The other important employment variable distinguishes between working undergraduates who considered themselves primarily students who worked to help pay for their education expenses and those who considered themselves primarily employees who were also enrolled in postsecondary education.⁸ Most of the analysis is based on students who worked to pay for their education expenses.

One-year persistence rates for the 1995-96 school year were estimated using an indicator of whether or not students were enrolled for a full academic year (eight months or more). The analysis was based on students who were enrolled in the fall of 1995, had an associate's or bachelor's degree objective, and who had not yet attained the degree. Those who had fewer than eight months of enrollment were considered to have interrupted their enrollment.

Other variables include whether or not students' parents expected them to work and the number of hours they expected, whether or not students were working on campus or in work-study jobs, and how students reported that work limited their schooling or affected their academic performance.

HOW MUCH DO UNDERGRADUATES WORK?

Four of five undergraduates (79 percent) reported working during their 1995-96 enrollment (figure 1).⁹ Those who reported working tended to do so for their entire enrollment: about 90

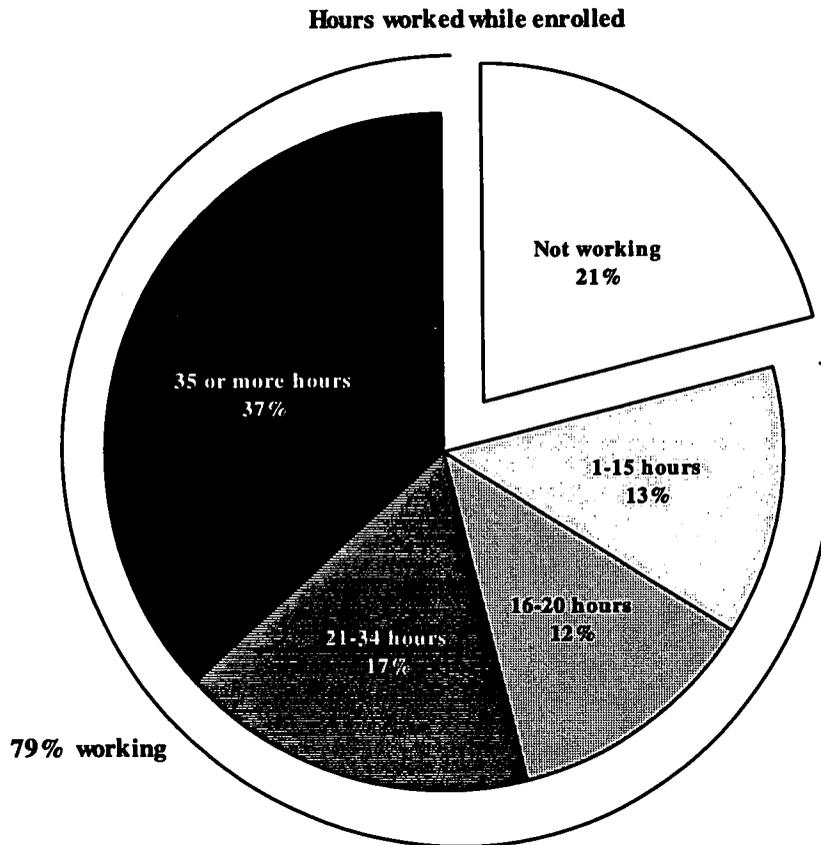
⁷Students were asked: "About how many hours did you work per week while you were enrolled (July 1, 1995 through June 30, 1996)?"

⁸Students were asked: "While you were enrolled and working would you say you're primarily a student working to meet expenses or an employee who's decided to enroll in school?"

⁹This is a slightly higher rate than the 77 percent reported in 1989-90 in L. Horn, *Undergraduates Who Work While Enrolled in Postsecondary Education: 1989-90* (NCES 94-311) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1994), 8.

percent worked all or most of the weeks they were enrolled.¹⁰ While full-time work was most common among part-time students (64 percent of exclusively part-time students worked 35 or more hours), it was not limited to this group. About one in five (19 percent) students enrolled exclusively full time reported working full time (35 or more hours per week) while enrolled.¹¹

Figure 1—Percentage distribution of undergraduates according to their work status: 1995–96



SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

¹⁰About 69 percent reported working all the weeks they were enrolled, and an additional 22 percent reported working most of the weeks they were enrolled (compendium table 1.3).

¹¹Compendium table 1.1.

Undergraduates Who Do Not Work

About one in five undergraduates (21 percent) reported that they did not work while enrolled in 1995-96 (figure 1). Students who did not work were older on average than undergraduates who worked part time (age 27 compared with age 23 to 24), but younger than students who worked full time (age 30).¹² Students who did not work were more likely than those who worked either full time or part time to be enrolled in private, for-profit institutions than (9 percent versus 2 to 5 percent), suggesting that they were more likely to be enrolled for vocational training.¹³ On the other hand, they were also more likely than full-time workers to attend 4-year institutions and to attend on a full-time basis.¹⁴ The income levels of students who did not work (either dependent or independent) were not substantially different from students working part time. But they were more likely than full-time workers to be in the lowest income bracket (19 percent versus 13 percent among dependent students and 38 percent versus 13 percent among independent students).¹⁵ Thus, overall, it is difficult to specifically characterize how students who do not work while enrolled differ from those who do, but they tend to resemble students who work part time more than they do those who work full time.

STUDENTS VERSUS WORKERS: HOW UNDERGRADUATES IDENTIFY THEMSELVES

As the enrollment of older students in postsecondary education has grown,¹⁶ the proportion of undergraduates who have spent a period of time in the work force also has risen. In 1995-96, more than half of undergraduates aged 24 years or older worked full time while they were enrolled (53 to 57 percent), compared with less than one-quarter (15 to 22 percent) of students under the age of 24.¹⁷ Thus, for analytical purposes, it is useful to distinguish how students characterize their employment relative to their postsecondary enrollment—that is, to determine which students work for the purpose of paying for their education and which have established employment and are enrolled in postsecondary education to enhance their careers or for personal fulfillment. For the former group, working is clearly a means to help them achieve their educational goals, and for these students, the impact of work on their educational progress can be more

¹²Compendium table 4.3 (see bottom of table).

¹³Compendium table 2.2 (see bottom of table).

¹⁴Compendium tables 2.1 and 2.5a (see bottom of tables).

¹⁵Compendium tables 4.5b and 4.5c (see bottom of tables).

¹⁶S. Choy, *A Profile of Older Undergraduates* (NCES 95-167) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1995).

¹⁷Compendium table 1.1.

directly assessed. For those with established employment, working is a primary activity that may or may not be related to their postsecondary enrollment.

There are obvious employment, enrollment, and demographic differences between these two groups of working students, which are discussed below. Hereafter, these two groups of undergraduates are referred to as “Students Who Work” and “Employees Who Study.”

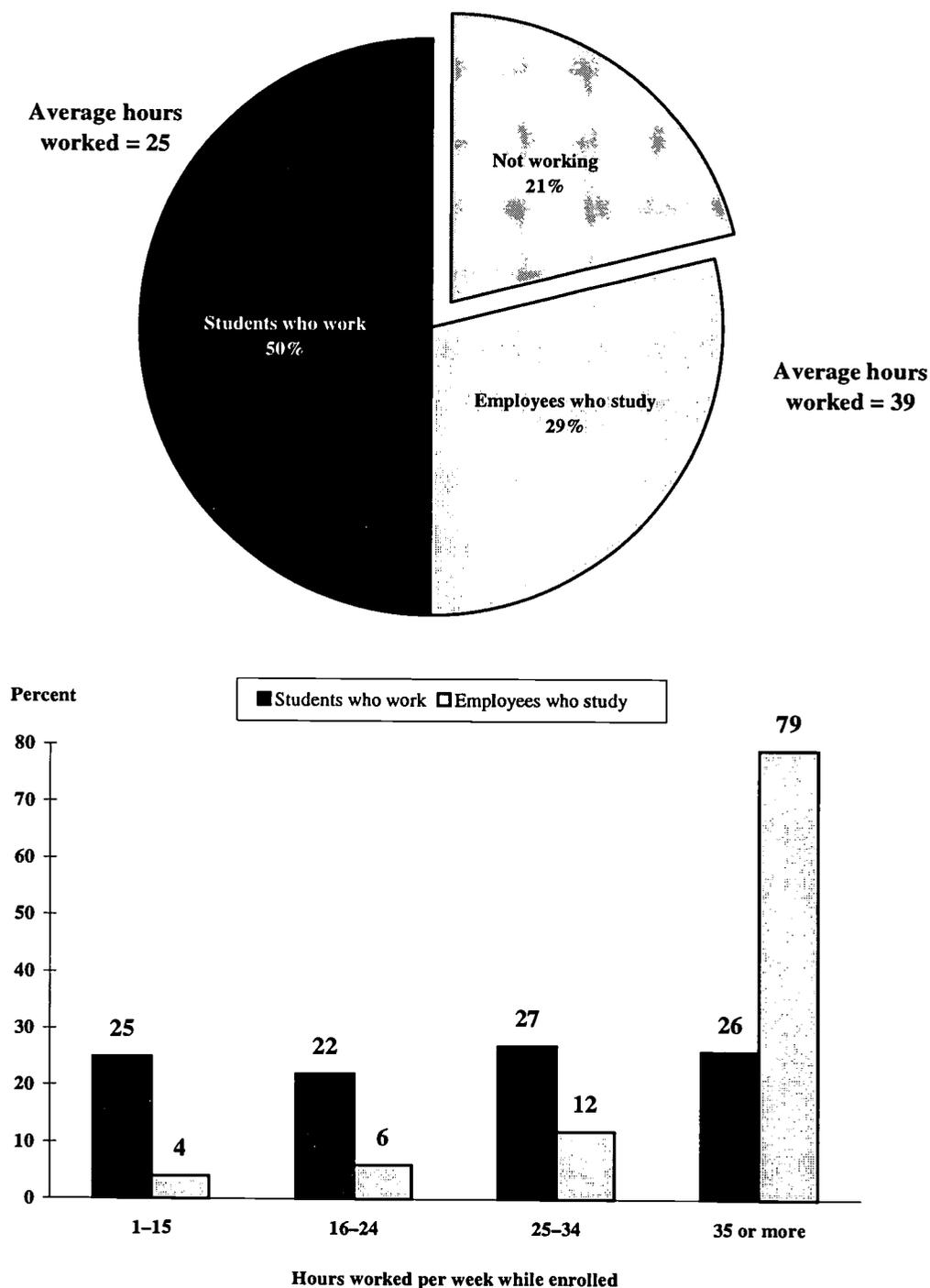
Students Who Work Versus Employees Who Study

About one-half of 1995-96 undergraduates identified themselves primarily as Students Who Work (figure 2); slightly less than one-third (29 percent) identified themselves as Employees Who Study; and the remaining did not work while enrolled. Students Who Work were evenly distributed across the work spectrum. For example, 25 percent reported working 15 or fewer hours, and 26 percent reported working full time (35 or more hours per week). In contrast, 79 percent of Employees Who Study were employed full time while enrolled. Students Who Work reported working an average of 25 hours per week while they were enrolled, substantially fewer hours than the 39 hours per week reported by Employees Who Study.

About three-quarters (73 percent) of Students Who Work were under the age of 24 (28 percent were under 19 and 45 percent were aged 19-23). In contrast, less than one-quarter of Employees Who Study were under 24 (8 percent were under 19 and 15 percent were aged 19-23; figure 3). In keeping with these age differences, Students Who Work were far more likely to be financially dependent on their parents (67 percent versus 17 percent), while Employees Who Study were almost exclusively independent (83 percent). Fifty-eight percent of Employees Who Study were married and 42 percent had dependents, compared with 20 percent and 14 percent of Students Who Work.

With respect to where they were enrolled, roughly half of Students Who Work were enrolled in 4-year colleges or universities (52 percent), and 38 percent were enrolled in 2-year institutions (figure 4). In contrast, Employees Who Study were enrolled predominantly in 2-year institutions (64 percent), while about one in four (28 percent) were enrolled in 4-year colleges or universities. Consistent with their working intensity, more than two-thirds (68 percent) of Employees Who Study were enrolled exclusively part time, while more than half (55 percent) of Students Who Work were enrolled exclusively full time.

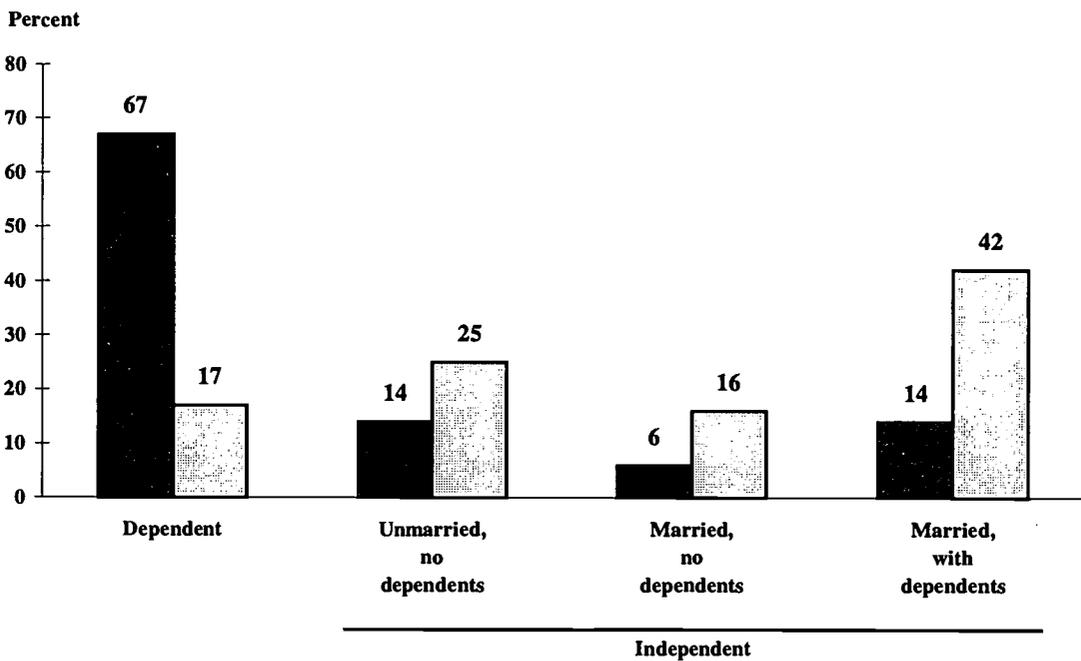
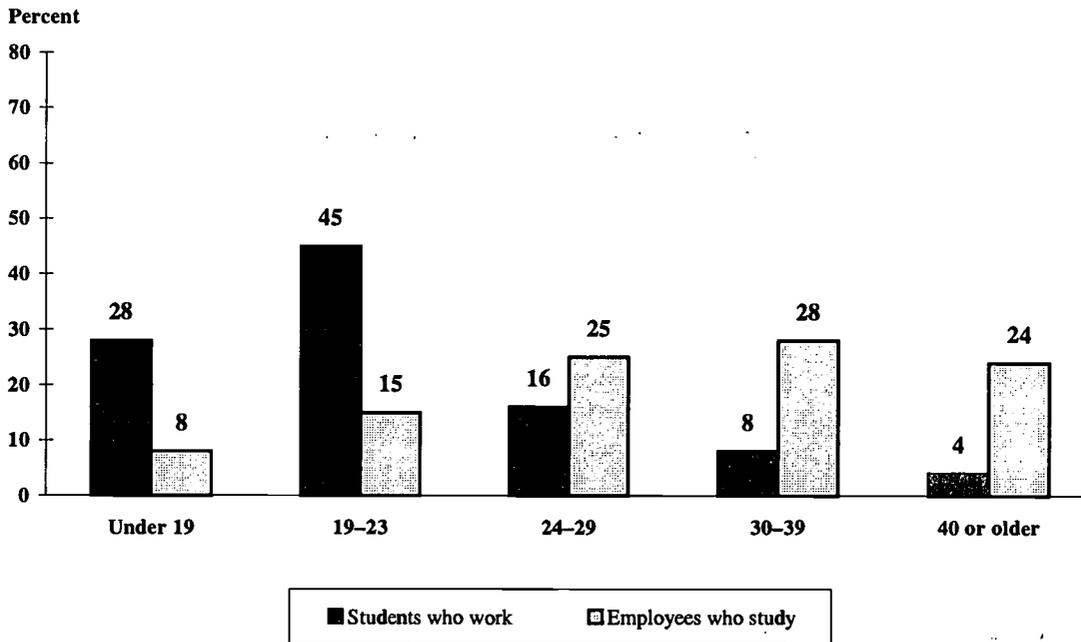
Figure 2—Percentage distribution of undergraduates who worked while enrolled according to how they identified their work and enrollment relationship, and the percentage distribution according to the average hours worked per week while enrolled: 1995–96



NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

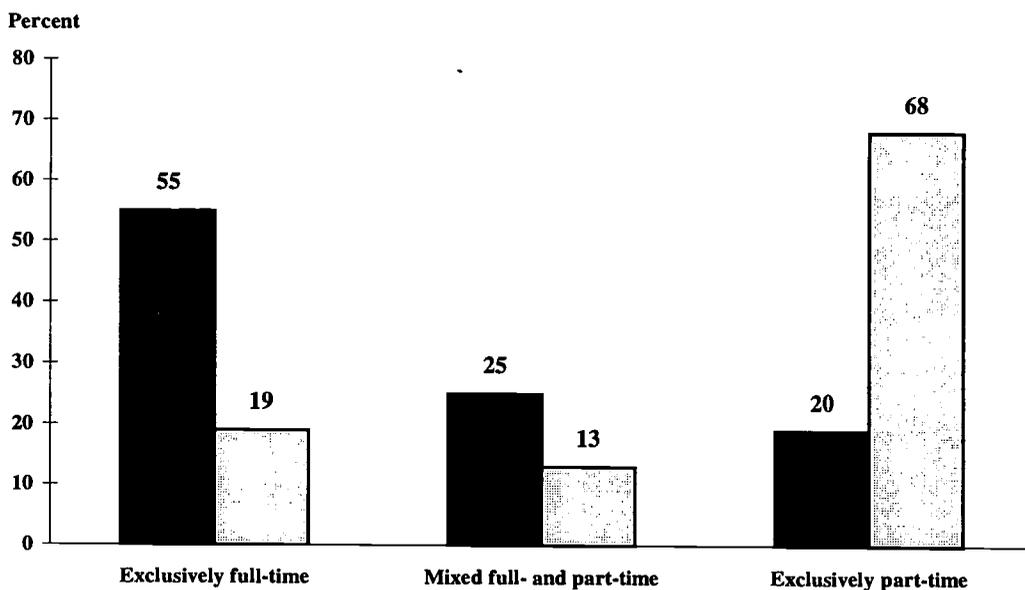
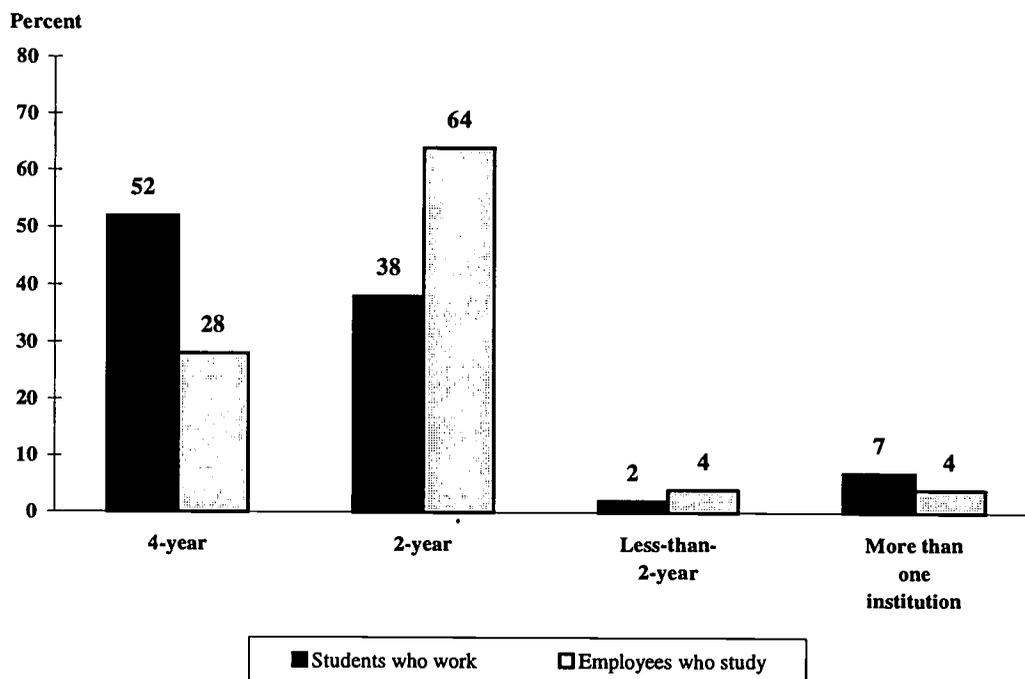
Figure 3—Among undergraduates who worked while enrolled, the percentage distribution according to age and dependency status, by primary role: 1995–96



NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Figure 4—Among undergraduates who worked while enrolled, the percentage distribution according to level of institution and enrollment status, by primary role: 1995–96



NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

STUDENTS WHO WORK TO PAY EDUCATION EXPENSES

The remainder of this essay focuses on undergraduates who identified themselves as students who work to help pay for their education. As discussed above, these students tend to be younger, more often enrolled in 4-year institutions, and more likely to be enrolled full time than their counterparts who are primarily employees.

How much these students worked was strongly associated with where they were enrolled and whether they attended full time or part time (table 1). Students who were enrolled in 4-year colleges tended to work fewer hours than those in 2-year institutions. For example, 34 percent worked 15 or fewer hours and 18 percent worked 35 or more hours, while among those in the 2-year sector, 15 percent worked 15 or fewer hours and 36 percent worked 35 or more hours. Students who attended exclusively full time were also more likely to work 15 or fewer hours and less likely to work full time than students with mixed or exclusively part-time enrollment.

Table 1—Among undergraduates who worked to help pay for school expenses,¹ the percentage distribution according to the average hours worked per week while enrolled and the overall average hours worked, by institution level and attendance intensity: 1995–96

	Percent working:				Average hours per week worked
	1–15 hours	16–20 hours	21–34 hours	35 or more hours	
Total	25.3	21.8	27.0	26.0	25
Institution level ²					
Less-than-2-year	14.1	22.5	34.0	29.5	27
2-year	14.7	19.4	29.5	36.4	29
4-year	33.9	23.5	24.7	17.8	22
Attendance intensity					
Exclusively full-time	31.4	16.1	25.8	18.7	23
Mixed full-time/part-time	19.7	24.4	28.2	27.7	26
Exclusively part-time	15.4	22.9	25.8	42.7	30

¹Represents about half of the undergraduate population.

²Does not include undergraduates enrolled in more than one institution.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

What Parents Expect

Dependent undergraduates (67 percent of Students Who Work) reported whether or not their parents expected them to work while enrolled, and if so, the number of hours their parents expected them to work. As shown in table 2, nearly two-thirds (63 percent) of dependents' parents expected them to work while enrolled and to work, on average, about half time (21 hours per week). As the number of hours students actually worked increased (up to 34 hours), so did the proportion of parents who expected them to work.¹⁸ Furthermore, the number of hours students worked coincided closely with what they thought their parents expected. For example, among students working 1-15 hours per week, parents expected them to work about 14 hours per week; for those working 16-20 hours, parents expected them to work 20 hours per week, and so on.

Table 2—Among dependent undergraduates who worked to help pay for school expenses,¹ the percentage who reported that their parents expected them to work and the average number of hours they expected, by the average hours worked per week while enrolled: 1995–96

	Percent of parents who expected student to work ²	Average hours expected among parents who expected student to work
Total	63.2	21.3
Average hours worked while enrolled		
1–15	52.4	13.6
16–20	60.3	19.5
21–34	73.3	23.1
35 or more	68.1	29.3

¹Represents about 34 percent of undergraduate population (67 percent of students who work to pay expenses who, in turn, represent 50 percent of undergraduates).

²These are student-reported items.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Location of Employment

Previous research on student employment has determined that the location of a student's job may affect his or her education outcomes. In a review of studies conducted since 1975, Pascarella and Terenzini reported that there is consistent evidence demonstrating that off-campus employment has a negative effect on year-to-year persistence and on bachelor's degree attain-

¹⁸This was true up to 34 hours. The difference between the proportion working 21-34 hours and those working 35 or more is not statistically significant.

ment, while part-time employment on campus has a positive influence.¹⁹ It is thought that working on campus facilitates students' integration into campus life and that working off campus inhibits it.

In 1995-96, fewer than one in five Students Who Work were employed on campus (15 percent); however, there were strong relationships between work intensity and the likelihood of on-campus work (table 3). In general, the more hours students worked (up to 34 hours), the less likely they were to be employed on campus.²⁰ For example, 37 percent of students working 15 or fewer hours worked on campus, compared with 16 percent working 16-20 hours and 6 percent working 21-34 hours.

Similar to the pattern found for working on campus, students who worked 15 or fewer hours were also much more likely to have work-study jobs (23 percent) than were students who worked more hours (2 to 9 percent).²¹ This relationship would be expected because most work-study jobs are located on campus, and most are no more than half time.²²

Table 3—Among undergraduates who worked to help pay for school expenses,¹ the percentage who were employed on campus and the percentage who had work-study jobs, by the average hours worked per week while enrolled: 1995–96

	On-campus job	Work-study job
Total	15.3	9.2
Average hours worked while enrolled ²		
1–15	37.3	22.6
16–20	15.9	9.4
21–34	5.8	3.8
35 or more	3.2	1.5

¹Represents about half of the undergraduate population.

²The hours worked refers to all hours worked whether on campus or off campus.

NOTE: The two columns are not mutually exclusive. Many on-campus jobs are also work-study jobs. Work-study jobs can be on campus or off campus.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

¹⁹E. Pascarella and P.T. Terenzini, *How College Affects Students* (San Francisco: Jossey-Bass, 1991).

²⁰There was no measurable difference in the proportion of students working on campus between those working 21-34 hours and those working 35 or more hours.

²¹See glossary entry TOTWKST for definition of work-study job. Work-study jobs can be on or off campus.

²²NPSAS:96 Undergraduate Data Analysis System.

How Work Affects Course Taking and Academic Performance

Students Who Work were asked about the limitations that work imposed on their academic program. These limitations included restricting the choice of classes, limiting the number of classes, limiting time in which classes can be scheduled, and having less access to the library (table 4). About 40 percent of Students Who Work reported that their work schedule limited their class schedule, and 36 percent reported that their choice of classes was reduced. It is clear from these results that the more hours students worked, the more likely they were to report any one of the four limitations. For example, for each of the four limitations, less than one-quarter (15 to 22 percent) of students working 15 or fewer hours reported that work imposed the limitation, compared with 41 percent or more of students working full time.

Table 4—Among undergraduates who worked to help pay for school expenses,* the percentage reporting various limitations that work placed on their schooling, by the average hours worked per week while enrolled: 1995–96

	Limited number of classes	Limited class schedule	Limited access to library	Reduced class choices
Total	30.4	39.5	26.2	36.1
Average hours worked while enrolled				
1–15	15.0	21.7	13.5	16.3
16–20	23.5	31.4	19.9	27.8
21–34	31.9	41.9	29.6	38.4
35 or more	50.6	61.1	40.5	59.8

*Represents about half of the undergraduate population.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Parallel to these findings, the more students reported working (up to 34 hours), the more likely they were to indicate that working had a negative effect on their academic performance (table 5).²³ Those working more than 15 hours per week were at least twice as likely to say work had a negative effect. About 17 percent of students working 15 or fewer hours reported that work had a negative effect on their academic performance, compared with 34 percent of those working 16–20 hours, 46 percent of those working 21–34 hours, and 55 percent of those working 35 or more hours. Conversely, students working 15 or fewer hours were much more likely to report

²³Note that only dependent students (67 percent of students who work) were asked to report on the effect that work had on their academic performance.

that work had a positive effect on their academic performance (22 percent) than students working 21-34 hours (12 percent) or 35 or more hours (10 percent).

Table 5—Among dependent undergraduates who worked to help pay for school expenses,* the percentage distribution according to the effect that work had on academic performance, by the average hours worked per week while enrolled: 1995–96

	Positive effect	Negative effect	No effect
Total	14.8	36.8	48.4
Average hours worked while enrolled			
1–15	22.3	17.1	60.7
16–20	13.8	34.3	51.8
21–34	11.5	46.0	42.6
35 or more	9.7	55.4	35.0

*Represents about 34 percent of the undergraduate population (67 percent of students who work to pay expenses who, in turn, represent half of undergraduates).

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

In summary, more than one-third of Students Who Work reported that work limited their class schedule, and about the same proportion reported that work had a negative effect on their academic performance. Furthermore, among those who worked more than half time (21 or more hours), roughly half reported that work adversely affected their performance. Taken as a whole, therefore, these results indicate that more than one in four undergraduates who identify themselves as students who work to pay for education expenses are adversely affected by the amount they work.

Relationship Between Working and Borrowing

The results from a recent report based on a national survey of undergraduates who first began their postsecondary education in 1989-90 (BPS:89/94) indicate that students who borrowed to pay for their education had higher postsecondary persistence rates (as of 1994) than those who did not borrow.²⁴ This remained true after controlling for institution type and other variables re-

²⁴S. Cuccaro-Alamin and S. Choy, *Postsecondary Financing Strategies: How Undergraduates Combine Work, Borrowing, and Attendance* (NCES 98-088) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1998).

lated to persistence. The same analysis also showed that working 14 or fewer hours per week had a positive effect on persistence in a multivariate model compared to working 15-33 hours. The results of this report imply that the methods students choose in paying for their postsecondary education can have an impact on their persistence and eventual degree attainment.

Among undergraduates who were enrolled in 1995-96, those who identified themselves as students who worked to pay for their education expenses differed in their likelihood of borrowing and how much they borrowed relative to how much they worked. Overall, slightly more than one-third of Students Who Work (35 percent) had taken out a student loan, borrowing an average of \$4,150 (table 6). Students who worked 15 or fewer hours, however, were more likely to borrow than students who worked more hours (46 percent versus 26 to 36 percent who worked more hours). In addition, among those who borrowed, students who worked 15 or fewer hours borrowed more on average than those who either worked 21-34 hours or 35 or more hours, but not more than students who worked 16-20 hours. These patterns for the rate of borrowing held even when analyzed separately for students in public 4-year colleges and those in private, not-for-profit 4-year institutions.²⁵

Table 6—Among undergraduates who worked to help pay for school expenses,* the percentage receiving financial aid, and among those who received that type of aid, the average amount received, by the average hours worked per week while enrolled: 1995–96

	Any aid	Grant aid	Loan aid	Average total aid	Average grant aid	Average loan aid
Total	56.8	44.0	35.4	\$5,988	\$3,274	\$4,146
Average hours worked while enrolled						
1–15	68.9	56.1	46.3	7,966	4,725	4,344
16–20	57.0	46.0	35.6	6,151	3,146	4,216
21–34	55.0	39.2	35.5	4,949	2,530	4,080
35 or more	46.9	35.6	25.7	4,255	2,038	3,810

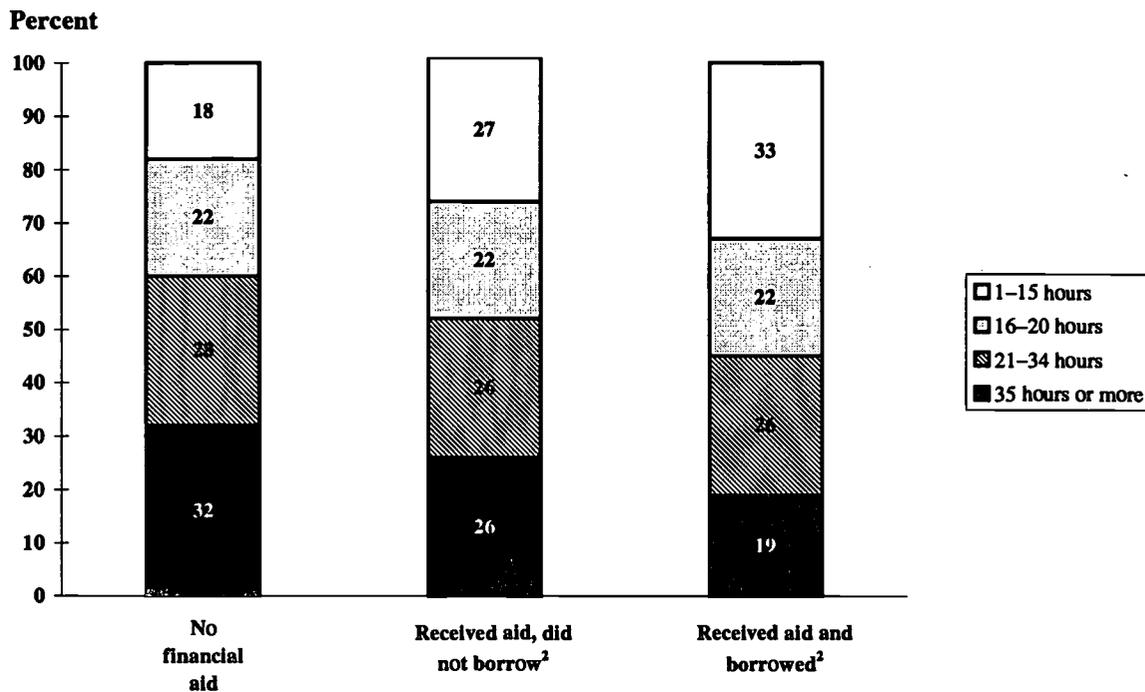
*Represents about half of the undergraduate population.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

²⁵In public 4-year institutions, among those working to pay expenses, 48 percent who worked 1-15 hours borrowed, compared with 35 percent of students who worked 35 or more hours. In private, not-for-profit 4-year institutions, the proportions borrowing were 64 percent and 45 percent, respectively, among students working 15 or fewer hours or 35 or more hours. The amount borrowed, however, for either of these groups did not differ significantly (NPSAS:96 Undergraduate Data Analysis System).

Figure 5 illustrates the relationship between work intensity and financial aid status for Students Who Work. It is clear from this figure that financial aid in general, and financial aid that includes borrowing in particular, were associated with working intensity. Students who received financial aid but did not borrow were more likely than those who did not receive aid to work 15 or fewer hours (27 percent versus 18 percent) and less likely to work 35 or more hours (26 percent versus 32 percent). Similarly, among those who received aid, students who borrowed were more likely than students who did not borrow to work 15 or fewer hours and less likely to work 35 or more hours. There were no differences, however, in the proportion of students working either 16-20 hours or 21-34 hours with respect to receiving aid or borrowing.

Figure 5—Among undergraduates who worked to pay education expenses,¹ the percentage distribution of the average hours worked per week while enrolled according to financial aid receipt and borrowing: 1995–96



¹Represents about half of the undergraduate population.

²Based on two variables: receipt of aid, and among those who received aid, those who borrowed. (See appendix A for detailed description of each variable.)

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Persistence in 1995-96

The final analysis examines the likelihood of not attending for a full academic year in relation to undergraduate work intensity while enrolled. To estimate whether students interrupted their enrollment in 1995-96, an indicator of whether or not students were enrolled for eight or more months was used.²⁶ The analysis was limited to students who

- worked while enrolled to pay education expenses;
- were enrolled in the fall of 1995; and
- had an associate's or bachelor's degree objective and did not attain the degree in 1995-96.

Given their educational objectives, these students would be expected to continue their enrollment for a full academic year. This group represents about one-third of the undergraduate population. Approximately 50 percent of undergraduates identified themselves as students who work to pay expenses, among whom 66 percent were enrolled in the fall of 1995 in associate's or bachelor's degree programs, and had not attained a degree by June 30, 1996.²⁷ Because first-year students are much more likely to drop out or interrupt their enrollment than continuing students, the analysis also distinguishes between these two groups of students.

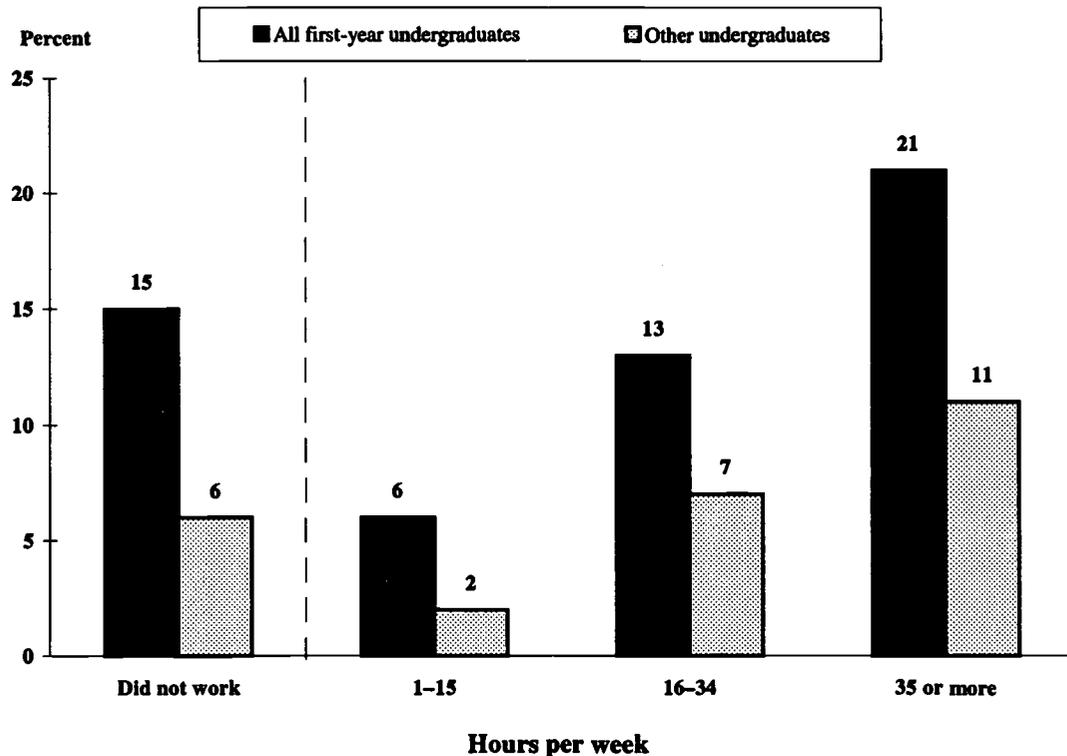
As shown in figure 6, the results indicate that the likelihood of students attending for a full year was related to their employment intensity.²⁸ This was true for both first-year and continuing students. About one in five (21 percent) first-year students working 35 or more hours per week did not attend for a full year, compared with about one in twenty (6 percent) who worked 1-15 hours. Among continuing students, 2 percent who worked 1-15 hours did not attend for a full year, compared with 11 percent of those working full time. For both first-year and continuing students, those working 1-15 hours per week were less likely to interrupt their enrollment than students working 16-34 hours per week. While it appears that the rates of enrollment interruption for those working 16-34 hours were lower than the rates for those working 35 or more hours (e.g., 13 percent versus 21 percent of first-year students), the group sizes were small and there was not enough statistical evidence to conclude that they were different.

²⁶To capture the actual persistence rates for the year, one would have to know how many students did not return in the next year, and this information is not available in this survey. NPSAS:96 is a survey of one academic year and therefore does not have rates of enrollment for the next year. However, a new Beginning Postsecondary Students (BPS:96) survey is being conducted based on all first-time, first-year NPSAS:96 students. Since this cohort will be followed over time (the first follow-up is currently in progress), it will be possible to determine the year-to-year persistence of this group.

²⁷NPSAS:96 Undergraduate Data Analysis System.

²⁸The students working 16-20 hours and 21-34 hours were combined because their rates of attrition were not significantly different: 14 percent and 13 percent of first-year students and 8 percent and 6 percent of continuing students.

Figure 6—Among students who either did not work or who worked to pay education expenses and who had a degree objective,¹ the percentage not enrolled for a full year,² by the average hours worked per week while enrolled and year in school: 1995–96



¹Associate's or bachelor's degree objective and had not yet attained the degree.

²Enrolled for less than eight months. Limited to those who enrolled in the fall of 1995.

NOTE: Working students included in this figure represent about one-third of the undergraduate population: 50 percent are students who work to pay expenses, and 66 percent of this group were enrolled in fall 1995 in associate's or bachelor's degree programs and had not yet attained the degree.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Supporting the findings of earlier studies,²⁹ this analysis also found that students who did not work while enrolled were less likely to attend for a full academic year than those working 1-15 hours. This result held for both first-year (15 percent versus 6 percent) and continuing students (6 percent versus 2 percent). In fact, students who did not work had similar attrition rates as students working 16-34 hours.

²⁹S. Cuccaro-Alamin and S. Choy, *Postsecondary Financing Strategies*, and L. Horn, *Undergraduates Who Work While Enrolled*.

Controlling for Related Variables

When determining the association between work intensity and persistence, factors related to work that may influence persistence need to be considered. For example, students who attend school exclusively part time are much less likely to persist to degree attainment.³⁰ At the same time, part-time students are much more likely to work full time than those who attend school full time (see table 1). To take into account the interrelationship of work and other related variables, this analysis used a linear regression model.³¹ The dependent variable was a measure of enrollment interruption defined as attending school fewer than eight months, i.e., those students who did not attend for a full academic year. In addition to hours worked, the independent variables included attendance status (exclusively part-time enrollment versus others), gender, age, income quartiles, undergraduate level (first-year versus others), institution sector, race-ethnicity, job location, and financial aid receipt. The analysis was limited to students enrolled in the fall of 1995 who worked to pay expenses, had an associate's or bachelor's degree objective, and had not attained the degree (about one-third of the undergraduate population).

The results are displayed in table 7. Column one displays the unadjusted percentages representing the proportion of students who attended fewer than eight months. Column two displays the percentages after being adjusted for the covariation of the independent variables. Asterisks indicate that the group differed significantly from the reference group (in *italics*). For example, both before and after adjustment, students who attended exclusively part time were much more likely to attend fewer than eight months than students with full-time or mixed full- and part-time enrollment (28 versus 7 percent [unadjusted]; 24 versus 8 percent [adjusted]). The third column displays the regression coefficients. Since the dependent variable is a measure of enrollment interruption, a positive coefficient indicates the variable contributes to enrollment interruption when compared to the reference group, while a negative coefficient indicates the opposite. For example, compared to working 1 to 15 hours per week, the regression coefficients for students working more hours are all positive. Furthermore, the percentages of students working either 16 to 20 hours or 35 or more hours are significantly greater than the percentage for students working 1 to 15 hours (12 and 13 percent versus 7 percent). In other words, students working 16 to 20 hours or 35 or more hours were significantly more likely to attend fewer than eight months in 1995-96 than students working 1 to 15 hours even after holding related variables constant.

³⁰See, for example, L. Berkner, S. Cuccaro-Alamin, and A. McCormick, *Descriptive Summary of 1989-90 Beginning Postsecondary Students: Five Years Later* (NCES 96-155) (Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, 1996).

³¹See appendix B for a description of the statistical methods.

Table 7—Among undergraduates who worked to help pay for school expenses, had an associate's or bachelor's degree objective that they had not yet attained, and who were enrolled in the fall of 1995, the percentage who attended fewer than eight months, and the adjusted percentage after controlling for the covariation of the variables listed in the table: 1995–96¹

	Unadjusted percentage ²	Adjusted percentage ³	WLS coefficient ⁴	Standard error ⁵
Estimates				
Total	10.0	10.0	3.2	2.10
Average hours worked per week while enrolled				
1–15	4.2	7.2	†	†
16–20	10.9*	12.2*	5.0	1.15
21–34	9.7*	9.0	1.8	1.65
35 or more	16.9*	13.3*	6.1	2.12
Attendance pattern				
Full-time or mixed full/part-time	7.3	7.9	†	†
Exclusively part-time	27.6*	24.3*	16.4	2.24
Location of principal job				
On-campus	4.2*	9.9	-0.2	1.44
Other	11.3	10.1	†	†
Financial aid receipt and borrowing				
Received aid, did not borrow	8.6	8.5	†	†
Received aid and borrowed	5.1*	6.4	-2.1	1.51
No financial aid	15.7*	14.5*	6.0	1.93
Gender				
Male	11.3	11.2	†	†
Female	8.9	9.0	-2.2	1.15
Age				
Under 24	9.1*	9.9	-0.9	1.66
24 or older	14.1	10.8	†	†
Income				
Low quartile	11.3	12.8	2.4	1.38
Middle quartiles	10.7	10.4	†	†
High quartile	6.8*	8.5*	-4.2	1.52
Undergraduate level first term				
First year	14.0*	12.8*	1.4	1.36
Second year or higher	6.6	7.7	†	†

Table 7—Among undergraduates who worked to help pay for school expenses, had an associate’s or bachelor’s degree objective that they had not yet attained, and who were enrolled in the fall of 1995, the percentage who attended fewer than eight months, and the adjusted percentage after controlling for the covariation of the variables listed in the table: 1995–96¹—Continued

	Unadjusted percentage ²	Adjusted percentage ³	WLS coefficient ⁴	Standard error ⁵
Institution type⁶				
Public				
2-year	16.2*	10.1	0.2	2.15
4-year	7.4	9.9	†	†
Private, not-for-profit				
4-year	4.8	9.6	1.9	4.19
Less-than-4-year	13.9	11.8	-0.3	1.54
Private, for-profit 2-year or higher	19.3*	19.7*	9.8	2.88
Race/ethnicity of student				
White, non-Hispanic	9.6	10.1	†	†
Black, non-Hispanic	15.6*	14.7*	4.6	2.08
Hispanic	11.5	8.4	-1.7	2.08
Asian/Pacific Islander	5.0	5.4	-4.7	3.00
American Indian/Alaskan Native	6.3	5.2	-4.9	4.43

*p ≤ .05.

†Not applicable for the reference group.

¹The italicized group in each category is the reference group being compared.

²The estimates are from the NPSAS:96 Undergraduate Data Analysis System.

³The percentages are adjusted for differences associated with other variables in the table (see appendix B).

⁴Weighted least squares (WLS) coefficient (see appendix B).

⁵Standard error of WLS coefficient, adjusted for design effect (see appendix B).

⁶Does not include students enrolled in more than one institution. Less-than-2-year sector not included because only students whose degree objective in their current institution was an associate’s or bachelor’s degree were included.

NOTE: Represents about one-third of the undergraduate population.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

This analysis determines the likelihood of students interrupting their enrollment only *within* one academic year. As such, it is an overestimate of actual one-year persistence because it does not take into account students who did not return to school the following school year. Nevertheless, even within this restricted time frame, the results confirm the adverse relationship of working full time to persistence, and they also suggest that, compared with working 1 to 15 hours per week, working more hours while enrolled is associated with higher rates of enrollment interruption. These results are consistent with a recent report that analyzed five-year persistence rates of

students who began postsecondary education in 1989-90.³² That study found that in addition to working full time, students who worked an average of 15 to 33 hours per week while enrolled were less likely to persist over a five-year period than were students working 1 to 14 hours. Another finding from the same longitudinal study showed that students who borrowed during their enrollment were more likely to persist over five years than students who did not borrow even after controlling for income, academic performance, institutional type, and other variables. In the current study the unadjusted percentages are significantly different (5.1 percent of aided students who borrowed attended fewer than eight months versus 8.6 percent of aided students who did not borrow), but the adjusted percentages (6.4 percent and 8.5 percent) are not. However, those with no aid were more likely to attend less than a full year than were students with aid that did not include loans.

The results concerning the location of a student's job were inconclusive. Before adjustment, among students who worked on campus, the percentage attending fewer than eight months was significantly less than the percentage for students working off campus (4 percent versus 11 percent). However, once the number of hours worked and other variables were controlled for, the percentages were virtually the same (10 percent). This may be because students who work on campus are much more likely to work 15 or fewer hours than students who work off campus, and once work intensity is held constant, the positive effect of working on campus disappears. It is also possible that the effect of working on campus may be more apparent when determining which students return to school the following year. If working on campus enhances student engagement with the institution, it is possible that students who work on campus are more likely to return to school the following year than those who do not. Because of the cross-sectional nature of the data, this phenomenon cannot be taken into account in the current analysis. However, in 1998, the first follow-up of the Beginning Postsecondary Students (BPS) longitudinal cohort of the NPSAS:96 survey will be available for analysis, at which time this relationship can be further investigated.

SUMMARY AND CONCLUSIONS

This study focused on the extent to which undergraduates worked while they were enrolled in 1995-96. Unlike earlier studies on student employment, the analysis distinguished between students who worked primarily to pay for their education (Students Who Work) and those who had established employment that they combined with postsecondary study (Employees Who

³²S. Cuccaro-Alamin and S. Choy, *Postsecondary Financing Strategies*.

Study). For undergraduates who identify themselves as Students Who Work, the purpose of work is to help them achieve their educational goals, and for these students, the impact of work on their academic program can be more directly assessed. This study focused primarily on these undergraduates. Students Who Work made up about one-half of the undergraduate population, and they were more likely to be dependent, enrolled in a 4-year institution, and attending full time than Employees Who Study.

Students Who Work reported working an average of 25 hours per week. They were relatively evenly distributed across the work spectrum, with similar proportions reporting that they worked full time as working 15 or fewer hours—about one in four in each group. Working intensity was associated with where students were enrolled and whether they attended full time or part time. Students in 4-year institutions or students attending full time (regardless of where they were enrolled) were more likely to report working 15 or fewer hours and less likely to report working 35 or more hours than their counterparts enrolled in 2-year institutions or those attending part time.

How much students worked was strongly related to how often they reported that work limited their schedule or negatively affected their performance. Students working 15 or fewer hours were much less likely than students working more hours to report that work limited their class choices, their class schedules, the number of classes they could take, or access to the library. In fact, as the number of hours worked while enrolled increased, the likelihood of students reporting such limitations rose. The same was also true for the likelihood of dependent students reporting that work had a negative effect on their academic performance. Overall, the results indicated that more than one in four Students Who Work felt that work adversely affected their academic program.

In addition to examining the relationship between work intensity and student-reported effects, the study also analyzed the relationship between work intensity and the persistence of students in 1995-96. It was limited to undergraduates meeting the following criteria: Students Who Work, enrolled in the fall of 1995, had a bachelor's or associate's degree objective, and did not attain their degree in 1995-96. Whether or not these students enrolled for fewer than eight months was the outcome measured. A clear relationship between length of enrollment and working full time was found when compared with working 15 or fewer hours. This was apparent for both first-year and continuing students. One in five first-year students working full time did not attend for a full year, compared with one in twenty among those working 15 or fewer hours.

Even when controlling for related factors such as attendance status, income, and institution type, students who worked full time had lower persistence than those who worked 1-15 hours.

Given the relationships between work intensity and persistence, it is important to understand the relationship between working and borrowing, especially if borrowing enables a student to work less. In this study, there was some indication that students may substitute working for borrowing. Students who reported working 15 or fewer hours were far more likely to borrow (47 percent versus 26 percent) and also borrowed more on average (\$4,344 versus \$3,810) than their counterparts working full time. The differences in the proportions working 15 or fewer hours versus 35 or more hours were also found for students in either public 4-year institutions or private, not-for-profit 4-year institutions.

Students who work long hours have more limited time not only for studying but also for fully integrating themselves into campus life. In a study of college retention, Astin reported that “the largest negative effect on retention is working full time as a student.”³³ While borrowing results in debt that must be repaid when students finish their postsecondary education, choosing to work intensively in lieu of any borrowing may increase a student’s chance of not finishing his or her degree. In fact, based on the results of this study, it appears that borrowing enough to reduce the number of hours a student needs to work to no more than 15 hours per week may increase a student’s chances of completing her or his degree.

³³A. Astin, *What Matters in College?* (San Francisco: Jossey-Bass, 1993), 196.

TABLE COMPENDIUM

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SECTION 1: SUPPLEMENTAL TABLES ABOUT WORK

- About 79 percent of 1995-96 undergraduates worked while they were enrolled in postsecondary education (table 1.1).
- Among undergraduates who worked while they were enrolled, almost two-thirds (63 percent) identified themselves as students who worked primarily to pay for their education; the remaining working undergraduates identified themselves primarily as employees who were also enrolled in postsecondary education (table 1.2).
- Among undergraduates who worked while enrolled, 91 percent reported working either all the weeks they were enrolled (69 percent) or most of the weeks they were enrolled (22 percent; table 1.3).
- In 1995-96, about one in ten (11 percent) undergraduates reported participating in an apprenticeship, internship, or cooperative education program, ranging from about 5 percent for first-year beginning students to 26 percent of seniors (table 1.4).
- Undergraduates in 2-year institutions were less likely to have participated in internships than those in less-than-2-year or 4-year institutions (3 percent versus 8 percent and 12 percent; table 1.4).

Table 1.1—Percentage distribution of undergraduates according to the average hours worked per week while enrolled: 1995–96

	Did not work	1–15 hours	16–20 hours	21–34 hours	35 or more hours
Total	21.2	13.2	12.4	16.7	36.4
Level of institution					
Less-than-2-year	42.0	5.9	10.0	15.6	26.5
2-year	17.1	6.7	10.2	16.7	49.3
4-year	23.5	20.2	14.7	16.5	25.1
More than one institution	21.0	16.5	14.4	19.5	28.7
Control of institution*					
Public	19.8	11.3	12.6	17.6	38.9
Private, not-for-profit	22.7	24.2	11.8	11.9	29.4
Private, for-profit	36.9	5.5	10.6	15.8	31.2
Institution type*					
Public					
Less-than-2-year	33.0	5.9	11.3	19.9	30.1
2-year	16.3	6.7	10.1	16.6	50.4
4-year nondoctorate-granting	21.9	15.1	15.3	20.3	27.4
4-year doctorate-granting	25.8	20.0	16.7	17.8	19.7
Private, not-for-profit					
Less-than-4-year	28.3	10.6	10.6	14.7	35.8
4-year nondoctorate-granting	20.7	24.0	11.6	12.1	31.7
4-year doctorate-granting	25.2	28.3	12.6	10.8	23.2
Private, for-profit	36.9	5.5	10.6	15.8	31.2
Class level					
First-year beginning	30.2	15.2	13.2	17.5	23.9
Other first year	18.0	8.4	8.6	16.0	49.0
Second year	19.6	12.5	13.8	14.9	39.2
Third year	19.3	19.3	15.7	17.4	28.4
Fourth or fifth year	18.5	19.2	16.9	19.1	26.3
Unclassified	17.7	5.3	6.1	17.4	53.5
Attendance intensity					
Exclusively full-time	29.0	19.0	15.2	18.3	18.5
Mixed full-time and part-time	19.5	13.7	16.0	19.3	31.5
Exclusively part-time	11.3	5.2	6.6	13.0	64.0
Attendance status					
Full-time, full-year	27.4	22.6	17.2	18.5	14.4
Full-time, part-year	30.2	8.3	11.6	18.5	31.4
Part-time, full-year	13.7	8.2	9.2	16.2	52.6
Part-time, part-year	13.0	4.7	7.9	12.7	61.8

Table 1.1—Percentage distribution of undergraduates according to the average hours worked per week while enrolled: 1995–96—Continued

	Did not work	1–15 hours	16–20 hours	21–34 hours	35 or more hours
Undergraduate program					
Certificate	26.4	7.4	9.1	15.0	42.1
Associate's degree	17.7	7.9	11.6	17.5	45.4
Bachelor's degree	23.7	21.1	15.2	17.2	22.9
Nondegree program	12.8	2.9	3.9	10.5	70.0
Gender					
Male	19.6	11.6	12.1	17.8	39.0
Female	22.5	14.5	12.8	15.9	34.4
Race-ethnicity					
White, non-Hispanic	20.4	13.3	12.6	17.5	36.2
Black, non-Hispanic	19.9	10.7	11.1	15.3	43.0
Hispanic	19.4	10.8	13.7	14.2	41.9
Asian/Pacific Islander	34.7	22.3	12.6	11.7	18.8
American Indian/Alaskan Native	29.9	11.9	7.4	29.0	21.9
Dependency status					
Dependent	22.3	19.8	16.9	21.0	20.0
Independent	20.1	6.9	8.2	12.6	52.2
No dependents, unmarried	16.3	7.4	9.3	14.3	52.8
No dependents, married	21.9	7.8	10.4	15.2	44.8
With dependents	22.0	6.2	6.5	10.4	54.9
Age as of 12/31/95					
18 years or younger	29.6	20.2	15.7	19.4	15.1
19–23 years	21.0	18.3	17.0	21.4	22.3
24–29 years	16.2	8.4	8.1	14.1	53.2
30–39 years	20.1	7.4	6.6	9.7	56.3
40 years or older	23.6	3.1	6.7	10.0	56.8
Dependency and income level in 1994					
Dependent					
Less than \$20,000	25.5	19.6	17.7	21.6	15.6
\$20,000–39,999	20.3	18.1	16.7	22.7	22.3
\$40,000–59,999	17.6	20.1	17.7	22.0	22.6
\$60,000–79,999	22.1	19.4	17.0	18.8	22.7
\$80,000–99,999	23.6	21.4	15.6	20.4	19.0
\$100,000 or more	30.3	22.4	15.2	19.0	13.2
Independent					
Less than \$10,000	29.9	12.8	13.1	17.5	26.8
\$10,000–19,999	14.8	5.6	7.8	15.1	56.7
\$20,000–29,999	21.4	3.9	8.7	8.3	57.8
\$30,000–49,999	15.6	4.8	4.4	11.1	64.2
\$50,000 or more	16.4	5.0	5.2	7.8	65.7

Table 1.1—Percentage distribution of undergraduates according to the average hours worked per week while enrolled: 1995–96—Continued

	Did not work	1–15 hours	16–20 hours	21–34 hours	35 or more hours
Marital status					
Not married	20.8	15.4	14.3	18.3	31.3
Married	21.9	6.7	7.2	11.5	52.7
Separated	29.5	6.4	4.3	16.0	43.8
Single parent					
No	21.2	14.0	12.8	17.3	34.7
Yes	21.0	6.3	9.1	11.3	52.3
Number of dependents					
None	20.9	15.5	14.4	18.8	30.5
One or more	22.0	6.2	6.5	10.4	54.9
Parents' education					
Less than high school diploma	26.0	10.8	11.0	12.6	39.7
High school diploma or equivalent	20.1	11.0	10.3	16.4	42.3
Some postsecondary education	16.3	12.4	13.0	20.8	37.6
Bachelor's degree or higher	23.3	17.9	14.9	17.2	26.7
Disability status					
No	20.3	13.3	12.7	16.7	36.9
Yes	35.2	11.5	8.2	17.8	27.3
Primary role if working while enrolled					
Student working to meet expenses	†	25.3	21.8	27.0	26.0
Employee enrolled in school	†	3.5	5.8	11.8	78.9

†Not applicable.

*Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.2—Among undergraduates who worked while enrolled,¹ the percentage according to how they defined their primary role: 1995–96

	Student working to meet expenses	Employee enrolled in school
Total	63.2	36.8
Level of institution		
Less-than-2-year	51.1	48.9
2-year	50.5	49.5
4-year	76.4	23.6
More than one institution	75.6	24.4
Control of institution ²		
Public	61.0	39.0
Private, not-for-profit	71.6	28.4
Private, for-profit	56.1	43.9
Institution type ²		
Public		
Less-than-2-year	47.0	53.0
2-year	50.0	50.1
4-year nondoctorate-granting	74.1	25.9
4-year doctorate-granting	81.9	18.1
Private, not-for-profit		
Less-than-4-year	54.8	45.2
4-year nondoctorate-granting	70.2	29.8
4-year doctorate-granting	78.8	21.2
Private, for-profit	56.1	43.9
Class level		
First-year beginning	71.1	28.9
Other first year	48.3	51.7
Second year	66.3	33.7
Third year	77.1	22.9
Fourth or fifth year	78.1	21.9
Unclassified	33.0	67.0
Attendance intensity		
Exclusively full-time	83.1	17.0
Mixed full-time and part-time	77.2	22.8
Exclusively part-time	33.3	66.7
Attendance status		
Full-time, full-year	89.5	10.6
Full-time, part-year	65.7	34.4
Part-time, full-year	50.6	49.4
Part-time, part-year	34.3	65.7

Table 1.2—Among undergraduates who worked while enrolled,¹ the percentage according to how they defined their primary role: 1995–96—Continued

	Student working to meet expenses	Employee enrolled in school
Undergraduate program		
Certificate	47.0	53.0
Associate's degree	55.6	44.5
Bachelor's degree	79.8	20.2
Nondegree program	25.1	74.9
Gender		
Male	64.7	35.3
Female	61.9	38.1
Race-ethnicity		
White, non-Hispanic	63.4	36.6
Black, non-Hispanic	57.1	42.9
Hispanic	63.6	36.4
Asian/Pacific Islander	77.4	22.6
American Indian/Alaskan Native	40.5	59.5
Dependency status		
Dependent	86.9	13.1
Independent	40.8	59.2
No dependents, unmarried	48.6	51.4
No dependents, married	39.4	60.6
With dependents	35.7	64.3
Age as of 12/31/95		
18 years or younger	85.4	14.7
19–23 years	84.8	15.2
24–29 years	51.6	48.4
30–39 years	33.3	66.7
40 years or older	19.6	80.4
Dependency and income level in 1994		
Dependent		
Less than \$20,000	84.5	15.5
\$20,000–39,999	86.8	13.2
\$40,000–59,999	86.5	13.5
\$60,000–79,999	87.3	12.7
\$80,000–99,999	84.8	15.2
\$100,000 or more	92.1	7.9
Independent		
Less than \$10,000	71.9	28.2
\$10,000–19,999	47.5	52.5
\$20,000–29,999	37.2	62.8
\$30,000–49,999	24.2	75.8
\$50,000 or more	18.1	81.9

Table 1.2—Among undergraduates who worked while enrolled,¹ the percentage according to how they defined their primary role: 1995–96—Continued

	Student working to meet expenses	Employee enrolled in school
Marital status		
Not married	72.5	27.5
Married	33.4	66.7
Separated	48.7	51.4
Single parent		
No	65.6	34.4
Yes	41.9	58.1
Number of dependents		
None	71.9	28.1
One or more	35.7	64.3
Parents' education		
Less than high school diploma	46.4	53.6
High school diploma or equivalent	52.8	47.2
Some postsecondary education	67.2	32.8
Bachelor's degree or higher	75.7	24.3
Disability status³		
No	63.3	36.7
Yes	63.6	36.4
Average hours worked while enrolled		
1–15 hours	92.5	7.5
16–20 hours	86.6	13.5
21–34 hours	79.7	20.3
35 hours or more	36.1	63.9

¹Represents about 79 percent of undergraduates.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.3—Among undergraduates who worked while enrolled,¹ the percentage distribution according to the number of weeks they worked during enrollment: 1995–96

	Weeks employed while enrolled			
	Every week	Most weeks	About half the weeks	Less than half the weeks
Total	69.2	22.0	3.5	5.3
Level of institution				
Less-than-2-year	61.7	23.5	4.4	10.5
2-year	77.5	16.8	2.7	3.0
4-year	61.4	27.0	4.3	7.4
More than one institution	63.1	27.1	3.4	6.5
Control of institution ²				
Public	71.2	20.7	3.3	4.8
Private, not-for-profit	62.4	26.7	4.2	6.6
Private, for-profit	66.2	21.2	4.3	8.4
Institution type ²				
Public				
Less-than-2-year	61.8	23.4	4.2	10.6
2-year	77.9	16.7	2.6	2.8
4-year nondoctorate-granting	65.3	23.6	3.9	7.2
4-year doctorate-granting	57.9	29.3	4.6	8.2
Private, not-for-profit				
Less-than-4-year	72.8	16.8	3.8	6.7
4-year nondoctorate-granting	65.1	25.0	4.2	5.7
4-year doctorate-granting	54.2	33.0	4.4	8.5
Private, for-profit	66.2	21.2	4.3	8.4
Class level				
First-year beginning	60.6	25.3	4.9	9.2
Other first year	74.7	19.2	2.5	3.5
Second year	72.7	19.8	3.4	4.1
Third year	67.5	23.5	3.3	5.7
Fourth or fifth year	62.6	27.6	4.0	5.9
Unclassified	77.8	16.5	2.4	3.3
Attendance intensity				
Exclusively full-time	56.0	30.7	5.3	8.0
Mixed full-time and part-time	66.6	23.4	4.0	6.0
Exclusively part-time	85.6	11.3	1.1	2.0
Attendance status				
Full-time, full-year	53.8	32.3	5.2	8.6
Full-time, part-year	64.2	25.6	4.1	6.2
Part-time, full-year	79.3	15.4	2.6	2.7
Part-time, part-year	84.5	11.5	1.2	2.8

Table 1.3—Among undergraduates who worked while enrolled,¹ the percentage distribution according to the number of weeks they worked during enrollment: 1995–96—Continued

	Weeks employed while enrolled			
	Every week	Most weeks	About half the weeks	Less than half the weeks
Undergraduate program				
Certificate	71.2	18.7	4.6	5.5
Associate's degree	75.7	18.5	2.5	3.3
Bachelor's degree	60.0	27.9	4.3	7.7
Nondegree program	87.6	8.8	1.3	2.2
Gender				
Male	66.6	24.2	3.9	5.3
Female	71.4	20.2	3.1	5.3
Race—ethnicity				
White, non-Hispanic	70.0	21.2	3.5	5.4
Black, non-Hispanic	67.3	24.8	2.2	5.6
Hispanic	73.3	18.8	4.0	3.9
Asian/Pacific Islander	58.1	29.9	5.6	6.4
American Indian/Alaskan Native	42.9	48.4	2.1	6.6
Dependency status				
Dependent	59.0	30.1	4.2	6.8
Independent	78.9	14.4	2.8	4.0
No dependents, unmarried	78.6	14.0	3.9	3.5
No dependents, married	77.6	15.7	2.7	4.1
With dependents	79.6	14.2	2.0	4.3
Age as of 12/31/95				
18 years or younger	54.9	29.8	5.0	10.3
19–23 years	61.0	29.2	4.0	5.8
24–29 years	77.4	14.2	3.9	4.5
30–39 years	80.8	12.8	2.4	4.0
40 years or older	83.8	12.7	1.0	2.5
Dependency and income level in 1994				
Dependent				
Less than \$20,000	55.1	33.6	4.5	6.7
\$20,000–39,999	61.4	28.9	4.3	5.4
\$40,000–59,999	61.3	28.2	3.6	6.9
\$60,000–79,999	60.3	28.6	3.7	7.4
\$80,000–99,999	61.3	26.0	5.1	7.6
\$100,000 or more	50.3	36.9	4.8	8.0
Independent				
Less than \$10,000	63.0	25.4	5.2	6.3
\$10,000–19,999	79.5	12.5	3.3	4.8
\$20,000–29,999	84.0	11.1	2.1	2.8
\$30,000–49,999	85.3	10.2	1.4	3.1
\$50,000 or more	85.4	11.1	1.5	2.1

Table 1.3—Among undergraduates who worked while enrolled,¹ the percentage distribution according to the number of weeks they worked during enrollment: 1995–96—Continued

	Weeks employed while enrolled			
	Every week	Most weeks	About half the weeks	Less than half the weeks
Marital status				
Not married	65.4	25.0	3.9	5.8
Married	81.5	12.6	1.9	4.0
Separated	75.2	16.0	5.9	2.9
Single parent				
No	68.7	22.4	3.6	5.4
Yes	74.2	18.9	2.3	4.7
Number of dependents				
None	65.9	24.5	3.9	5.7
One or more	79.6	14.2	2.0	4.3
Parents' education				
Less than high school diploma	77.9	16.0	1.8	4.2
High school diploma or equivalent	73.4	18.3	3.6	4.7
Some postsecondary education	69.5	22.5	2.4	5.6
Bachelor's degree or higher	63.0	26.8	4.3	6.0
Disability status				
No	69.2	22.1	3.5	5.2
Yes	67.8	19.8	3.8	8.7
Primary role				
Student working to meet expenses	59.2	28.9	4.8	7.2
Employee enrolled in school	86.5	10.3	1.2	2.0
Average hours worked while enrolled				
1–15 hours	42.7	37.2	7.5	12.6
16–20 hours	55.3	32.6	5.1	7.0
21–34 hours	63.2	29.7	3.3	3.9
35 hours or more	87.1	8.9	1.5	2.5

¹About 79 percent worked while enrolled.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 1.4—Percentage of undergraduates who participated in an apprenticeship, internship, or cooperative education program: 1995–96

	Participated in any of the three	Apprentice- ship	Internship	Cooperative education
Total	11.1	1.5	7.8	2.4
Level of institution				
Less-than-2-year	11.9	3.8	7.9	1.0
2-year	6.9	2.2	3.1	2.0
4-year	14.9	0.7	12.4	2.8
More than one institution	14.2	0.8	9.8	4.6
Control of institution*				
Public	9.4	1.6	6.1	2.2
Private, not-for-profit	18.2	1.5	15.3	2.9
Private, for-profit	11.1	1.2	8.9	1.6
Institution type*				
Public				
Less-than-2-year	13.8	8.0	5.8	1.2
2-year	6.6	2.2	2.7	2.0
4-year nondoctorate-granting	11.1	0.6	9.0	2.0
4-year doctorate-granting	14.7	0.4	12.1	3.1
Private, not-for-profit				
Less-than-4-year	10.7	5.6	4.8	1.2
4-year nondoctorate-granting	17.7	0.8	15.4	2.4
4-year doctorate-granting	21.2	1.7	17.6	4.3
Private, for-profit				
Less-than-4-year	11.1	1.2	8.9	1.6
Class level				
First-year beginning	5.2	1.0	3.1	1.5
Other first year	7.6	2.4	3.0	2.6
Second year	10.1	1.7	6.7	2.3
Third year	16.3	0.5	14.1	2.7
Fourth or fifth year	26.0	1.1	22.8	4.5
Unclassified	7.1	1.6	4.8	1.0
Attendance intensity				
Exclusively full-time	12.9	0.9	10.3	2.5
Mixed full-time and part-time	14.8	1.3	10.7	4.0
Exclusively part-time	6.7	2.4	3.1	1.6
Attendance status				
Full-time, full-year	14.8	0.7	12.1	3.0
Full-time, part-year	9.6	1.3	6.4	2.5
Part-time, full-year	10.5	2.7	6.1	2.4
Part-time, part-year	5.8	1.7	2.9	1.5

Table 1.4—Percentage of undergraduates who participated in an apprenticeship, internship, or cooperative education program: 1995–96—Continued

	Participated in any of the three	Apprentice- ship	Internship	Cooperative education
Undergraduate program				
Certificate	13.5	6.5	6.5	1.7
Associate's degree	6.8	1.1	4.0	2.1
Bachelor's degree	14.8	0.6	12.4	2.7
Nondegree program	7.7	0.4	1.7	5.8
Gender				
Male	11.0	2.4	6.9	2.4
Female	11.2	0.8	8.6	2.4
Race-ethnicity				
White, non-Hispanic	11.2	1.4	8.0	2.6
Black, non-Hispanic	9.0	0.8	6.9	1.6
Hispanic	10.8	2.7	7.3	1.6
Asian/Pacific Islander	12.9	0.4	10.1	3.2
American Indian/Alaskan Native	27.9	20.0	5.1	7.8
Dependency status				
Dependent	13.0	1.2	10.0	2.6
Independent	9.2	1.9	5.5	2.3
No dependents, unmarried	11.3	2.7	6.9	2.5
No dependents, married	8.1	2.3	5.0	1.3
With dependents	8.0	1.2	4.8	2.5
Age as of 12/31/95				
18 years or younger	5.4	0.7	3.2	1.8
19–23 years	14.2	1.3	11.1	2.7
24–29 years	10.3	2.1	6.8	2.1
30–39 years	7.7	0.8	5.5	1.8
40 years or older	8.8	3.5	2.9	3.2
Dependency and income level in 1994				
Dependent				
Less than \$20,000	10.7	0.8	8.8	1.6
\$20,000–39,999	11.5	0.8	8.8	2.7
\$40,000–59,999	13.0	1.0	10.2	2.5
\$60,000–79,999	13.2	2.4	9.0	2.8
\$80,000–99,999	13.4	0.7	10.0	3.7
\$100,000 or more	17.8	1.0	15.3	2.8
Independent				
Less than \$10,000	12.2	1.1	9.3	2.6
\$10,000–19,999	12.0	4.1	6.0	2.9
\$20,000–29,999	8.1	1.4	4.5	2.6
\$30,000–49,999	6.3	0.9	3.5	2.3
\$50,000 or more	6.1	1.9	3.6	1.0

Table 1.4—Percentage of undergraduates who participated in an apprenticeship, internship, or cooperative education program: 1995–96—Continued

	Participated in any of the three	Apprentice- ship	Internship	Cooperative education
Marital status				
Not married	12.0	1.5	8.8	2.5
Married	8.3	1.8	4.7	2.4
Separated	4.7	0.5	2.2	2.3
Single parent				
No	11.4	1.6	8.1	2.5
Yes	7.6	1.1	5.4	1.6
Number of dependents				
None	12.0	1.6	8.7	2.4
One or more	8.0	1.2	4.8	2.5
Parents' education				
Less than high school diploma	6.9	0.6	4.4	2.5
High school diploma or equivalent	10.9	2.4	7.2	2.0
Some postsecondary education	9.6	0.9	6.3	2.9
Bachelor's degree or higher	13.0	1.2	10.1	2.6
Disability status				
No	10.8	1.3	7.8	2.4
Yes	16.8	5.4	10.1	3.2
Primary role if working while enrolled				
Student working to meet expenses	13.7	1.4	10.6	2.6
Employee enrolled in school	6.5	2.0	2.9	2.0
Average hours worked while enrolled				
Did not work	11.6	0.5	9.2	2.6
1–15 hours	16.7	2.1	13.2	2.7
16–20 hours	12.6	0.7	10.8	1.6
21–34 hours	12.1	1.7	8.5	2.8
35 hours or more	7.8	1.7	4.2	2.3

*Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

SECTION 2: ENROLLMENT AND ATTENDANCE

INSTITUTION TYPE

- In 1995-96, about the same proportions of undergraduates were enrolled in 4-year institutions as were enrolled in 2-year institutions (45 percent and 46 percent, respectively; table 2.1).
- Younger undergraduates were more likely to be enrolled in 4-year institutions than older students, who tended to be enrolled in 2-year institutions. For example, 56 percent of undergraduates aged 19-23 were enrolled in 4-year institutions, compared with 27 percent of students aged 40 or older; in contrast, 64 percent of students aged 40 or older were enrolled in 2-year institutions, compared with 36 percent of students aged 19-23 (table 2.1).
- Although similar proportions of male and female undergraduates attended 2-year and less-than-2-year institutions, men were more likely than women to attend 4-year institutions (47 percent versus 44 percent; table 2.1).
- Black, non-Hispanic and Hispanic undergraduates were less likely than their white, non-Hispanic or Asian/Pacific Islander counterparts to attend 4-year institutions. About 38 percent of black, non-Hispanic and 35 percent of Hispanic students attended 4-year institutions, compared with 47 percent of white, non-Hispanic and 53 percent of Asian/Pacific Islander students. Conversely, black and Hispanic students were more likely to attend less-than-2-year institutions (8 percent) than white or Asian/Pacific Islander students (3 percent; table 2.1).
- In 1995-96, three-quarters of all undergraduates were enrolled in public institutions; 16 percent were enrolled in private, not-for-profit institutions; and 5 percent attended private, for-profit institutions. About 5 percent of undergraduates attended more than one institution (either simultaneously or consecutively; table 2.2).
- Racial-ethnic differences (also related to differences in income level as discussed on page 79) were found relative to institution control: black, non-Hispanic and Hispanic students attended private, for-profit institutions in higher proportions than white, non-Hispanic or Asian/Pacific Islander students (9 percent and 10 percent of black and Hispanic students versus 4 percent for either white or Asian students; table 2.2).
- In 1995-96, about 43 percent of undergraduates attended public 2-year institutions; 18 percent attended doctorate-granting and 12 percent attended nondoctorate-granting public 4-year colleges and universities; and 5 percent of undergraduates attended doc-

torate-granting and 10 percent attended nondoctorate-granting private, not-for-profit 4-year institutions (table 2.3).

- Students under 24 were much more likely than students 24 or older to be enrolled in public 4-year doctorate-granting institutions. For example, 22 percent of students aged 18 or younger were enrolled in public 4-year doctorate-granting institutions, compared with 15 percent of students aged 24-29. Half or more of students 24 and older, on the other hand, were enrolled in public 2-year institutions. About 50 percent of students 24-29 were enrolled in public 2-year institutions, compared with 38 percent of students under 19 (table 2.3).

ENROLLMENT INTENSITY

- About 16 percent of 1995-96 undergraduates were enrolled in postsecondary education for the first time (first-year beginning students; table 2.4).
- About 23 percent of students attending exclusively full time were first-year beginning students, compared with 9 percent attending exclusively part time and 12 percent with mixed full-time, part-time attendance (table 2.4).
- Including those who attended only one term, in 1996, undergraduates were more likely to attend a postsecondary institution full time than part time. About 45 percent of students were attending school exclusively full time, compared with 36 percent of students attending exclusively part time and 19 percent of students with mixed enrollment intensity (table 2.5a).

ENROLLMENT CONSIDERATIONS

- Approximately 20 percent of undergraduates reported that they had considered the graduation rate when choosing their institution. Students enrolled in 4-year and 2-year public or private, not-for-profit institutions were asked if they had considered the crime rate when making their decision to attend, and about 14 percent reported having done so (table 2.6).

Table 2.1—Percentage distribution of undergraduates according to level of institution: 1995–96

	Level of institution			More than one institution
	Less-than-2-year	2-year	4-year	
Total	4.2	46.3	45.0	4.5
Control of institution ¹				
Public	1.6	57.8	40.6	†
Private, not-for-profit	1.4	6.9	91.7	†
Private, for-profit	51.4	37.6	11.0	†
Class level ²				
First-year beginning	8.0	46.8	42.1	3.2
Other first year	5.8	68.5	20.5	5.2
Second year	0.4	56.2	37.7	5.7
Third year	†	4.0	91.6	4.4
Fourth or fifth year	†	0.6	96.8	2.7
Unclassified	18.5	56.8	20.9	3.9
Attendance intensity				
Exclusively full-time	7.4	29.4	60.5	2.7
Mixed full-time and part-time	0.9	42.5	46.0	10.6
Exclusively part-time	1.8	70.3	26.4	1.6
Attendance status				
Full-time, full-year	3.9	22.0	67.9	6.3
Full-time, part-year	14.1	48.0	35.8	2.2
Part-time, full-year	1.3	59.6	33.1	5.9
Part-time, part-year	1.6	70.7	25.9	1.9
Undergraduate program ²				
Certificate	34.1	51.2	10.8	3.9
Associate's degree	†	89.7	4.8	5.6
Bachelor's degree	†	†	96.5	3.5
Nondegree program	0.5	51.6	41.7	6.2
Gender				
Male	3.6	45.3	47.1	4.0
Female	4.6	47.0	43.5	5.0
Race-ethnicity				
White, non-Hispanic	3.1	45.6	47.1	4.2
Black, non-Hispanic	7.8	49.1	37.9	5.1
Hispanic	7.7	51.4	35.1	5.8
Asian/Pacific Islander	3.4	38.4	53.3	5.0
American Indian/Alaskan Native	3.8	58.8	34.1	3.3

Table 2.1—Percentage distribution of undergraduates according to level of institution: 1995–96—Continued

	Level of institution			More than one institution
	Less-than-2-year	2-year	4-year	
Dependency status				
Dependent	2.0	35.2	57.8	5.0
Independent	6.2	56.9	32.7	4.1
No dependents, unmarried	4.6	51.5	40.1	3.9
No dependents, married	4.7	59.1	33.2	3.0
With dependents	8.0	60.1	27.3	4.6
Age as of 12/31/95				
18 years or younger	3.1	39.9	53.2	3.8
19–23 years	2.9	35.9	55.8	5.4
24–29 years	4.6	53.8	37.7	3.9
30–39 years	6.8	57.7	31.1	4.4
40 years or older	6.0	64.3	26.8	2.9
Dependency and income level in 1994				
Dependent				
Less than \$20,000	3.8	36.9	53.3	6.0
\$20,000–39,999	2.3	39.2	53.3	5.2
\$40,000–59,999	1.7	37.8	56.0	4.5
\$60,000–79,999	1.1	34.0	60.2	4.8
\$80,000–99,999	1.5	30.9	63.0	4.6
\$100,000 or more	0.7	23.6	71.4	4.4
Independent				
Less than \$10,000	9.0	49.1	35.6	6.3
\$10,000–19,999	6.6	59.7	30.2	3.4
\$20,000–29,999	5.2	62.5	29.3	3.0
\$30,000–49,999	4.6	60.1	31.8	3.6
\$50,000 or more	3.4	58.1	36.0	2.6
Marital status				
Not married	3.5	42.7	49.1	4.7
Married	5.9	58.0	32.3	3.8
Separated	11.0	63.2	21.3	4.5
Single parent				
No	3.6	44.2	47.7	4.5
Yes	8.9	62.8	23.6	4.8
Number of dependents				
None	2.9	41.8	50.8	4.5
One or more	8.0	60.1	27.3	4.6

Table 2.1—Percentage distribution of undergraduates according to level of institution: 1995–96—Continued

	Level of institution			More than one institution
	Less-than-2-year	2-year	4-year	
Parents' education³				
Less than high school diploma	7.7	60.5	25.6	6.3
High school diploma or equivalent	5.2	50.2	39.1	5.5
Some postsecondary education	3.5	50.3	40.8	5.4
Bachelor's degree or higher	1.8	34.1	57.7	6.4
Disability status³				
No	3.9	45.6	45.0	5.5
Yes	6.5	49.0	37.7	6.8
Primary role if working while enrolled³				
Student working to meet expenses	2.4	38.3	52.2	7.1
Employee enrolled in school	3.9	64.4	27.7	3.9
Average hours worked while enrolled				
Did not work	8.0	37.0	49.5	5.5
1–15 hours	1.8	23.3	68.0	6.9
16–20 hours	3.3	37.6	52.8	6.4
21–34 hours	3.8	45.7	44.0	6.5
35 hours or more	3.0	62.0	30.7	4.4

† Not applicable.

¹For those enrolled in one institution.

²Refers to NPSAS institution only.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.2—Percentage distribution of undergraduates according to control of institution: 1995–96

	Control of institution			More than one institution
	Public	Private, not-for-profit	Private, for-profit	
Total	74.7	15.5	5.3	4.5
Level of institution ¹				
Less-than-2-year	29.1	5.3	65.6	†
2-year	93.4	2.3	4.3	†
4-year	67.2	31.5	1.3	†
Class level ²				
First-year beginning	71.3	16.0	9.5	3.2
Other first year	78.1	9.4	7.3	5.2
Second year	78.4	13.2	2.7	5.7
Third year	67.8	26.8	1.0	4.4
Fourth or fifth year	68.9	27.9	0.5	2.7
Unclassified	75.6	8.3	12.3	3.9
Attendance intensity ²				
Exclusively full-time	65.8	22.4	9.1	2.7
Mixed full-time and part-time	76.0	11.7	1.8	10.6
Exclusively part-time	87.0	8.9	2.6	1.6
Attendance status ²				
Full-time, full-year	65.0	23.8	5.0	6.3
Full-time, part-year	67.4	13.5	16.9	2.2
Part-time, full-year	81.8	10.0	2.2	5.9
Part-time, part-year	87.1	8.6	2.5	1.9
Undergraduate program ²				
Certificate	59.0	9.3	27.8	3.9
Associate's degree	87.7	3.2	3.5	5.6
Bachelor's degree	65.4	30.1	0.9	3.5
Nondegree program	81.2	11.4	1.2	6.2
Gender				
Male	76.0	15.5	4.6	4.0
Female	73.7	15.4	5.9	5.0
Race-ethnicity				
White, non-Hispanic	76.2	15.4	4.2	4.2
Black, non-Hispanic	70.9	15.5	8.5	5.1
Hispanic	70.4	14.3	9.5	5.8
Asian/Pacific Islander	72.0	18.6	4.4	5.0
American Indian/Alaskan Native	81.7	11.0	4.0	3.3

Table 2.2—Percentage distribution of undergraduates according to control of institution: 1995–96
—Continued

	Control of institution			More than one institution
	Public	Private, not-for-profit	Private, for-profit	
Dependency status				
Dependent	72.4	19.5	3.1	5.0
Independent	76.9	11.6	7.4	4.1
No dependents, unmarried	77.7	12.5	5.9	3.9
No dependents, married	80.9	11.4	4.7	3.0
With dependents	74.9	11.0	9.5	4.6
Age as of 12/31/95				
18 years or younger	71.8	20.1	4.3	3.8
19–23 years	72.0	18.3	4.3	5.4
24–29 years	78.9	10.8	6.3	3.9
30–39 years	75.3	12.9	7.5	4.4
40 years or older	80.2	11.4	5.5	2.9
Dependency and income level in 1994				
Dependent				
Less than \$20,000	69.8	18.5	5.7	6.0
\$20,000–\$39,999	74.2	17.2	3.4	5.2
\$40,000–\$59,999	75.7	17.3	2.5	4.5
\$60,000–\$79,999	73.2	20.0	2.1	4.8
\$80,000–\$99,999	70.0	22.9	2.5	4.6
\$100,000 or more	66.9	27.2	1.6	4.4
Independent				
Less than \$10,000	71.5	11.0	11.2	6.3
\$10,000–19,999	78.4	10.3	8.0	3.4
\$20,000–29,999	80.5	10.7	5.8	3.0
\$30,000–49,999	79.1	12.7	4.7	3.6
\$50,000 or more	79.1	14.5	3.8	2.6
Marital status				
Not married	74.1	16.4	4.8	4.7
Married	77.2	12.5	6.5	3.8
Separated	71.5	9.3	14.7	4.5
Single parent				
No	74.5	16.3	4.7	4.5
Yes	76.0	8.8	10.4	4.8
Number of dependents				
None	74.6	16.9	4.0	4.5
One or more	74.9	11.0	9.5	4.6

Table 2.2—Percentage distribution of undergraduates according to control of institution: 1995–96
—Continued

	Control of institution			More than one institution
	Public	Private, not-for-profit	Private, for-profit	
Parents' education³				
Less than high school diploma	75.3	10.3	8.1	6.3
High school diploma or equivalent	72.9	14.7	6.8	5.5
Some postsecondary education	79.0	11.2	4.5	5.4
Bachelor's degree or higher	72.1	18.8	2.7	6.4
Disability status³				
No	74.1	15.3	5.1	5.5
Yes	70.8	15.5	6.9	6.8
Primary role if working while enrolled³				
Student working to meet expenses	72.6	16.7	3.6	7.1
Employee enrolled in school	79.8	11.4	4.9	3.9
Average hours worked while enrolled				
Did not work	69.1	16.4	9.1	5.5
1–15 hours	62.9	28.0	2.2	6.9
16–20 hours	74.6	14.6	4.5	6.4
21–34 hours	77.7	10.9	4.9	6.5
35 hours or more	78.8	12.4	4.5	4.4

†Not applicable.

¹For those enrolled in one institution.

²Refers to NPSAS institution only for those enrolled in more than one institution.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as “primary role,” which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.3—Percentage distribution of undergraduates according to type of institution: 1995–96

	Public				Private, not-for-profit			Private, for-profit	More than one institution
	Less-than-2-year	2-year	4-year non-doctorate-granting	4-year doctorate-granting	Less-than-4-year	4-year non-doctorate-granting	4-year doctorate-granting		
Total	1.2	43.2	12.3	18.0	1.3	9.5	4.6	5.3	4.5
Class level ¹									
First-year beginning	1.4	43.0	10.7	16.1	1.3	10.0	4.7	9.5	3.2
Other first year	1.5	64.1	6.2	6.4	2.1	5.3	2.0	7.3	5.2
Second year	0.1	53.4	10.0	14.9	0.9	8.5	3.8	2.7	5.7
Third year	†	3.7	26.1	38.0	0.3	17.3	9.2	1.0	4.4
Fourth or fifth year	†	0.5	24.9	43.6	0.1	18.1	9.7	0.5	2.7
Unclassified	10.4	50.4	6.8	8.0	2.3	2.9	3.0	12.3	3.9
Attendance intensity									
Exclusively full-time	1.8	24.9	15.0	24.2	1.9	13.5	7.0	9.1	2.7
Mixed full-time and part-time	0.8	40.8	12.3	22.1	0.5	7.6	3.6	1.8	10.6
Exclusively part-time	0.7	68.4	9.3	8.6	0.9	5.7	2.3	2.6	1.6
Attendance status									
Full-time, full-year	1.3	19.0	16.4	28.2	1.3	14.6	7.8	5.0	6.3
Full-time, part-year	2.5	40.6	10.3	14.1	2.7	7.3	3.5	16.9	2.2
Part-time, full-year	0.5	57.9	10.5	13.0	0.8	6.5	2.7	2.2	5.9
Part-time, part-year	0.7	68.8	8.9	8.6	0.7	5.7	2.2	2.5	1.9
Undergraduate program ¹									
Certificate	9.9	43.3	2.6	3.2	4.4	3.1	1.8	27.8	3.9
Associate's degree	†	84.8	2.2	0.7	1.7	1.2	0.3	3.5	5.6
Bachelor's degree	†	†	25.5	39.9	†	20.2	10.0	0.9	3.5
Nondegree program	0.1	50.9	11.6	18.6	0.5	6.6	4.3	1.2	6.2
Gender									
Male	1.3	42.4	11.9	20.3	1.4	9.0	5.1	4.6	4.0
Female	1.2	43.8	12.6	16.3	1.2	9.9	4.3	5.9	5.0
Race-ethnicity									
White, non-Hispanic	1.0	42.8	13.4	19.1	1.2	9.5	4.7	4.2	4.2
Black, non-Hispanic	2.4	45.4	9.7	13.3	1.3	10.9	3.3	8.5	5.1
Hispanic	1.9	47.6	8.8	12.1	1.3	9.8	3.3	9.5	5.8
Asian/Pacific Islander	0.9	35.7	9.6	25.9	1.6	7.7	9.4	4.4	5.0
American Indian/Alaskan Native	0.9	53.2	11.7	16.0	4.8	4.5	1.8	4.0	3.3

Table 2.3—Percentage distribution of undergraduates according to type of institution: 1995–96—Continued

	Public				Private, not-for-profit			Private, for-profit	More than one institution
	Less-than-2-year	2-year	4-year non-doctorate-granting	4-year doctorate-granting	Less-than-4-year	4-year non-doctorate-granting	4-year doctorate-granting		
Dependency status									
Dependent	0.6	33.0	13.6	25.2	0.9	11.9	6.8	3.1	5.0
Independent	1.8	53.0	11.0	11.1	1.7	7.3	2.6	7.4	4.1
No dependents, unmarried	1.3	47.9	13.1	15.4	1.7	7.4	3.4	5.9	3.9
No dependents, married	1.8	56.5	12.5	10.1	1.4	7.1	2.8	4.7	3.0
With dependents	2.2	55.5	9.0	8.3	1.8	7.3	1.9	9.5	4.6
Age as of 12/31/95									
18 years or younger	0.6	37.6	12.0	21.6	0.8	12.3	7.0	4.3	3.8
19–23 years	0.7	33.2	13.7	24.4	1.0	11.2	6.2	4.3	5.4
24–29 years	1.3	49.9	13.0	14.7	1.6	6.4	2.9	6.3	3.9
30–39 years	2.4	53.7	9.6	9.6	1.9	8.4	2.6	7.5	4.4
40 years or older	2.1	61.8	9.4	6.9	1.7	7.6	2.2	5.5	2.9
Dependency and income level in 1994									
Dependent									
Less than \$20,000	1.1	33.5	13.5	21.8	1.2	12.5	4.8	5.7	6.0
\$20,000–39,999	0.7	36.9	14.2	22.4	0.9	11.3	5.0	3.4	5.2
\$40,000–59,999	0.7	35.7	14.6	24.7	0.8	11.3	5.3	2.5	4.5
\$60,000–79,999	0.3	32.2	14.0	26.8	0.8	11.4	7.7	2.1	4.8
\$80,000–99,999	0.3	29.4	12.2	28.2	0.5	12.6	9.8	2.5	4.6
\$100,000 or more	0.1	22.4	11.1	33.3	0.5	13.5	13.2	1.6	4.4
Independent									
Less than \$10,000	1.8	43.9	12.0	13.7	2.0	6.6	2.5	11.2	6.3
\$10,000–19,999	2.0	55.3	9.6	11.5	1.8	6.2	2.3	8.0	3.4
\$20,000–29,999	1.7	59.2	10.5	9.0	1.5	6.6	2.7	5.8	3.0
\$30,000–49,999	1.8	57.4	11.4	8.4	1.5	8.7	2.5	4.7	3.6
\$50,000 or more	1.5	55.6	11.3	10.7	1.5	9.6	3.4	3.8	2.6
Marital status									
Not married	1.0	39.8	12.8	20.6	1.1	10.0	5.3	4.8	4.7
Married	2.0	54.5	11.1	9.6	1.8	8.1	2.6	6.5	3.8
Separated	2.2	56.7	6.2	6.4	1.4	6.5	1.4	14.7	4.5
Single parent									
No	1.1	41.4	12.8	19.3	1.3	10.0	5.0	4.7	4.5
Yes	2.3	58.1	8.1	7.5	1.6	5.7	1.5	10.4	4.8
Number of dependents									
None	0.9	39.2	13.4	21.2	1.1	10.3	5.5	4.0	4.5
One or more	2.2	55.5	9.0	8.3	1.8	7.3	1.9	9.5	4.6

Table 2.3—Percentage distribution of undergraduates according to type of institution: 1995–96—Continued

	Public				Private, not-for-profit			Private, for-profit	More than one institution
	Less-than-2-year	2-year	4-year doctorate-granting	4-year doctorate-granting	Less-than-4-year	4-year non-doctorate-granting	4-year doctorate-granting		
Parents' education²									
Less than high school diploma	2.1	56.8	8.8	7.6	1.8	6.8	1.8	8.1	6.3
High school diploma or equivalent	1.5	46.2	12.2	13.1	1.6	10.1	3.0	6.8	5.5
Some postsecondary education	1.3	47.6	13.6	16.5	1.0	7.4	2.8	4.5	5.4
Bachelor's degree or higher	0.6	32.1	13.3	26.1	0.9	9.9	8.0	2.7	6.4
Disability status²									
No	1.2	42.5	12.3	18.1	1.2	9.3	4.8	5.1	5.5
Yes	1.6	45.5	12.4	11.4	1.8	10.0	3.7	6.9	6.8
Primary role if working while enrolled²									
Student working to meet expenses	0.8	35.7	14.3	21.8	1.0	10.2	5.5	3.6	7.1
Employee enrolled in school	1.5	61.4	8.6	8.3	1.4	7.4	2.6	4.9	3.9
Average hours worked while enrolled									
Did not work	1.8	32.8	12.7	21.7	1.7	9.1	5.6	9.1	5.5
1–15 hours	0.5	21.5	14.0	26.9	1.0	16.9	10.1	2.2	6.9
16–20 hours	1.1	34.6	15.1	23.9	1.1	8.7	4.8	4.5	6.4
21–34 hours	1.4	42.5	14.8	18.9	1.1	6.8	3.0	4.9	6.5
35 hours or more	1.0	59.1	9.2	9.6	1.3	8.1	3.0	4.5	4.4

† Not applicable.

¹Refers to NPSAS institution for those enrolled in more than one institution.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.4—Percentage distribution of undergraduates according to class level: 1995–96

	Class level					
	First-year beginning	Other first year	Second year	Third year	Fourth or fifth year	Un-classified
Total	15.8	34.4	21.9	10.9	12.6	4.5
Level of institution						
Less-than-2-year	30.1	47.9	2.0	†	†	20.0
2-year	16.0	50.9	26.6	1.0	0.2	5.5
4-year	14.7	15.6	18.3	22.2	27.0	2.1
More than one institution ¹	11.1	39.7	27.4	10.7	7.4	3.8
Control of institution ²						
Public	15.0	35.9	23.0	9.9	11.6	4.5
Private, not-for-profit	16.4	20.9	18.7	18.9	22.7	2.4
Private, for-profit	28.2	47.0	11.1	2.1	1.2	10.4
Institution type ²						
Public						
Less-than-2-year	18.4	41.6	1.6	†	†	38.5
2-year	15.7	51.0	27.0	0.9	0.1	5.2
4-year nondoctorate-granting	13.8	17.2	17.8	23.2	25.5	2.5
4-year doctorate-granting	14.1	12.2	18.1	23.1	30.4	2.0
Private, not-for-profit						
Less-than-4-year	15.6	56.9	15.8	2.3	1.2	8.2
4-year nondoctorate-granting	16.6	18.9	19.5	19.8	23.9	1.4
4-year doctorate-granting	16.1	15.0	18.0	21.8	26.2	3.0
Private, for-profit	28.2	47.0	11.1	2.1	1.2	10.4
Attendance intensity						
Exclusively full-time	23.0	25.7	19.8	14.2	13.8	3.5
Mixed full-time and part-time	11.9	27.8	26.5	12.6	18.9	2.3
Exclusively part-time	8.6	48.5	22.0	6.0	8.1	7.0
Attendance status						
Full-time, full-year	22.2	19.8	22.0	17.4	16.3	2.3
Full-time, part-year	19.4	40.6	15.9	7.3	10.3	6.4
Part-time, full-year	9.4	38.2	26.3	8.8	12.8	4.5
Part-time, part-year	9.8	50.0	20.7	4.7	7.8	7.1
Undergraduate program						
Certificate	21.2	44.4	10.7	2.3	2.6	18.9
Associate's degree	15.2	50.4	29.2	1.6	0.0	3.6
Bachelor's degree	14.8	12.5	18.7	23.7	29.3	1.0
Nondegree program	14.2	65.0	8.9	3.8	1.5	6.7

Table 2.4—Percentage distribution of undergraduates according to class level: 1995–96—Continued

	Class level					
	First-year beginning	Other first year	Second year	Third year	Fourth or fifth year	Un-classified
Gender						
Male	16.6	34.7	19.9	11.5	13.0	4.3
Female	15.1	34.1	23.4	10.5	12.2	4.7
Race–ethnicity						
White, non-Hispanic	15.7	33.3	21.9	11.6	13.5	4.0
Black, non-Hispanic	16.3	39.3	21.0	8.3	8.5	6.5
Hispanic	17.3	36.7	23.6	8.1	9.4	4.9
Asian/Pacific Islander	13.4	31.7	20.6	13.8	15.4	5.1
American Indian/Alaskan Native	13.2	45.9	18.8	8.7	8.9	4.5
Dependency status						
Dependent	23.8	27.0	21.1	13.7	12.5	2.0
Independent	8.0	41.5	22.6	8.3	12.7	6.9
No dependents, unmarried	5.3	39.0	22.0	9.7	17.4	6.6
No dependents, married	6.8	41.1	22.5	8.6	13.7	7.3
With dependents	10.4	43.5	23.2	7.2	8.9	6.9
Age as of 12/31/95						
18 years or younger	77.0	21.9	0.8	0.2	0.0	0.1
19–23 years	12.3	29.5	24.8	16.0	14.8	2.6
24–29 years	6.1	38.0	23.4	9.3	17.4	5.8
30–39 years	6.7	42.0	24.6	8.2	10.9	7.7
40 years or older	5.9	47.6	22.0	6.6	9.0	9.1
Dependency and income level in 1994						
Dependent						
Less than \$20,000	24.9	30.6	20.7	11.3	10.4	2.1
\$20,000–39,999	25.7	24.9	23.6	13.0	10.8	2.1
\$40,000–59,999	24.8	28.3	19.1	13.8	11.9	2.1
\$60,000–79,999	20.8	27.6	21.4	14.4	13.9	2.0
\$80,000–99,999	21.0	24.9	23.6	15.0	13.7	1.9
\$100,000 or more	22.8	22.9	18.1	16.8	17.9	1.5
Independent						
Less than \$10,000	10.9	36.4	23.3	9.3	15.1	5.1
\$10,000–19,999	9.0	44.1	21.2	7.3	11.5	6.8
\$20,000–29,999	7.2	43.7	23.8	7.3	10.6	7.4
\$30,000–49,999	5.3	41.9	24.2	9.0	11.1	8.5
\$50,000 or more	4.7	44.9	20.4	8.3	13.7	8.1
Marital status						
Not married	18.0	32.1	21.7	11.7	12.9	3.7
Married	7.9	41.6	22.2	8.7	12.2	7.5
Separated	11.8	45.5	25.0	6.2	6.1	5.4

Table 2.4—Percentage distribution of undergraduates according to class level: 1995–96—Continued

	Class level					
	First-year beginning	Other first year	Second year	Third year	Fourth or fifth year	Un- classified
Single parent						
No	16.2	33.1	21.7	11.6	13.3	4.3
Yes	12.1	45.0	23.7	5.7	7.1	6.5
Number of dependents						
None	17.5	31.4	21.5	12.2	13.8	3.7
One or more	10.4	43.5	23.2	7.2	8.9	6.9
Parents' education ³						
Less than high school diploma	19.2	36.2	20.4	6.7	8.1	9.5
High school diploma or equivalent	23.1	29.4	22.2	10.1	11.0	4.2
Some postsecondary education	22.1	28.4	24.2	11.0	10.0	4.3
Bachelor's degree or higher	20.5	23.0	19.6	14.0	18.4	4.4
Disability status ³						
No	21.6	27.7	21.4	11.3	13.2	4.9
Yes	23.2	33.6	17.8	10.3	10.3	4.9
Primary role if working while enrolled ³						
Student working to meet expenses	22.0	21.9	22.8	13.9	16.8	2.7
Employee enrolled in school	15.3	40.2	19.9	7.1	8.1	9.5
Average hours worked while enrolled						
Did not work	30.9	23.9	19.6	10.3	11.3	4.1
1–15 hours	25.0	17.8	20.0	16.5	18.9	2.0
16–20 hours	22.9	19.5	23.5	14.2	17.6	2.4
21–34 hours	22.7	26.9	18.8	11.7	14.8	5.1
35 hours or more	14.2	37.8	22.7	8.8	9.4	7.2

†Not applicable.

¹Column classifications refer to NPSAS institution.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.5a—Percentage distribution of undergraduates according to attendance intensity: 1995–96

	Exclusively full-time	Mixed full-time and part-time	Exclusively part-time
Total	45.0	18.8	36.2
Level of institution			
Less-than-2-year	80.1	4.2	15.7
2-year	28.3	17.1	54.5
4-year	59.9	19.1	21.0
More than one institution ¹	32.3	52.7	15.0
Control of institution ²			
Public	39.2	19.0	41.8
Private, not-for-profit	65.0	14.2	20.8
Private, for-profit	76.3	6.4	17.3
Institution type ²			
Public			
Less-than-2-year	66.8	11.9	21.3
2-year	25.6	17.6	56.8
4-year nondoctorate-granting	54.3	18.7	27.1
4-year doctorate-granting	59.9	22.9	17.2
Private, not-for-profit			
Less-than-4-year	68.4	6.9	24.7
4-year nondoctorate-granting	63.3	15.0	21.7
4-year doctorate-granting	67.5	14.4	18.1
Private, for-profit	76.3	6.4	17.3
Class level			
First-year beginning	65.9	14.3	19.8
Other first year	33.6	15.2	51.1
Second year	40.7	22.9	36.5
Third year	58.5	21.8	19.7
Fourth or fifth year	48.8	28.1	23.1
Unclassified	35.0	9.4	55.5
Undergraduate program			
Certificate	51.5	11.1	37.4
Associate's degree	29.2	19.7	51.1
Bachelor's degree	61.7	20.8	17.5
Nondegree program	12.3	12.4	75.3
Gender			
Male	47.3	18.9	33.7
Female	43.1	18.7	38.1

Table 2.5a—Percentage distribution of undergraduates according to attendance intensity: 1995–96
—Continued

	Exclusively full-time	Mixed full-time and part-time	Exclusively part-time
Race–ethnicity			
White, non-Hispanic	44.7	18.6	36.7
Black, non-Hispanic	43.7	19.1	37.2
Hispanic	44.5	18.2	37.3
Asian/Pacific Islander	49.1	21.6	29.3
American Indian/Alaskan Native	43.6	19.2	37.2
Dependency status			
Dependent	61.4	20.7	18.0
Independent	29.0	17.1	53.9
No dependents, unmarried	30.3	18.2	51.5
No dependents, married	24.9	16.7	58.4
With dependents	29.5	16.4	54.1
Age as of 12/31/95			
18 years or younger	71.7	15.0	13.4
19–23 years	58.8	21.7	19.5
24–29 years	31.0	20.4	48.6
30–39 years	24.7	15.2	60.2
40 years or older	18.3	13.3	68.4
Dependency and income level in 1994			
Dependent			
Less than \$20,000	62.4	17.7	19.9
\$20,000–39,999	59.8	21.9	18.4
\$40,000–59,999	59.6	20.5	19.9
\$60,000–79,999	60.1	22.5	17.5
\$80,000–99,999	61.3	21.3	17.4
\$100,000 or more	68.9	20.1	11.1
Independent			
Less than \$10,000	44.3	20.5	35.2
\$10,000–19,999	30.5	17.9	51.6
\$20,000–29,999	23.5	17.8	58.7
\$30,000–49,999	19.6	13.3	67.2
\$50,000 or more	14.1	12.7	73.2
Marital status			
Not married	50.5	19.4	30.1
Married	24.9	16.7	58.4
Separated	41.2	20.4	38.4
Single parent			
No	46.4	19.2	34.3
Yes	32.8	15.6	51.7

Table 2.5a—Percentage distribution of undergraduates according to attendance intensity: 1995–96
—Continued

	Exclusively full-time	Mixed full-time and part-time	Exclusively part-time
Number of dependents			
None	49.9	19.6	30.5
One or more	29.5	16.4	54.1
Parents' education			
Less than high school diploma	33.0	15.7	51.3
High school diploma or equivalent	42.6	20.6	36.8
Some postsecondary education	45.7	21.4	32.9
Bachelor's degree or higher	53.3	21.5	25.2
Disability status³			
No	45.9	20.3	33.8
Yes	48.5	17.0	34.5
Primary role if working while enrolled			
Student working to meet expenses	55.0	25.1	19.9
Employee enrolled in school	19.2	12.7	68.1
Average hours worked while enrolled			
Did not work	63.2	18.4	18.3
1–15 hours	66.0	20.6	13.4
16–20 hours	56.3	25.7	18.0
21–34 hours	50.4	23.0	26.6
35 hours or more	23.2	17.1	59.6

¹Column classifications refer to NPSAS institution.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.5b—Percentage distribution of undergraduates according to attendance pattern: 1995–96

	Attendance status			
	Full-time, full- year	Full-time, part- year	Part-time, full- year	Part-time, part- year
Total	38.3	13.1	24.2	24.4
Level of institution				
Less-than-2-year	37.3	45.4	7.9	9.5
2-year	18.1	13.5	31.1	37.3
4-year	57.8	10.4	17.8	14.0
More than one institution ¹	52.5	6.2	31.5	10.0
Control of institution ²				
Public	33.3	11.8	26.5	28.5
Private, not-for-profit	59.2	11.4	15.8	13.7
Private, for-profit	36.3	42.1	10.2	11.5
Institution type ²				
Public				
Less-than-2-year	45.1	28.7	10.9	15.3
2-year	16.8	12.2	32.3	38.7
4-year nondoctorate-granting	51.0	10.9	20.5	17.7
4-year doctorate-granting	60.4	10.3	17.5	11.8
Private, not-for-profit				
Less-than-4-year	41.6	28.8	15.9	13.8
4-year nondoctorate-granting	58.9	10.0	16.6	14.5
4-year doctorate-granting	64.4	9.8	14.0	11.8
Private, for-profit	36.3	42.1	10.2	11.5
Class level				
First-year beginning	54.2	16.2	14.5	15.2
Other first year	22.1	15.5	26.9	35.6
Second year	38.4	9.5	29.0	23.1
Third year	61.2	8.8	19.6	10.5
Fourth or fifth year	49.6	10.7	24.7	15.1
Unclassified	19.4	18.4	24.2	38.1
Undergraduate program				
Certificate	26.6	27.5	18.3	27.6
Associate's degree	21.7	12.4	32.1	33.8
Bachelor's degree	61.1	10.1	17.6	11.2
Nondegree program	8.3	7.3	26.4	58.0
Gender				
Male	40.0	13.7	22.1	24.2
Female	37.0	12.6	25.8	24.6

Table 2.5b—Percentage distribution of undergraduates according to attendance pattern: 1995–96
 —Continued

	Attendance status			
	Full-time, full- year	Full-time, part- year	Part-time, full- year	Part-time, part- year
Race—ethnicity				
White, non-Hispanic	39.0	12.2	23.7	25.1
Black, non-Hispanic	33.6	16.4	25.6	24.4
Hispanic	34.6	14.6	26.5	24.3
Asian/Pacific Islander	44.6	13.2	23.5	18.8
American Indian/Alaskan Native	36.3	13.7	25.9	24.2
Dependency status				
Dependent	57.5	12.7	16.6	13.2
Independent	19.7	13.4	31.5	35.3
No dependents, unmarried	21.6	13.4	30.1	34.9
No dependents, married	17.5	10.9	35.1	36.5
With dependents	19.2	14.4	31.3	35.2
Age as of 12/31/95				
18 years or younger	64.3	12.1	13.7	9.9
19–23 years	53.5	14.5	17.4	14.7
24–29 years	22.8	13.5	30.8	32.9
30–39 years	15.9	12.4	33.6	38.2
40 years or older	12.1	8.6	36.6	42.7
Dependency and income level in 1994				
Dependent				
Less than \$20,000	52.9	15.8	18.4	12.9
\$20,000–39,999	56.7	12.1	18.2	13.1
\$40,000–59,999	56.4	12.1	16.2	15.3
\$60,000–79,999	58.9	11.9	16.2	13.0
\$80,000–99,999	59.4	10.9	16.0	13.7
\$100,000 or more	65.7	12.3	12.4	9.6
Independent				
Less than \$10,000	31.0	19.3	24.4	25.2
\$10,000–19,999	19.9	15.0	30.9	34.2
\$20,000–29,999	15.6	11.4	33.3	39.7
\$30,000–49,999	12.7	9.4	36.1	41.9
\$50,000 or more	9.8	6.3	39.3	44.7
Marital status				
Not married	44.3	13.4	21.3	21.1
Married	17.4	11.3	34.0	37.3
Separated	25.2	20.2	35.5	19.1
Single parent				
No	40.6	12.6	23.6	23.2
Yes	20.1	16.5	28.8	34.7

Table 2.5b—Percentage distribution of undergraduates according to attendance pattern: 1995–96
—Continued

	Attendance status			
	Full-time, full- year	Full-time, part- year	Part-time, full- year	Part-time, part- year
Number of dependents				
None	44.5	12.6	21.9	20.9
One or more	19.2	14.4	31.3	35.2
Parents' education				
Less than high school diploma	24.0	13.5	32.1	30.4
High school diploma or equivalent	35.7	12.9	29.4	21.9
Some postsecondary education	40.3	13.2	25.7	20.9
Bachelor's degree or higher	51.7	11.5	18.5	18.4
Disability status³				
No	40.8	12.4	24.6	22.3
Yes	38.7	15.6	24.5	21.2
Primary role if working while enrolled³				
Student working to meet expenses	54.1	11.4	21.7	12.9
Employee enrolled in school	11.0	10.2	36.4	42.4
Average hours worked while enrolled				
Did not work	52.5	17.9	15.9	13.8
1–15 hours	69.1	7.8	15.1	7.9
16–20 hours	55.9	11.7	18.1	14.3
21–34 hours	45.2	13.9	23.8	17.1
35 hours or more	16.0	10.8	35.3	38.0

¹Column classifications refer to NPSAS institution only.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 2.6—Percentage of undergraduates who reported considering the graduation rate or the crime rate when selecting their postsecondary institution: 1995–96

	Considered the graduation rate	Considered the crime rate ¹
Total	19.7	13.8
Level of institution		
Less-than-2-year	44.2	†
2-year	18.2	10.9
4-year	19.1	16.4
More than one institution ²	16.4	13.0
Control of institution ³		
Public	15.8	12.1
Private, not-for-profit	29.0	21.5
Private, for-profit	47.5	†
Institution type ³		
Public		
Less-than-2-year	33.0	†
2-year	16.1	10.8
4-year nondoctorate-granting	14.2	13.6
4-year doctorate-granting	14.9	14.0
Private, not-for-profit		
Less-than-4-year	39.6	15.3
4-year nondoctorate-granting	29.3	21.7
4-year doctorate-granting	25.6	22.6
Private, for-profit	47.5	†
Class level		
First-year beginning	23.5	16.2
Other first year	19.5	11.6
Second year	19.9	14.4
Third year	17.3	15.2
Fourth or fifth year	14.5	13.2
Unclassified	23.2	9.6
Attendance status		
Full-time, full-year	22.5	17.6
Full-time, part-year	24.0	12.4
Part-time, full-year	16.8	11.8
Part-time, part-year	13.9	8.7
Undergraduate program		
Certificate	27.8	8.4
Associate's degree	17.4	11.4
Bachelor's degree	19.2	16.8
Nondegree program	—	—

Table 2.6—Percentage of undergraduates who reported considering the graduation rate or the crime rate when selecting their postsecondary institution: 1995–96—Continued

	Considered the graduation rate	Considered the crime rate ¹
Gender		
Male	18.6	10.7
Female	20.5	16.2
Race-ethnicity		
White, non-Hispanic	17.0	12.4
Black, non-Hispanic	25.5	15.5
Hispanic	24.6	19.4
Asian/Pacific Islander	34.1	20.7
American Indian/Alaskan Native	19.5	7.9
Dependency status		
Dependent	20.2	17.0
Independent	19.1	10.2
No dependents, unmarried	16.8	9.7
No dependents, married	17.2	10.2
With dependents	21.4	10.5
Age as of 12/31/95		
18 years or younger	21.3	20.7
19–23 years	20.2	15.8
24–29 years	18.2	8.0
30–39 years	19.5	10.6
40 years or older	18.5	12.0
Dependency and income level in 1994		
Dependent		
Less than \$20,000	24.8	17.9
\$20,000–39,999	23.2	18.1
\$40,000–59,999	17.4	15.4
\$60,000–79,999	17.9	16.7
\$80,000–99,999	18.4	16.7
\$100,000 or more	18.9	17.9
Independent		
Less than \$10,000	20.6	11.6
\$10,000–19,999	19.4	10.1
\$20,000–29,999	19.1	11.1
\$30,000–49,999	18.4	6.8
\$50,000 or more	17.0	11.1
Marital status		
Not married	20.0	15.0
Married	18.2	9.8
Separated	24.3	8.1

Table 2.6—Percentage of undergraduates who reported considering the graduation rate or the crime rate when selecting their postsecondary institution: 1995–96—Continued

	Considered the graduation rate	Considered the crime rate ¹
Single parent		
No	19.3	14.0
Yes	22.8	11.8
Number of dependents		
None	19.1	14.7
One or more	21.4	10.5
Parents' education		
Less than high school diploma	27.7	15.5
High school diploma or equivalent	20.8	13.5
Some postsecondary education	16.0	10.9
Bachelor's degree or higher	18.7	15.4
Disability status		
No	19.6	13.9
Yes	21.0	12.4
Primary role if working while enrolled ⁴		
Student working to meet expenses	19.6	15.0
Employee enrolled in school	17.3	9.8
Average hours worked while enrolled		
Did not work	22.6	16.2
1–15 hours	24.9	19.7
16–20 hours	18.4	15.2
21–34 hours	18.0	12.8
35 hours or more	16.9	9.8

—Sample size too small for a reliable estimate.

†Not applicable. See footnotes 1 and 2.

¹Students were asked if they considered the crime rate if they were enrolled in public or private, not-for-profit 2-year or 4-year institutions.

²Column classifications refer to NPSAS institution.

³Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

⁴Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

SECTION 3: DEGREE PROGRAM, FIELD OF STUDY, AND GRADE POINT AVERAGE

- Consistent with the distribution of undergraduates attending 2-year and 4-year institutions (see table 2.1), similar proportions of students were enrolled in associate's and bachelor's degree programs (43 percent and 42 percent, respectively); about 12 percent of undergraduates were in programs leading to a vocational certificate (table 3.1).
- Racial-ethnic group differences in degree programs corresponded to students' enrollments in institution levels: both black, non-Hispanic and Hispanic students (who were less likely than white, non-Hispanics or Asian/Pacific Islanders to attend 4-year institutions) were also less likely than white, non-Hispanic or Asian/Pacific Islander students to be pursuing a bachelor's degree (table 3.1).
- Black, non-Hispanic undergraduates, who were more likely than white, non-Hispanic or Asian/Pacific Islander students to attend less-than-2-year institutions (see table 2.1), were also more likely to be enrolled in vocational certificate programs than were white, non-Hispanics or Asian/Pacific Islanders (table 3.1).
- Undergraduates under 24, who were more likely to be enrolled in 4-year institutions (table 2.1), were also more likely to be in a bachelor's degree program than students 24 and older. For example, 54 percent of students aged 19-23 were pursuing bachelor's degrees, compared with 34 percent of students aged 24-29. Students 24 and over, on the other hand, were more likely to be pursuing an associate's degree (table 3.1).
- Among undergraduates with a declared major or field of study, about 20 percent reported studying in a business-related field. Approximately 15 percent were majoring in a humanities field, and 13 percent were in a health-oriented discipline. Fourteen percent of undergraduates reported other professional or technical majors (table 3.2).
- Women were much less likely than men to be studying computer science or engineering (2 percent each for women versus 5 percent in computer science and 15 percent in engineering for men), and were much more likely to be majoring in education or health fields (10 percent versus 5 percent in education and 18 percent versus 6 percent in health). Women were also somewhat more likely than men to major in the social or behavioral sciences (10 percent versus 8 percent; table 3.2).
- Female undergraduates tended to have higher cumulative GPAs than males: 15 percent of women earned mostly A's, compared with 11 percent of men. An additional 22 percent of women had grades of A's and B's, compared with 16 percent of men (table 3.3).

Table 3.1—Percentage distribution of undergraduates according to undergraduate program: 1995–96

	Certificate	Associate's degree	Bachelor's degree	Nondegree program
Total	12.2	42.6	41.7	3.5
Level of institution				
Less-than-2-year	99.6	†	†	0.4
2-year	13.5	82.6	†	3.9
4-year	2.9	4.5	89.3	3.3
More than one institution ¹	10.4	52.3	32.4	4.9
Control of institution ²				
Public	9.6	50.0	36.5	3.8
Private, not-for-profit	7.4	8.8	81.3	2.6
Private, for-profit	63.7	28.4	7.1	0.8
Institution type ²				
Public				
Less-than-2-year	99.6	†	†	0.4
2-year	12.2	83.6	†	4.2
4-year nondoctorate-granting	2.6	7.5	86.5	3.3
4-year doctorate-granting	2.1	1.8	92.5	3.6
Private, not-for-profit				
Less-than-4-year	41.4	57.3	†	1.3
4-year nondoctorate-granting	4.0	5.4	88.2	2.4
4-year doctorate-granting	4.8	2.3	89.6	3.3
Private, for-profit	63.7	28.4	7.1	0.8
Class level				
First-year beginning	16.4	41.2	39.2	3.2
Other first year	15.7	62.4	15.2	6.7
Second year	6.0	56.9	35.7	1.4
Third year	2.5	6.1	90.2	1.2
Fourth or fifth year	2.5	0.1	97.0	0.4
Unclassified	51.1	34.3	9.3	5.2
Attendance intensity				
Exclusively full-time	13.9	27.7	57.5	0.9
Mixed full-time and part-time	7.1	44.4	46.2	2.3
Exclusively part-time	12.5	60.0	20.3	7.2
Attendance status				
Full-time, full-year	8.4	24.3	66.6	0.7
Full-time, part-year	25.5	40.5	32.2	1.9
Part-time, full-year	9.1	56.8	30.3	3.7
Part-time, part-year	13.6	59.2	19.1	8.1

Table 3.1—Percentage distribution of undergraduates according to undergraduate program: 1995–96
—Continued

	Certificate	Associate's degree	Bachelor's degree	Nondegree program
Gender				
Male	11.1	41.5	43.7	3.7
Female	13.0	43.4	40.2	3.4
Race—ethnicity				
White, non-Hispanic	10.4	42.3	43.4	3.9
Black, non-Hispanic	19.4	43.0	35.4	2.2
Hispanic	16.3	48.0	32.9	2.7
Asian/Pacific Islander	10.8	35.1	50.4	3.7
American Indian/Alaskan Native	13.4	52.2	30.2	4.2
Dependency status				
Dependent	6.4	36.1	55.6	2.0
Independent	17.8	49.0	28.3	5.0
No dependents, unmarried	14.9	44.7	35.0	5.4
No dependents, married	16.2	49.0	28.6	6.2
With dependents	20.4	52.0	23.3	4.3
Age as of 12/31/95				
18 years or younger	7.9	39.9	50.3	2.0
19–23 years	7.8	36.4	53.8	2.0
24–29 years	15.3	47.1	34.1	3.5
30–39 years	17.1	52.1	25.7	5.1
40 years or older	20.9	49.4	21.1	8.6
Dependency and income level in 1994				
Dependent				
Less than \$20,000	10.3	37.8	50.2	1.7
\$20,000–39,999	7.0	40.0	51.5	1.5
\$40,000–59,999	5.4	38.2	53.9	2.5
\$60,000–79,999	5.6	34.0	58.0	2.4
\$80,000–99,999	3.9	33.0	61.0	2.1
\$100,000 or more	3.2	25.6	69.0	2.1
Independent				
Less than \$10,000	19.7	45.2	32.8	2.4
\$10,000–19,999	18.5	51.6	26.6	3.3
\$20,000–29,999	17.0	53.6	24.7	4.7
\$30,000–49,999	15.9	51.2	26.2	6.8
\$50,000 or more	16.0	44.2	28.5	11.3
Marital status				
Not married	10.4	40.6	46.1	3.0
Married	17.9	48.8	27.5	5.8
Separated	22.4	56.4	19.4	1.8

Table 3.1—Percentage distribution of undergraduates according to undergraduate program: 1995–96
—Continued

	Certificate	Associate's degree	Bachelor's degree	Nondegree program
Single parent				
No	11.1	41.0	44.3	3.6
Yes	21.2	55.4	20.4	3.1
Number of dependents				
None	9.5	39.6	47.6	3.3
One or more	20.4	52.0	23.3	4.3
Parents' education³				
Less than high school diploma	21.7	49.6	23.5	5.2
High school diploma or equivalent	16.0	44.3	36.1	3.6
Some postsecondary education	10.7	46.1	39.2	4.0
Bachelor's degree or higher	8.0	32.4	56.3	3.3
Disability status³				
No	13.2	40.0	42.7	4.1
Yes	17.6	44.7	34.9	2.8
Primary role if working while enrolled³				
Student working to meet expenses	9.1	37.3	51.9	1.7
Employee enrolled in school	17.6	51.3	22.5	8.6
Average hours worked while enrolled				
Did not work	16.8	33.6	47.2	2.5
1–15 hours	7.6	24.0	67.5	0.9
16–20 hours	9.9	37.4	51.5	1.3
21–34 hours	12.1	42.0	43.4	2.6
35 hours or more	15.5	50.1	26.5	8.0

†Not applicable.

¹Column classifications refer to NPSAS institution.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.2—Percentage distribution of undergraduates with a declared major according to field of study: 1995–96

	Arts and humanities	Social/behavioral sciences	Life sciences	Physical sciences	Math	Computer/information science	Engineering	Education	Business/management	Health	Vocational/technical	Other professional or technical
Total	15.1	9.6	5.3	1.1	0.7	3.6	7.7	7.9	20.1	12.5	2.6	14.0
Level of institution												
Less-than-2-year	1.8	0.1	0.2	0.0	0.0	1.9	9.1	1.5	22.3	11.7	14.2	37.3
2-year	18.3	4.4	2.7	0.5	0.4	4.2	7.7	5.8	20.3	16.1	3.5	16.2
4-year	13.3	15.2	8.1	1.7	1.0	3.4	7.6	10.3	19.7	9.3	0.7	9.7
More than one institution ¹	18.7	8.4	7.1	1.0	1.2	2.0	6.4	8.5	19.7	12.5	1.4	13.2
Control of institution²												
Public	15.9	8.8	5.4	1.1	0.7	3.7	7.8	8.4	19.2	13.5	2.5	13.1
Private, not-for-profit	15.0	16.9	6.2	1.4	1.0	3.1	5.8	8.3	21.9	9.8	1.8	8.8
Private, for-profit	3.4	0.1	0.5	0.0	0.0	4.7	11.9	0.6	25.7	8.2	6.5	38.5
Class level												
First-year beginning	15.2	7.0	5.4	1.0	0.7	3.1	9.0	7.4	18.4	12.1	4.2	16.5
Other first year	18.3	5.4	3.3	0.5	0.5	4.1	7.5	6.5	20.7	13.4	3.7	16.1
Second year	15.1	9.0	5.5	0.9	0.5	4.0	6.9	7.0	20.3	14.3	1.6	15.0
Third year	12.5	16.9	7.5	1.9	1.1	2.9	7.0	9.6	21.1	9.9	0.5	9.3
Fourth or fifth year	12.7	16.7	8.3	2.0	1.1	3.0	7.7	10.8	19.2	9.0	0.7	8.7
Unclassified	6.9	4.3	1.5	0.4	0.2	3.4	10.9	8.0	21.0	17.5	7.8	18.3
Attendance intensity												
Exclusively full-time	14.4	11.2	6.2	1.2	0.7	2.7	8.6	7.9	18.4	11.3	2.9	14.6
Mixed full-time and part-time	14.5	10.0	6.7	1.3	0.7	4.0	6.3	8.7	19.3	13.7	1.7	13.0
Exclusively part-time	16.3	6.8	3.0	0.6	0.7	4.8	7.1	7.2	23.5	13.8	2.8	13.5
Undergraduate program												
Certificate	4.3	1.7	1.3	0.1	0.1	2.5	9.0	4.8	21.0	15.4	11.9	28.0
Associate's degree	21.0	5.1	3.0	0.6	0.5	4.1	7.5	5.8	20.3	15.4	2.0	14.9
Bachelor's degree	13.1	15.7	8.5	1.7	1.1	3.4	7.4	10.3	19.8	9.2	0.5	9.4
Nondegree program	16.5	10.2	5.0	0.5	0.2	7.0	9.0	21.0	12.1	7.3	2.1	9.2

Table 3.2—Percentage distribution of undergraduates with a declared major according to field of study: 1995–96—Continued

	Computer/										Other		
	Arts and humanities	Social/ behavioral sciences	Life sciences	Physical sciences	Math	infor- mation science	Engineer- ing	Education	Business/ manage- ment	Health		Voca- tional/ technical	profes- sional or technical
Number of dependents													
None	15.9	10.5	6.3	1.3	0.8	3.5	8.1	8.1	19.0	10.8	2.2	13.4	
One or more	12.6	6.5	2.4	0.4	0.5	3.8	6.2	7.1	23.3	17.6	3.8	15.9	
Disability status ³													
No	14.5	9.7	5.7	1.0	0.6	3.3	8.2	8.7	19.8	12.8	2.6	13.3	
Yes	17.6	9.4	3.4	0.6	0.2	3.9	9.7	8.3	17.4	11.4	3.8	14.2	
Primary role if working while enrolled ³													
Student working to meet expenses	15.4	12.0	6.9	1.1	0.7	2.8	8.0	9.5	16.9	12.8	1.7	12.3	
Employee enrolled in school	12.3	4.8	2.2	0.4	0.3	4.6	8.8	7.8	27.2	11.7	4.4	15.5	
Average hours worked while enrolled													
Did not work	14.5	9.2	5.9	1.3	0.6	3.3	9.0	7.3	17.5	14.9	2.6	14.1	
1–15 hours	17.5	11.7	9.7	1.9	1.0	2.7	9.1	11.3	12.7	11.4	0.9	10.4	
16–20 hours	15.1	10.3	7.0	1.1	0.9	2.6	8.0	8.2	17.7	13.9	1.6	13.6	
21–34 hours	16.5	10.3	6.2	0.4	0.4	3.2	6.1	10.6	17.4	12.5	2.7	13.7	
35 hours or more	11.7	8.6	2.9	0.7	0.4	4.1	8.6	7.6	25.7	11.7	3.9	14.1	

¹Column classifications refer to NPSAS institution.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 3.3—Percentage distribution of undergraduates according to their undergraduate grade point average: 1995–96

	Mostly A's	A's and B's	Mostly B's	B's and C's	Mostly C's	C's and D's or lower
Total	13.3	19.0	24.1	18.6	11.1	13.9
Level of institution						
Less-than-2-year	27.9	29.1	21.2	9.1	4.7	8.0
2-year	15.1	16.3	22.0	15.7	11.0	19.9
4-year	10.4	21.4	26.4	22.2	11.7	7.9
More than one institution ¹	16.4	16.7	25.4	17.2	9.3	15.0
Control of institution²						
Public	12.5	17.4	23.8	19.1	11.8	15.5
Private, not-for-profit	14.0	25.6	26.7	18.3	9.1	6.3
Private, for-profit	23.0	26.7	20.4	11.8	6.4	11.7
Institution type²						
Public						
Less-than-2-year	33.3	31.8	19.2	5.7	3.6	6.5
2-year	14.7	15.9	22.1	15.9	11.2	20.2
4-year nondoctorate-granting	10.1	19.2	24.7	23.6	12.6	9.8
4-year doctorate-granting	8.0	19.3	27.3	24.2	13.1	8.1
Private, not-for-profit						
Less-than-4-year	21.9	21.7	21.9	13.8	9.0	11.7
4-year nondoctorate-granting	14.3	23.8	26.0	19.1	10.2	6.6
4-year doctorate-granting	11.5	30.2	29.1	17.7	7.0	4.5
Private, for-profit	23.0	26.7	20.4	11.8	6.4	11.7
Class level						
First-year beginning	11.4	17.2	20.6	17.7	11.8	21.3
Other first year	17.2	15.5	20.4	13.8	11.0	22.1
Second year	9.9	20.6	26.4	22.3	13.5	7.4
Third year	10.7	22.1	27.7	25.0	10.3	4.4
Fourth or fifth year	10.4	25.3	31.6	23.3	7.9	1.4
Unclassified	24.8	18.2	23.2	8.3	7.2	18.3
Attendance status						
Full-time, full-year	9.5	21.8	29.0	22.4	11.5	5.9
Full-time, part-year	11.3	16.9	20.0	14.3	11.3	26.2
Part-time, full-year	14.4	19.8	24.2	20.5	11.6	9.6
Part-time, part-year	19.4	14.7	18.5	12.8	9.8	24.9
Undergraduate program						
Certificate	24.0	22.8	21.3	11.1	6.9	13.9
Associate's degree	13.4	16.2	22.6	16.8	11.5	19.5
Bachelor's degree	9.3	21.6	27.1	22.8	11.9	7.3
Nondegree program	30.2	11.4	14.9	11.5	8.7	23.3

Table 3.3—Percentage distribution of undergraduates according to their undergraduate grade point average: 1995–96—Continued

	Mostly A's	A's and B's	Mostly B's	B's and C's	Mostly C's	C's and D's or lower
Gender						
Male	10.8	15.7	23.7	20.9	12.8	16.2
Female	15.3	21.5	24.5	16.8	9.7	12.1
Race–ethnicity						
White, non-Hispanic	15.2	20.8	24.7	17.5	9.7	12.1
Black, non-Hispanic	8.3	12.1	20.4	21.9	17.0	20.5
Hispanic	7.7	13.8	24.5	21.3	12.8	19.9
Asian/Pacific Islander	11.3	21.3	23.8	20.5	11.9	11.3
American Indian/Alaskan Native	13.8	8.0	25.8	18.4	14.7	19.3
Dependency status						
Dependent	6.7	17.5	25.4	21.8	13.5	15.1
Independent	19.9	20.4	22.9	15.4	8.7	12.7
No dependents, unmarried	15.2	18.5	24.1	17.5	10.2	14.5
No dependents, married	29.1	24.7	21.5	11.1	4.8	8.9
With dependents	19.9	20.3	22.5	15.4	9.0	12.9
Age as of 12/31/95						
18 years or younger	7.6	16.0	22.1	20.2	12.7	21.5
19–23 years	7.0	17.8	25.8	21.7	13.7	14.1
24–29 years	13.6	17.4	24.5	20.2	11.2	13.2
30–39 years	23.3	22.1	24.6	12.5	6.6	10.9
40 years or older	29.8	24.6	18.5	10.3	5.2	11.6
Dependency and income level in 1994						
Dependent						
Less than \$20,000	5.8	15.3	22.2	22.5	15.8	18.4
\$20,000–39,999	6.2	18.3	25.0	21.3	14.8	14.4
\$40,000–59,999	6.9	17.1	25.9	21.4	13.4	15.3
\$60,000–79,999	7.2	16.2	27.9	23.7	10.8	14.2
\$80,000–99,999	7.3	21.1	25.0	21.2	11.9	13.5
\$100,000 or more	8.0	20.2	27.1	19.9	12.0	12.9
Independent						
Less than \$10,000	12.2	17.5	24.3	18.1	12.0	16.0
\$10,000–19,999	15.8	19.7	23.1	18.1	9.7	13.6
\$20,000–29,999	22.1	19.3	23.4	15.8	6.9	12.5
\$30,000–49,999	26.3	23.8	22.9	11.4	7.2	8.4
\$50,000 or more	31.3	24.7	18.9	10.1	4.5	10.6
Marital status						
Not married	9.6	17.4	25.1	20.3	12.5	15.2
Married	27.4	24.3	21.0	12.2	6.2	9.0
Separated	12.8	26.3	20.3	18.8	8.1	13.7

Table 3.3—Percentage distribution of undergraduates according to their undergraduate grade point average: 1995–96—Continued

	Mostly A's	A's and B's	Mostly B's	B's and C's	Mostly C's	C's and D's or lower
Single parent						
No	13.3	19.3	24.1	18.8	11.1	13.5
Yes	13.9	16.5	24.4	17.1	11.2	17.0
Number of dependents						
None	11.3	18.6	24.7	19.6	11.7	14.2
One or more	19.9	20.3	22.5	15.4	9.0	12.9
Parents' education³						
Less than high school diploma	16.6	20.5	19.8	20.3	11.8	11.1
High school diploma or equivalent	16.5	19.8	23.7	18.9	10.1	11.0
Some postsecondary education	11.6	16.6	21.4	21.2	13.8	15.3
Bachelor's degree or higher	13.0	19.9	25.9	19.4	10.6	11.3
Disability status						
No	14.6	19.0	23.6	19.3	11.3	12.3
Yes	11.8	17.3	25.5	22.6	9.8	13.1
Primary role if working while enrolled						
Student working to meet expenses	9.4	18.6	25.1	22.8	13.5	10.7
Employee enrolled in school	21.9	19.1	21.4	14.2	7.4	16.0
Average hours worked while enrolled						
Did not work	16.5	21.7	23.8	18.3	9.7	10.0
1–15 hours	12.0	25.3	24.3	20.9	10.0	7.5
16–20 hours	12.3	17.8	25.7	20.4	12.3	11.5
21–34 hours	9.8	15.6	23.9	21.7	16.7	12.4
35 hours or more	16.9	17.0	23.0	17.9	9.5	15.7
Total federal grant aid						
None	14.6	19.0	24.1	17.6	10.6	14.1
\$1–1,499	9.4	17.4	23.3	20.6	11.3	18.1
\$1,500 or more	8.3	20.3	25.4	23.3	13.8	9.0
Total federal loans						
None	14.8	18.4	23.1	17.3	10.7	15.8
\$1–1,499	9.6	18.1	18.4	21.8	13.3	18.8
\$1,500 or more	9.1	20.9	28.1	22.5	12.1	7.3

¹Column classifications refer to NPSAS institution.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

SECTION 4: STUDENT CHARACTERISTICS

GENDER

- Consistent with trends over the last two decades, in 1995-96, a higher proportion of students enrolled in postsecondary education were women than men (57 percent versus 43 percent, respectively). Among undergraduates enrolled in 2-year institutions, a higher proportion were women (58 percent) than among those enrolled in 4-year institutions (55 percent; table 4.1).
- Undergraduates 40 and older were more likely to be women, compared with undergraduates under 30. In fact, about two-thirds (65 percent) of undergraduates age 40 or older were women. Similarly, 61 percent of independent students (most of whom are 24 or older) were women, compared with 53 percent of dependent undergraduates (table 4.1).
- Respondents who were independent and married or independent with dependents were more likely to be women than those who were dependent (67 percent versus 53 percent; table 4.1).

RACE-ETHNICITY

- Approximately 30 percent of 1995-96 undergraduates identified themselves as non-white. About 12 percent of undergraduates were black, non-Hispanic; 10 percent were Hispanic; 6 percent were Asian/Pacific Islander; and about 1 percent were American Indian/Alaskan Native (table 4.2).
- Students attending less-than-2-year institutions were much more likely to be black, non-Hispanic than students attending 2- or 4-year institutions (23 percent versus 13 and 10 percent, respectively; table 4.2).

AGE (AS OF 12/31/95)

- A little under half of 1995-96 undergraduates (45 percent) were between the ages of 19 and 23. Fifteen percent were 30-39 years old, 12 percent were 40 or older, and the remainder were 18 or younger (table 4.3).

- In keeping with the family and work responsibilities associated with being older or with the need to obtain occupationally specific training for older students, undergraduates in institutions with short-term program offerings (i.e., those in 2-year and less-than-2-year institutions) were much more likely to be 40 or older (17 percent in either program) than those enrolled in 4-year institutions (7 percent were age 40 or older). Furthermore, about 19 percent of students enrolled in 2-year institutions and 24 percent in less-than-2-year institutions were 30-39, compared with 10 percent of those enrolled in 4-year colleges (table 4.3).
- Similarly, a much higher proportion of students pursuing vocational certificates and associate's degrees were older than that of students pursuing bachelor's degrees. About 21 percent of undergraduates enrolled in certificate programs and 14 percent of those earning an associate's degree were 40 or over, compared with 6 percent of those pursuing a bachelor's degree (table 4.3).
- Racial-ethnic group differences were also apparent relative to age. For example, 18 percent of black, non-Hispanic undergraduates were 30-39 years old, compared with 12 percent of their Asian/Pacific Islander and 15 percent of their white, non-Hispanic counterparts. Also, 52 percent of Asian/Pacific Islanders were 19-23 years old, compared with 40 percent of black, non-Hispanics and 45 percent of white, non-Hispanics (table 4.3).

DEPENDENCY STATUS

- Students attending 4-year institutions were more likely to be dependent than students enrolled in less-than-4-year institutions. Sixty-three percent of students enrolled in 4-year institutions were dependents, compared with 38 percent in 2-year and 24 percent in less-than-2-year institutions (table 4.4).
- Independent students who had dependents accounted for about 47 percent of undergraduates attending less-than-2-year institutions, a much higher proportion than that of students enrolled in 2-year (32 percent) or 4-year (15 percent) institutions (table 4.4).

INCOME

- Students enrolling in private, not-for-profit 4-year doctorate-granting institutions were more likely to be dependents in families with incomes of \$80,000 a year or more than students in other types of institutions. For example, 15 percent of undergraduates enrolled in private, not-for-profit 4-year doctorate-granting institutions were dependents in families with incomes of more than \$100,000 a year, compared with 10 percent of students enrolled in public 4-year doctorate-granting institutions (table 4.5a).
- Students attending private, for-profit institutions were much more likely to be from low-income families than students attending other institutions. About one-third (34

percent) of dependent students enrolled in private, for-profit institutions were from families with incomes under \$20,000, compared with 18 percent of students attending public institutions and private, not-for-profit institutions (table 4.5b).

- Among dependent undergraduates,³⁴ white, non-Hispanic students were about one-third as likely as students from any other racial-ethnic group to be from a family with an annual income under \$20,000. About 12 percent of whites came from these families, compared with 40 percent of black, non-Hispanics, 29 percent of Asian/Pacific Islanders, 37 percent of American Indian/Alaskan Natives, and 38 percent of Hispanics (table 4.5b).
- Among independent undergraduates,³⁵ single parents were particularly likely to have low incomes. About 42 percent of single parents earned less than \$5,000, compared with 26 percent of other independent students (table 4.5c).

MARITAL STATUS

- About one in five (21 percent) of 1995-96 undergraduates were married (table 4.6).
- Undergraduates in 2-year or less-than-2-year institutions, who are more likely to be older (table 4.3), were also more likely to be married than students enrolled in 4-year colleges or universities (26 and 29 percent, respectively, versus 15 percent; table 4.6).

SINGLE PARENTS

- Eleven percent of all 1996 undergraduates were single parents (table 4.7).
- Black, non-Hispanics were more likely than members of most other racial-ethnic groups to be single parents.³⁶ About 24 percent of black, non-Hispanic students were single parents, compared with 9 percent of white, non-Hispanics, 15 percent of Hispanics, and 6 percent of Asian/Pacific Islanders (table 4.7).

HIGH SCHOOL COMPLETION

- About 5 percent of 1996 undergraduates completed high school by passing the General Educational Development (GED) exam (table 4.8).
- Students enrolled in private, for-profit institutions were more likely to have completed a GED than undergraduates enrolled elsewhere. About 14 percent of undergraduates

³⁴See glossary entry DEPEND4 for a definition of the terms *dependent* and *independents*.

³⁵Ibid.

³⁶There is a small sample size of American Indian/Alaskan Natives resulting in large standard errors for this group, and there were no statistically significant differences between the proportions of American Indian and black, non-Hispanic single parents.

enrolled in private, for-profit institutions passed the GED, compared with 5 percent in public institutions and 4 percent in private, not-for-profit institutions (table 4.8).

LOCAL RESIDENCY

- In 1995-96, undergraduates were much more likely to reside off campus, but not with family members (61 percent), than to live on campus (14 percent) or with parents or relatives (25 percent; table 4.9).
- Consistent with the higher proportion of students aged 23 or younger attending private, not-for-profit 4-year institutions (table 2.3) and the higher likelihood of younger students to be living on campus, undergraduates in private, not-for-profit 4-year institutions were much more likely to live on campus than students attending other types of institutions. For instance, about 39 percent of undergraduates in private, not-for-profit 4-year doctorate-granting institutions lived on campus, compared with 24 percent of undergraduates in public 4-year doctorate-granting institutions (table 4.9).

CITIZENSHIP

- In 1995-96, 5 percent of undergraduates were not U.S. citizens, although most noncitizens (4 percent of undergraduates) were eligible for financial aid (table 4.10).
- About one-third of Asian/Pacific Islander undergraduates were noncitizens; 27 percent were eligible for financial aid and 7 percent were not. By comparison, among Hispanics, 11 percent were eligible noncitizens and less than 1 percent were non-eligible noncitizens (table 4.10).

Table 4.1—Percentage distribution of undergraduates according to gender: 1995–96

	Male	Female
Total	43.2	56.9
Level of institution		
Less-than-2-year	37.3	62.7
2-year	42.3	57.7
4-year	45.2	54.8
More than one institution	37.6	62.4
Control of institution*		
Public	43.9	56.1
Private, not-for-profit	43.4	56.6
Private, for-profit	37.1	62.9
Institution type*		
Public		
Less-than-2-year	45.8	54.2
2-year	42.4	57.6
4-year nondoctorate-granting	41.9	58.1
4-year doctorate-granting	48.7	51.3
Private, not-for-profit		
Less-than-4-year	46.5	53.5
4-year nondoctorate-granting	40.9	59.1
4-year doctorate-granting	47.6	52.4
Private, for-profit	37.1	62.9
Class level		
First-year beginning	45.5	54.5
Other first year	43.6	56.4
Second year	39.2	60.8
Third year	45.4	54.6
Fourth or fifth year	44.7	55.3
Unclassified	41.1	58.9
Attendance intensity		
Exclusively full-time	45.6	54.4
Mixed full-time and part-time	43.6	56.5
Exclusively part-time	40.3	59.7
Attendance status		
Full-time, full-year	45.1	54.9
Full-time, part-year	45.4	54.6
Part-time, full-year	39.4	60.6
Part-time, part-year	42.8	57.2

Table 4.1—Percentage distribution of undergraduates according to gender: 1995–96—Continued

	Male	Female
Undergraduate program		
Certificate	39.3	60.7
Associate's degree	42.1	57.9
Bachelor's degree	45.2	54.8
Nondegree program	45.1	54.9
Race-ethnicity		
White, non-Hispanic	43.9	56.1
Black, non-Hispanic	36.8	63.2
Hispanic	43.1	56.9
Asian/Pacific Islander	48.3	51.7
American Indian/Alaskan Native	35.0	65.0
Dependency status		
Dependent	47.4	52.6
Independent	39.1	60.9
No dependents, unmarried	50.1	49.9
No dependents, married	33.0	67.0
With dependents	33.4	66.6
Age as of 12/31/95		
18 years or younger	41.9	58.1
19–23 years	46.4	53.6
24–29 years	45.0	55.0
30–39 years	38.5	61.5
40 years or older	35.1	65.0
Dependency and income level in 1994		
Dependent		
Less than \$20,000	46.4	53.6
\$20,000–39,999	44.8	55.2
\$40,000–59,999	47.7	52.3
\$60,000–79,999	48.9	51.1
\$80,000–99,999	48.0	52.0
\$100,000 or more	50.7	49.3
Independent		
Less than \$10,000	37.9	62.1
\$10,000–19,999	39.9	60.1
\$20,000–29,999	40.2	59.8
\$30,000–49,999	39.3	60.8
\$50,000 or more	38.7	61.3
Marital status		
Not married	45.2	54.8
Married	37.7	62.3
Separated	21.6	78.4

Table 4.1—Percentage distribution of undergraduates according to gender: 1995–96—Continued

	Male	Female
Single parent		
No	45.1	54.9
Yes	27.1	72.9
Number of dependents		
None	46.3	53.7
One or more	33.4	66.6
Parents' education		
Less than high school diploma	35.1	64.9
High school diploma or equivalent	41.5	58.5
Some postsecondary education	43.4	56.6
Bachelor's degree or higher	49.1	50.9
Disability status		
No	43.7	56.3
Yes	50.0	50.0
Primary role if working while enrolled		
Student working to meet expenses	46.0	54.0
Employee enrolled in school	43.0	57.0
Average hours worked while enrolled		
Did not work	40.7	59.3
1–15 hours	45.8	54.2
16–20 hours	37.6	62.4
21–34 hours	42.7	57.3
35 hours or more	47.1	52.9

*Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.2—Percentage distribution of undergraduates according to racial-ethnic group: 1995–96

	White, non- Hispanic	Black, non- Hispanic	Hispanic	Asian/ Pacific Islander	American Indian/ Alaskan Native
Total	70.5	12.3	10.4	5.8	1.0
Level of institution					
Less-than-2-year	52.0	23.1	19.3	4.8	0.9
2-year	69.4	13.0	11.5	4.8	1.3
4-year	73.9	10.3	8.1	6.9	0.8
More than one institution	65.6	13.9	13.4	6.5	0.7
Control of institution ¹					
Public	71.9	11.6	9.8	5.6	1.1
Private, not-for-profit	70.3	12.3	9.7	7.0	0.7
Private, for-profit	56.0	19.7	18.6	4.9	0.7
Institution type ¹					
Public					
Less-than-2-year	55.1	23.8	16.2	4.2	0.7
2-year	69.7	12.9	11.4	4.8	1.2
4-year nondoctorate-granting	77.2	9.8	7.5	4.6	0.9
4-year doctorate-granting	74.7	9.1	7.0	8.4	0.9
Private, not-for-profit					
Less-than-4-year	66.4	12.4	10.4	7.1	3.7
4-year nondoctorate-granting	70.3	14.0	10.6	4.7	0.5
4-year doctorate-granting	71.5	8.9	7.4	11.8	0.4
Private, for-profit	56.0	19.7	18.6	4.9	0.7
Class level					
First-year beginning	70.1	12.7	11.4	5.0	0.8
Other first year	68.2	14.0	11.1	5.4	1.3
Second year	70.7	11.8	11.2	5.5	0.9
Third year	74.8	9.4	7.7	7.4	0.8
Fourth or fifth year	76.0	8.3	7.8	7.2	0.7
Unclassified	63.4	17.8	11.2	6.7	1.0
Attendance intensity					
Exclusively full-time	70.6	11.9	10.2	6.4	1.0
Mixed full-time and part-time	70.0	12.4	9.9	6.7	1.0
Exclusively part-time	71.4	12.5	10.5	4.7	1.0
Attendance status					
Full-time, full-year	72.1	10.8	9.4	6.8	0.9
Full-time, part-year	66.1	15.4	11.7	5.9	1.0
Part-time, full-year	69.0	13.0	11.4	5.6	1.1
Part-time, part-year	72.1	12.2	10.3	4.4	1.0

Table 4.2—Percentage distribution of undergraduates according to racial-ethnic group: 1995–96
—Continued

	White, non- Hispanic	Black, non- Hispanic	Hispanic	Asian/ Pacific Islander	American Indian/ Alaskan Native
Undergraduate program					
Certificate	60.3	19.5	13.9	5.2	1.1
Associate's degree	69.9	12.4	11.7	4.8	1.2
Bachelor's degree	73.5	10.4	8.2	7.1	0.7
Nondegree program	77.1	7.5	8.0	6.2	1.2
Gender					
Male	71.8	10.5	10.4	6.5	0.8
Female	69.6	13.6	10.4	5.3	1.1
Dependency status					
Dependent	72.4	9.7	10.2	6.9	0.8
Independent	68.7	14.8	10.6	4.8	1.2
No dependents, unmarried	69.9	13.0	9.5	6.7	0.9
No dependents, married	81.8	5.9	6.3	5.2	0.8
With dependents	63.1	19.2	12.9	3.4	1.5
Age as of 12/31/95					
18 years or younger	71.2	11.0	11.8	5.4	0.6
19–23 years	70.9	11.0	10.5	6.7	0.9
24–29 years	66.3	13.9	12.3	6.3	1.2
30–39 years	69.3	14.9	9.9	4.5	1.4
40 years or older	76.3	12.4	6.7	3.8	0.7
Dependency and income level in 1994					
Dependent					
Less than \$20,000	46.5	20.5	20.7	10.7	1.6
\$20,000–39,999	66.5	11.9	13.1	7.6	0.9
\$40,000–59,999	81.0	7.0	6.3	5.0	0.7
\$60,000–79,999	83.4	4.2	6.5	5.2	0.7
\$80,000–99,999	83.3	5.8	5.3	5.3	0.3
\$100,000 or more	86.6	3.1	3.7	6.5	0.2
Independent					
Less than \$10,000	59.5	20.3	12.9	5.8	1.5
\$10,000–19,999	66.9	16.3	12.0	3.9	0.9
\$20,000–29,999	72.9	12.2	10.0	4.0	1.0
\$30,000–49,999	75.1	10.6	8.0	5.0	1.3
\$50,000 or more	77.6	9.2	7.5	5.0	0.8
Marital status					
Not married	69.4	12.8	10.6	6.3	0.9
Married	75.9	9.4	9.2	4.4	1.2
Separated	58.1	22.9	16.2	1.6	1.2

Table 4.2—Percentage distribution of undergraduates according to racial-ethnic group: 1995–96
—Continued

	White, non- Hispanic	Black, non- Hispanic	Hispanic	Asian/ Pacific Islander	American Indian/ Alaskan Native
Single parent					
No	72.5	10.5	9.9	6.2	0.9
Yes	54.9	26.5	14.1	3.1	1.4
Number of dependents					
None	72.9	10.0	9.6	6.7	0.8
One or more	63.1	19.2	12.9	3.4	1.5
Parents' education					
Less than high school diploma	44.2	13.4	30.4	10.9	1.2
High school diploma or equivalent	70.6	14.6	10.7	3.1	1.1
Some postsecondary education	77.5	11.2	7.8	2.7	0.9
Bachelor's degree or higher	79.4	7.7	4.7	7.7	0.6
Disability status²					
No	71.4	11.9	10.5	5.4	0.8
Yes	81.2	7.1	7.7	1.8	2.1
Primary role if working while enrolled²					
Student working to meet expenses	73.3	11.0	9.7	5.6	0.5
Employee enrolled in school	72.4	14.1	9.5	2.8	1.3
Average hours worked while enrolled					
Did not work	69.6	11.0	9.6	8.6	1.3
1–15 hours	72.4	9.4	8.6	8.9	0.8
16–20 hours	72.4	10.4	11.4	5.3	0.5
21–34 hours	75.3	10.7	8.8	3.7	1.5
35 hours or more	71.2	13.7	11.9	2.7	0.5

¹Category for “more than one institution” is shown only under “level of institution.” The distributions are identical.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as “primary role,” which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

**Table 4.3—Percentage distribution of undergraduates according to age, and average age (as of 12/31/95):
1995–96**

	18 years or younger	19–23	24–29	30–39	40 or older	Average age
Total	9.6	45.1	18.3	15.0	12.1	26.6
Level of institution						
Less-than-2-year	7.2	30.9	20.2	24.4	17.4	29.5
2-year	8.3	35.0	21.3	18.7	16.8	28.7
4-year	11.3	55.8	15.3	10.4	7.2	24.4
More than one institution	8.0	54.0	15.8	14.6	7.6	25.0
Control of institution ¹						
Public	9.2	43.4	19.3	15.1	13.0	27.0
Private, not-for-profit	12.5	53.3	12.8	12.5	8.9	24.9
Private, for-profit	7.8	36.7	21.8	21.1	12.5	27.7
Institution type ¹						
Public						
Less-than-2-year	4.8	25.7	19.2	29.3	21.0	31.1
2-year	8.3	34.7	21.1	18.7	17.3	28.8
4-year nondoctorate-granting	9.4	50.3	19.4	11.7	9.2	25.4
4-year doctorate-granting	11.5	61.0	14.9	8.0	4.6	23.4
Private, not-for-profit						
Less-than-4-year	6.2	33.9	22.3	21.9	15.6	28.8
4-year nondoctorate-granting	12.3	52.7	12.2	13.2	9.6	25.2
4-year doctorate-granting	14.5	60.0	11.5	8.4	5.6	23.3
Private, for-profit	7.8	36.7	21.8	21.1	12.5	27.7
Class level						
First-year beginning	46.8	35.2	7.1	6.4	4.5	21.6
Other first year	6.1	38.7	20.2	18.3	16.7	28.5
Second year	0.4	51.2	19.6	16.8	12.1	27.1
Third year	0.2	65.8	15.5	11.3	7.2	24.9
Fourth or fifth year	0.0	53.1	25.3	13.0	8.6	26.5
Unclassified	0.3	26.3	23.6	25.6	24.3	32.1
Attendance intensity						
Exclusively full-time	15.3	59.0	12.6	8.2	4.9	23.1
Mixed full-time and part-time	7.6	52.0	19.8	12.1	8.5	25.4
Exclusively part-time	3.5	24.3	24.6	25.0	22.6	31.5
Attendance status						
Full-time, full-year	16.1	63.0	10.9	6.2	3.8	22.4
Full-time, part-year	8.9	50.1	18.9	14.2	7.9	25.3
Part-time, full-year	5.4	32.4	23.3	20.9	18.1	29.6
Part-time, part-year	3.9	27.1	24.6	23.5	20.9	30.8

**Table 4.3—Percentage distribution of undergraduates according to age, and average age (as of 12/31/95):
1995–96—Continued**

	18 years or younger	19–23	24–29	30–39	40 or older	Average age
Undergraduate program						
Certificate	6.2	29.0	23.0	21.1	20.7	30.3
Associate's degree	9.0	38.5	20.2	18.3	14.0	27.8
Bachelor's degree	11.6	58.1	15.0	9.3	6.1	23.9
Nondegree program	5.3	25.7	18.1	21.6	29.3	32.2
Gender						
Male	9.3	48.4	19.1	13.4	9.8	25.8
Female	9.8	42.5	17.7	16.2	13.8	27.2
Race–ethnicity						
White, non-Hispanic	9.7	45.3	17.2	14.8	13.1	26.8
Black, non-Hispanic	8.6	40.3	20.7	18.3	12.2	27.2
Hispanic	10.9	45.5	21.6	14.3	7.8	25.3
Asian/Pacific Islander	8.9	51.8	19.8	11.6	7.9	25.3
American Indian/Alaskan Native	6.0	40.7	22.8	21.7	8.9	27.3
Dependency status						
Dependent	18.7	81.3	†	†	†	20.1
Independent	0.7	10.1	36.0	29.5	23.7	32.9
No dependents, unmarried	0.4	5.8	54.2	23.6	16.0	31.1
No dependents, married	0.6	12.1	26.9	27.7	32.8	35.4
With dependents	1.0	12.4	26.2	34.4	26.0	33.4
Dependency and income level in 1994						
Dependent						
Less than \$20,000	16.8	83.2	†	†	†	20.2
\$20,000–39,999	18.7	81.3	†	†	†	20.1
\$40,000–59,999	20.9	79.1	†	†	†	20.0
\$60,000–79,999	18.0	82.0	†	†	†	20.1
\$80,000–99,999	17.9	82.1	†	†	†	20.1
\$100,000 or more	19.5	80.5	†	†	†	20.1
Independent						
Less than \$10,000	2.2	20.5	43.8	21.4	12.2	29.1
\$10,000–19,999	0.3	11.3	43.7	24.4	20.3	31.8
\$20,000–29,999	0.1	6.5	40.7	31.7	21.0	32.7
\$30,000–49,999	0.0	2.1	28.1	39.2	30.7	35.7
\$50,000 or more	0.1	0.7	12.1	39.9	47.3	39.5
Marital status						
Not married	12.3	55.7	16.4	9.4	6.2	24.1
Married	0.5	9.3	23.9	33.8	32.6	35.4
Separated	0.3	10.0	31.8	35.4	22.5	33.6

**Table 4.3—Percentage distribution of undergraduates according to age, and average age (as of 12/31/95):
1995–96—Continued**

	18 years or younger	19–23	24–29	30–39	40 or older	Average age
Single parent						
No	10.5	48.4	16.8	13.2	11.1	26.0
Yes	1.8	18.3	30.7	29.2	19.9	31.2
Number of dependents						
None	12.4	55.7	15.7	8.7	7.5	24.4
One or more	1.0	12.4	26.2	34.4	26.0	33.4
Parents' education ²						
Less than high school diploma	11.7	16.2	17.0	24.4	30.8	33.4
High school diploma or equivalent	18.5	26.3	19.9	19.6	15.8	28.2
Some postsecondary education	24.6	36.4	20.2	12.3	6.5	24.6
Bachelor's degree or higher	28.1	41.8	15.3	9.4	5.5	23.7
Disability status ²						
No	22.3	33.0	18.3	14.8	11.6	26.4
Yes	20.5	25.5	13.6	17.7	22.7	29.7
Primary role if working while enrolled ²						
Student working to meet expenses	28.1	44.6	15.7	8.2	3.5	23.0
Employee enrolled in school	7.7	14.5	25.2	28.2	24.3	32.0
Average hours worked while enrolled						
Did not work	29.3	29.0	13.9	14.3	13.5	26.8
1–15 hours	33.7	43.5	11.6	8.4	2.8	22.7
16–20 hours	29.2	44.5	11.8	8.0	6.5	23.6
21–34 hours	27.2	41.5	15.3	8.7	7.3	24.1
35 hours or more	9.2	22.1	26.5	23.2	19.0	29.9

†Not applicable. Dependent students are 23 or younger.

¹Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.4—Percentage distribution of undergraduates according to dependency status: 1995–96

	Dependent	Independent		
		No dependents, unmarried	No dependents, married	With dependents
Total	49.2	17.5	8.8	24.5
Level of institution				
Less-than-2-year	23.9	19.3	9.9	46.9
2-year	37.5	19.5	11.3	31.8
4-year	63.1	15.6	6.5	14.9
More than one institution	54.1	15.2	5.9	24.9
Control of institution ¹				
Public	47.7	18.2	9.5	24.6
Private, not-for-profit	61.9	14.1	6.5	17.5
Private, for-profit	29.1	19.5	7.9	43.6
Institution type ¹				
Public				
Less-than-2-year	24.4	18.5	13.2	43.9
2-year	37.6	19.5	11.5	31.4
4-year nondoctorate-granting	54.5	18.6	9.0	17.9
4-year doctorate-granting	68.8	15.0	4.9	11.3
Private, not-for-profit				
Less-than-4-year	32.6	22.9	9.6	35.0
4-year nondoctorate-granting	61.2	13.6	6.6	18.7
4-year doctorate-granting	71.6	12.8	5.4	10.1
Private, for-profit	29.1	19.5	7.9	43.6
Class level				
First-year beginning	74.3	5.8	3.8	16.1
Other first year	38.6	19.9	10.5	31.0
Second year	47.4	17.7	9.1	25.9
Third year	61.4	15.6	6.9	16.1
Fourth or fifth year	48.8	24.2	9.6	17.3
Unclassified	21.9	25.9	14.4	37.8
Attendance intensity				
Exclusively full-time	67.3	11.8	4.9	16.0
Mixed full-time and part-time	54.1	16.9	7.9	21.2
Exclusively part-time	24.5	24.9	14.3	36.3
Attendance status				
Full-time, full-year	73.9	9.8	4.1	12.3
Full-time, part-year	47.8	17.9	7.4	27.0
Part-time, full-year	33.9	21.7	12.8	31.6
Part-time, part-year	26.6	24.9	13.2	35.3

Table 4.4—Percentage distribution of undergraduates according to dependency status: 1995–96—Continued

	Dependent	Independent		
		No dependents, unmarried	No dependents, married	With dependents
Undergraduate program				
Certificate	25.7	21.5	11.7	41.1
Associate's degree	41.6	18.4	10.1	29.9
Bachelor's degree	65.5	14.7	6.1	13.7
Nondegree program	28.3	26.8	15.5	29.5
Gender				
Male	54.0	20.4	6.7	18.9
Female	45.5	15.4	10.4	28.7
Race—ethnicity				
White, non-Hispanic	50.4	17.4	10.3	22.0
Black, non-Hispanic	38.7	18.6	4.3	38.4
Hispanic	48.3	16.1	5.3	30.3
Asian/Pacific Islander	57.9	20.2	7.9	14.1
American Indian/Alaskan Native	40.8	15.9	7.1	36.2
Age as of 12/31/95				
18 years or younger	96.1	0.8	0.5	2.6
19–23 years	88.7	2.3	2.4	6.7
24–29 years	†	52.0	13.0	35.1
30–39 years	†	27.6	16.3	56.2
40 years or older	†	23.3	24.0	52.8
Dependency and income level in 1994²				
Independent				
Less than \$10,000	†	48.8	6.5	44.7
\$10,000–19,999	†	43.9	10.4	45.7
\$20,000–29,999	†	33.2	17.5	49.4
\$30,000–49,999	†	19.6	27.9	52.4
\$50,000 or more	†	10.2	37.2	52.6
Marital status				
Not married	63.8	22.0	†	14.3
Married	†	†	42.1	58.0
Separated	0.0	29.9	0.0	70.1
Single parent				
No	55.2	19.7	9.9	15.2
Yes	†	†	†	100.0
Number of dependents				
None	65.1	23.2	11.7	†
One or more	†	†	†	100.0

Table 4.4—Percentage distribution of undergraduates according to dependency status: 1995–96—Continued

	Dependent	Independent		
		No dependents, unmarried	No dependents, married	With dependents
Parents' education				
Less than high school diploma	21.3	18.5	17.0	43.2
High school diploma or equivalent	38.2	19.2	11.0	31.6
Some postsecondary education	54.5	14.5	9.0	22.0
Bachelor's degree or higher	64.9	14.9	7.8	12.4
Disability status				
No	49.6	16.6	10.0	23.8
Yes	40.7	21.5	8.0	29.8
Primary role if working while enrolled				
Student working to meet expenses	66.8	13.5	6.2	13.6
Employee enrolled in school	17.3	24.5	16.2	42.0
Average hours worked while enrolled				
Did not work	51.5	12.9	10.3	25.3
1–15 hours	73.3	9.4	5.9	11.3
16–20 hours	66.5	12.5	8.4	12.7
21–34 hours	61.5	14.3	9.1	15.1
35 hours or more	26.8	24.3	12.3	36.6

†Not applicable.

¹Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

²Dependent students not shown because all are in dependent column.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.5a—Percentage distribution of undergraduates according to 1994 income and dependency status: 1995–96

	Dependents' income					Independents' income					
	Less than \$20,000	\$20,000–39,999	\$40,000–59,999	\$60,000–79,999	\$80,000–99,999 or more	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more	
Total	9.3	11.2	11.2	8.2	4.1	5.2	14.8	11.5	8.3	9.0	7.2
Institution type*											
Public											
Less-than-2-year	8.5	6.2	6.8	1.7	0.9	0.4	22.3	19.0	11.9	13.4	9.0
2-year	7.2	9.6	9.2	6.1	2.8	2.7	15.1	14.8	11.4	12.0	9.3
4-year nondoctorate-granting	10.1	13.0	13.3	9.3	4.1	4.7	14.5	9.0	7.1	8.4	6.6
4-year doctorate-granting	11.2	14.0	15.3	12.2	6.4	9.7	11.3	7.4	4.1	4.2	4.3
Private, not-for-profit											
Less-than-4-year	8.7	7.6	7.2	5.3	1.7	2.1	22.6	16.5	9.7	10.5	8.2
4-year nondoctorate-granting	12.1	13.3	13.2	9.8	5.4	7.4	10.3	7.5	5.7	8.2	7.2
4-year doctorate-granting	9.6	12.1	12.7	13.7	8.6	14.9	7.9	5.6	4.8	4.8	5.3
Private, for-profit	9.9	7.2	5.2	3.2	2.0	1.6	31.3	17.4	9.0	8.0	5.2
Class level											
First-year beginning	14.6	18.3	17.6	10.8	5.4	7.6	10.2	6.6	3.8	3.0	2.1
Other first year	8.3	8.1	9.2	6.6	3.0	3.5	15.7	14.8	10.5	11.0	9.4
Second year	8.7	12.1	9.8	8.0	4.4	4.3	15.8	11.2	9.0	10.0	6.7
Third year	9.6	13.3	14.1	10.8	5.6	8.0	12.6	7.7	5.5	7.4	5.4
Fourth or fifth year	7.7	9.7	10.6	9.0	4.4	7.5	17.8	10.5	7.0	7.9	7.8
Unclassified	4.4	5.3	5.2	3.6	1.7	1.7	16.8	17.5	13.7	17.1	13.0
Attendance intensity											
Exclusively full-time	12.7	14.8	15.0	11.1	5.6	8.1	14.3	7.8	4.4	3.9	2.3
Mixed full-time and part-time	8.6	13.0	12.3	9.9	4.7	5.6	15.8	11.0	7.9	6.4	4.9
Exclusively part-time	5.0	5.7	6.2	4.0	2.0	1.6	14.1	16.5	13.5	16.7	14.7
Undergraduate program											
Certificate	7.8	6.5	5.0	3.8	1.3	1.4	24.0	17.5	11.6	11.7	9.5
Associate's degree	8.2	10.5	10.0	6.5	3.2	3.2	15.7	14.0	10.4	10.8	7.5
Bachelor's degree	11.1	13.9	14.5	11.4	6.0	8.7	11.7	7.4	4.9	5.7	4.9
Nondegree program	4.6	4.8	7.9	5.5	2.4	3.1	9.9	10.7	10.9	17.3	23.0

*For those enrolled in one institution.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.5b—Percentage distribution of dependent undergraduates according to family income: 1995–96

	Less than \$20,000	\$20,000– 39,999	\$40,000– 59,999	\$60,000– 79,999	\$80,000– 99,999	\$100,000 or more
Total	18.8	22.8	22.7	16.7	8.3	10.7
Level of institution						
Less-than-2-year	35.5	26.0	19.5	9.1	6.1	3.7
2-year	19.7	25.4	24.4	16.1	7.3	7.1
4-year	17.4	21.1	22.0	17.4	9.1	13.2
More than one institution	22.7	23.9	20.5	15.9	7.7	9.3
Control of institution ¹						
Public	18.1	23.4	23.8	16.8	8.0	9.8
Private, not-for-profit	17.9	20.1	20.3	17.1	9.8	14.9
Private, for-profit	33.9	24.8	18.0	11.2	6.7	5.5
Institution type ¹						
Public						
Less-than-2-year	34.7	25.4	28.0	6.8	3.5	1.6
2-year	19.1	25.5	24.6	16.2	7.4	7.2
4-year nondoctorate-granting	18.6	23.8	24.3	17.1	7.4	8.7
4-year doctorate-granting	16.3	20.3	22.3	17.7	9.3	14.1
Private, not-for-profit						
Less-than-4-year	26.7	23.2	22.2	16.2	5.2	6.5
4-year nondoctorate-granting	19.8	21.7	21.6	16.1	8.8	12.1
4-year doctorate-granting	13.5	16.9	17.7	19.1	12.0	20.8
Private, for-profit	33.9	24.8	18.0	11.2	6.7	5.5
Class level						
First-year beginning	19.6	24.6	23.7	14.5	7.3	10.2
Other first year	21.4	21.0	23.9	17.0	7.7	9.1
Second year	18.4	25.6	20.6	16.9	9.3	9.2
Third year	15.6	21.7	22.9	17.6	9.1	13.1
Fourth or fifth year	15.7	19.8	21.6	18.5	9.1	15.3
Unclassified	20.0	24.1	23.7	16.4	7.8	7.9
Attendance intensity						
Exclusively full-time	18.9	22.0	22.3	16.5	8.3	12.1
Mixed full-time and part-time	15.9	24.0	22.8	18.3	8.6	10.4
Exclusively part-time	20.5	23.1	25.4	16.3	8.1	6.6
Attendance status						
Full-time, full-year	17.3	22.4	22.4	17.1	8.6	12.2
Full-time, part-year	23.5	21.6	21.7	15.7	7.1	10.4
Part-time, full-year	20.8	24.8	22.2	16.3	8.0	8.0
Part-time, part-year	18.3	22.4	26.5	16.5	8.6	7.7
Undergraduate program						
Certificate	30.4	25.1	19.5	14.6	5.1	5.4
Associate's degree	19.7	25.3	24.1	15.7	7.6	7.6
Bachelor's degree	17.0	21.2	22.1	17.4	9.1	13.2
Nondegree program	16.1	16.8	28.1	19.4	8.6	11.0

Table 4.5b—Percentage distribution of dependent undergraduates according to family income: 1995–96
—Continued

	Less than \$20,000	\$20,000– 39,999	\$40,000– 59,999	\$60,000– 79,999	\$80,000– 99,999	\$100,000 or more
Gender						
Male	18.4	21.6	22.9	17.2	8.4	11.4
Female	19.2	23.9	22.6	16.2	8.2	10.0
Race–ethnicity						
White, non-Hispanic	12.1	21.0	25.4	19.2	9.6	12.7
Black, non-Hispanic	39.9	28.1	16.4	7.3	5.0	3.4
Hispanic	38.0	29.2	14.0	10.6	4.3	3.8
Asian/Pacific Islander	29.2	25.3	16.4	12.6	6.4	10.1
American Indian/Alaskan Native	36.8	24.3	19.9	13.8	3.2	2.1
Age as of 12/31/95						
18 years or younger	16.9	22.8	25.3	16.0	8.0	11.1
19–23 years	19.3	22.9	22.1	16.8	8.4	10.5
24–29 years	†	†	†	†	†	†
30–39 years	†	†	†	†	†	†
40 years or older	†	†	†	†	†	†
Parents' education						
Less than high school diploma	49.3	34.9	9.9	3.8	0.8	1.3
High school diploma or equivalent	24.6	29.2	25.5	13.1	3.9	3.6
Some postsecondary education	15.4	27.8	23.9	17.8	8.4	6.7
Bachelor's degree or higher	9.6	16.3	22.1	21.6	10.4	20.1
Disability status²						
No	16.7	22.9	23.3	17.9	7.7	11.5
Yes	16.0	20.6	21.6	16.2	9.3	16.3
Primary role if working while enrolled²						
Student working to meet expenses	15.1	23.4	24.5	18.0	7.6	11.5
Employee enrolled in school	18.3	23.6	25.3	17.3	9.0	6.5
Average hours worked while enrolled						
Did not work	19.2	20.7	18.4	17.3	8.3	16.1
1–15 hours	16.6	20.8	23.7	17.1	8.4	13.4
16–20 hours	17.6	22.5	24.5	17.6	7.2	10.6
21–34 hours	17.2	24.5	24.4	15.6	7.6	10.7
35 hours or more	13.1	25.4	26.4	19.9	7.4	7.8

†Not applicable. Dependents are 23 or younger.

¹Category for “more than one institution” is shown only under “level of institution.” The distributions are identical.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as “primary role,” which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.5c—Percentage distribution of independent undergraduates according to student income: 1995–96

	Less than \$10,000	\$10,000– 19,999	\$20,000– 29,999	\$30,000– 49,999	\$50,000 or more
Total	29.1	22.7	16.3	17.7	14.2
Level of institution					
Less-than-2-year	41.8	24.2	13.5	12.9	7.6
2-year	25.2	23.8	17.9	18.7	14.4
4-year	31.7	21.0	14.6	17.2	15.6
More than one institution	44.8	18.7	12.1	15.4	9.0
Control of institution ¹					
Public	27.1	23.1	17.1	18.2	14.6
Private, not-for-profit	27.8	20.1	15.1	19.4	17.7
Private, for-profit	44.1	24.5	12.7	11.3	7.3
Institution type ¹					
Public					
Less-than-2-year	29.5	25.1	15.8	17.7	11.9
2-year	24.1	23.7	18.2	19.2	14.9
4-year nondoctorate-granting	31.8	19.7	15.6	18.4	14.5
4-year doctorate-granting	36.2	23.6	13.2	13.4	13.6
Private, not-for-profit					
Less-than-4-year	33.5	24.4	14.4	15.5	12.2
4-year nondoctorate-granting	26.4	19.2	14.7	21.1	18.6
4-year doctorate-granting	27.8	19.8	16.8	17.0	18.7
Private, for-profit	44.1	24.5	12.7	11.3	7.3
Class level					
First-year beginning	39.6	25.7	14.6	11.8	8.3
Other first year	25.5	24.1	17.2	17.9	15.3
Second year	29.9	21.3	17.1	18.9	12.8
Third year	32.5	19.8	14.3	19.3	14.1
Fourth or fifth year	34.9	20.6	13.7	15.5	15.3
Unclassified	21.6	22.4	17.6	21.8	16.6
Attendance intensity					
Exclusively full-time	43.8	23.9	13.3	12.0	7.0
Mixed full-time and part-time	34.4	23.9	17.1	13.9	10.7
Exclusively part-time	18.7	21.8	17.9	22.1	19.5
Attendance status					
Full-time, full-year	45.8	22.9	12.9	11.3	7.1
Full-time, part-year	41.8	25.3	13.9	12.4	6.6
Part-time, full-year	22.5	22.3	17.3	20.2	17.8
Part-time, part-year	20.7	22.0	18.4	20.9	18.0

Table 4.5c—Percentage distribution of independent undergraduates according to student income: 1995–96
—Continued

	Less than \$10,000	\$10,000– 19,999	\$20,000– 29,999	\$30,000– 49,999	\$50,000 or more
Undergraduate program					
Certificate	32.3	23.6	15.6	15.8	12.7
Associate's degree	26.9	23.9	17.9	18.5	12.8
Bachelor's degree	33.8	21.3	14.2	16.4	14.3
Nondegree program	13.8	14.9	15.2	24.1	32.0
Gender					
Male	28.2	23.2	16.8	17.8	14.0
Female	29.7	22.4	16.0	17.7	14.3
Race–ethnicity					
White, non-Hispanic	25.2	22.0	17.3	19.4	16.0
Black, non-Hispanic	39.9	25.0	13.4	12.8	8.8
Hispanic	35.5	25.7	15.4	13.4	10.0
Asian/Pacific Islander	34.9	18.2	13.6	18.4	14.8
American Indian/Alaskan Native	39.0	17.2	14.0	19.8	9.9
Dependency status					
Independent	29.1	22.7	16.3	17.7	14.2
No dependents, unmarried	41.2	28.9	15.7	10.1	4.2
No dependents, married	11.0	13.7	16.4	28.6	30.4
With dependents	27.0	21.5	16.7	19.3	15.5
Age as of 12/31/95					
18 years or younger	87.0	9.6	2.2	0.4	0.9
19–23 years	59.2	25.6	10.5	3.7	0.9
24–29 years	35.4	27.6	18.5	13.8	4.8
30–39 years	21.1	18.7	17.5	23.5	19.2
40 years or older	15.0	19.4	14.4	22.9	28.2
Marital status					
Not married	41.5	28.5	15.6	9.8	4.5
Married	11.0	14.2	17.9	29.0	27.8
Separated	46.7	30.2	9.0	8.9	5.2
Single parent					
No	25.7	21.2	16.6	19.9	16.7
Yes	41.8	28.1	15.2	9.8	5.2
Number of dependents					
None	31.1	23.8	15.9	16.3	12.9
One or more	27.0	21.5	16.7	19.3	15.5

**Table 4.5c—Percentage distribution of independent undergraduates according to student income: 1995–96
—Continued**

	Less than \$10,000	\$10,000– 19,999	\$20,000– 29,999	\$30,000– 49,999	\$50,000 or more
Parents' education²					
Less than high school diploma	19.0	18.5	15.6	24.2	22.7
High school diploma or equivalent	25.4	20.5	15.1	19.8	19.3
Some postsecondary education	28.8	23.8	13.4	19.3	14.7
Bachelor's degree or higher	27.4	21.8	17.4	17.3	16.1
Disability status²					
No	25.4	21.8	15.9	19.5	17.5
Yes	29.4	26.5	15.2	17.2	11.8
Primary role if working while enrolled²					
Student working to meet expenses	39.2	26.0	13.9	12.4	8.5
Employee enrolled in school	10.6	19.9	16.2	26.8	26.6
Average hours worked while enrolled					
Did not work	38.0	16.2	16.9	14.8	14.1
1–15 hours	47.4	17.9	8.9	13.3	12.4
16–20 hours	40.9	21.0	16.9	10.3	11.0
21–34 hours	35.5	26.4	10.5	16.9	10.7
35 hours or more	13.1	23.9	17.6	23.6	21.8

¹Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.6—Percentage distribution of undergraduates according to marital status: 1995–96

	Not married	Married	Separated
Total	77.1	21.0	1.9
Level of institution			
Less-than-2-year	65.5	29.4	5.1
2-year	71.1	26.3	2.6
4-year	84.1	15.0	0.9
More than one institution	80.4	17.7	1.9
Control of institution ¹			
Public	76.5	21.7	1.9
Private, not-for-profit	81.9	16.9	1.2
Private, for-profit	69.0	25.6	5.4
Institution type ¹			
Public			
Less-than-2-year	62.6	33.9	3.6
2-year	71.1	26.4	2.5
4-year nondoctorate-granting	80.1	19.0	1.0
4-year doctorate-granting	88.1	11.2	0.7
Private, not-for-profit			
Less-than-4-year	68.4	29.6	2.0
4-year nondoctorate-granting	80.9	17.8	1.3
4-year doctorate-granting	87.7	11.7	0.6
Private, for-profit	69.0	25.6	5.4
Class level			
First-year beginning	88.1	10.5	1.5
Other first year	72.1	25.4	2.6
Second year	76.5	21.3	2.2
Third year	82.3	16.7	1.1
Fourth or fifth year	78.8	20.3	0.9
Unclassified	62.8	34.9	2.3
Attendance intensity			
Exclusively full-time	86.6	11.6	1.8
Mixed full-time and part-time	79.3	18.6	2.1
Exclusively part-time	64.1	33.9	2.0
Attendance status			
Full-time, full-year	89.2	9.5	1.3
Full-time, part-year	78.9	18.2	3.0
Part-time, full-year	67.7	29.5	2.8
Part-time, part-year	66.5	32.0	1.5

Table 4.6—Percentage distribution of undergraduates according to marital status: 1995–96—Continued

	Not married	Married	Separated
Undergraduate program			
Certificate	65.7	30.8	3.6
Associate's degree	73.4	24.0	2.6
Bachelor's degree	85.3	13.8	0.9
Nondegree program	64.6	34.4	1.0
Gender			
Male	80.8	18.3	1.0
Female	74.4	23.0	2.7
Race—ethnicity			
White, non-Hispanic	75.8	22.6	1.6
Black, non-Hispanic	80.2	16.2	3.6
Hispanic	78.5	18.5	3.0
Asian/Pacific Islander	83.7	15.8	0.5
American Indian/Alaskan Native	72.7	25.1	2.3
Dependency status²			
Independent	55.0	41.2	3.8
No dependents, unmarried	96.7	†	3.3
With dependents	44.9	49.6	5.5
Age as of 12/31/95			
18 years or younger	99.0	1.0	0.1
19–23 years	95.3	4.3	0.4
24–29 years	69.3	27.3	3.4
30–39 years	48.2	47.2	4.6
40 years or older	39.7	56.7	3.6
Dependency and income level in 1994²			
Independent			
Less than \$10,000	78.3	15.6	6.1
\$10,000–19,999	69.1	25.8	5.1
\$20,000–29,999	52.6	45.3	2.1
\$30,000–49,999	30.5	67.6	1.9
\$50,000 or more	17.6	81.0	1.4
Number of dependents			
None	87.6	11.7	0.8
One or more	44.9	49.6	5.5
Parents' education			
Less than high school diploma	52.5	44.0	3.4
High school diploma or equivalent	69.0	28.3	2.7
Some postsecondary education	79.4	18.7	1.9
Bachelor's degree or higher	84.9	14.1	1.0

Table 4.6—Percentage distribution of undergraduates according to marital status: 1995–96—Continued

	Not married	Married	Separated
Disability status			
No	75.5	22.7	1.8
Yes	72.9	24.0	3.1
Primary role if working while enrolled			
Student working to meet expenses	86.6	11.9	1.4
Employee enrolled in school	56.5	41.0	2.6
Average hours worked while enrolled			
Did not work	73.5	23.8	2.7
1–15 hours	87.3	11.7	0.9
16–20 hours	85.9	13.4	0.7
21–34 hours	82.3	15.9	1.8
35 hours or more	64.4	33.3	2.3

†Not applicable.

¹Category for “more than one institution” is shown only under “level of institution.” The distributions are identical.

²Dependent rows not shown because they are all not married; and independent, married, no dependents not shown because all are married.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.7—Percentage distribution of undergraduates according to number of dependents and percentage of single parents: 1995–96

	Number of dependents			Single parent
	None	One	Two or more	
Total	75.5	10.7	13.8	11.0
Level of institution				
Less-than-2-year	53.1	19.8	27.1	23.5
2-year	68.2	14.0	17.8	14.9
4-year	85.2	6.3	8.5	5.7
More than one institution	75.1	11.1	13.9	11.6
Control of institution¹				
Public	75.5	10.8	13.8	11.2
Private, not-for-profit	82.6	6.9	10.6	6.3
Private, for-profit	56.4	19.5	24.1	21.6
Institution type¹				
Public				
Less-than-2-year	56.1	17.7	26.2	20.6
2-year	68.6	13.8	17.6	14.8
4-year nondoctorate-granting	82.1	7.9	10.1	7.2
4-year doctorate-granting	88.7	5.1	6.2	4.6
Private, not-for-profit				
Less-than-4-year	65.0	14.4	20.6	13.4
4-year nondoctorate-granting	81.4	7.1	11.5	6.6
4-year doctorate-granting	89.9	4.3	5.8	3.6
Private, for-profit	56.4	19.5	24.1	21.6
Class level				
First-year beginning	83.9	7.6	8.4	8.4
Other first year	69.0	13.3	17.7	14.4
Second year	74.1	11.3	14.7	11.9
Third year	83.9	7.0	9.2	5.8
Fourth or fifth year	82.7	7.5	9.9	6.2
Unclassified	62.2	16.2	21.6	15.8
Attendance intensity				
Exclusively full-time	84.0	7.4	8.6	7.9
Mixed full-time and part-time	78.8	9.8	11.4	9.0
Exclusively part-time	63.7	15.2	21.2	15.5
Attendance status				
Full-time, full-year	87.7	5.6	6.6	5.8
Full-time, part-year	73.0	12.2	14.8	13.9
Part-time, full-year	68.4	13.5	18.1	13.1
Part-time, part-year	64.7	15.1	20.2	15.6

Table 4.7—Percentage distribution of undergraduates according to number of dependents and percentage of single parents: 1995–96—Continued

	Number of dependents			Single parent
	None	One	Two or more	
Undergraduate program				
Certificate	58.9	18.2	22.9	19.1
Associate's degree	70.1	13.0	16.9	14.3
Bachelor's degree	86.3	6.0	7.7	5.4
Nondegree program	70.6	11.1	18.4	9.6
Gender				
Male	81.1	8.0	10.9	6.9
Female	71.3	12.7	16.0	14.1
Race-ethnicity				
White, non-Hispanic	78.0	9.2	12.7	8.6
Black, non-Hispanic	61.6	18.3	20.2	23.7
Hispanic	69.7	14.0	16.3	14.9
Asian/Pacific Islander	85.9	5.3	8.8	5.9
American Indian/Alaskan Native	63.8	16.9	19.2	16.0
Dependency status²				
Independent	51.8	21.0	27.2	21.6
With dependents	†	43.6	56.4	44.9
Age as of 12/31/95				
18 years or younger	97.4	2.3	0.3	2.1
19–23 years	93.3	4.9	1.8	4.5
24–29 years	65.0	18.4	16.7	18.4
30–39 years	43.8	17.6	38.6	21.4
40 years or older	47.2	18.6	34.2	18.1
Dependency and income level in 1994²				
Independent				
Less than \$10,000	55.3	24.6	20.0	31.0
\$10,000–19,999	54.3	22.0	23.7	26.8
\$20,000–29,999	50.6	19.2	30.1	20.2
\$30,000–49,999	47.6	18.0	34.5	11.9
\$50,000 or more	47.4	17.8	34.9	7.9
Marital status				
Not married	85.8	7.5	6.7	14.3
Married	42.1	20.6	37.3	†
Separated	29.9	28.3	41.8	†
Parents' education				
Less than high school diploma	56.8	13.9	29.3	13.8
High school diploma or equivalent	68.4	13.8	17.8	12.4
Some postsecondary education	78.1	10.2	11.7	11.0
Bachelor's degree or higher	87.6	5.3	7.0	5.3

Table 4.7—Percentage distribution of undergraduates according to number of dependents and percentage of single parents: 1995–96—Continued

	Number of dependents			Single parent
	None	One	Two or more	
Disability status				
No	76.2	9.9	13.9	9.8
Yes	70.2	11.5	18.3	11.5
Primary role if working while enrolled				
Student working to meet expenses	86.4	6.3	7.3	6.6
Employee enrolled in school	58.0	17.0	25.0	15.8
Average hours worked while enrolled				
Did not work	74.7	10.5	14.8	9.8
1–15 hours	88.7	4.0	7.3	4.7
16–20 hours	87.3	5.6	7.1	7.3
21–34 hours	84.9	7.7	7.4	6.7
35 hours or more	63.4	14.5	22.1	14.2

†Not applicable.

¹Category for “more than one institution” is shown only under “level of institution.” The distributions are identical.

²Dependent rows not shown because none have dependents and none are single parents.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.8—Percentage distribution of undergraduates according to their high school degree or equivalency status: 1995–96

	High school diploma	General education or equivalent	Certificate of completion	Did not complete high school
Total	91.9	5.2	0.5	2.4
Level of institution				
Less-than-2-year	76.3	13.9	0.6	9.2
2-year	88.8	7.1	0.6	3.6
4-year	96.6	2.4	0.5	0.6
More than one institution	92.7	5.3	0.4	1.6
Control of institution ¹				
Public	92.1	4.9	0.5	2.5
Private, not-for-profit	95.5	3.5	0.4	0.7
Private, for-profit	78.9	14.3	0.4	6.4
Institution type ¹				
Public				
Less-than-2-year	80.3	11.0	0.4	8.3
2-year	89.0	6.8	0.6	3.7
4-year nondoctorate-granting	96.3	2.9	0.4	0.4
4-year doctorate-granting	97.4	1.3	0.6	0.7
Private, not-for-profit				
Less-than-4-year	89.9	8.8	0.2	1.1
4-year nondoctorate-granting	96.0	3.6	0.2	0.2
4-year doctorate-granting	95.9	1.8	1.0	1.4
Private, for-profit	78.9	14.3	0.4	6.4
Class level				
First-year beginning	90.8	6.1	0.5	2.6
Other first year	89.5	7.0	0.4	3.0
Second year	92.8	4.6	0.5	2.2
Third year	95.5	2.5	0.7	1.3
Fourth or fifth year	97.0	1.9	0.5	0.6
Unclassified	87.5	6.6	0.8	5.1
Attendance status				
Full-time, full-year	95.1	3.2	0.4	1.2
Full-time, part-year	87.4	9.0	0.3	3.2
Part-time, full-year	91.3	5.3	0.8	2.6
Part-time, part-year	90.1	6.2	0.4	3.3
Undergraduate program				
Certificate	81.7	10.3	0.5	7.5
Associate's degree	90.3	6.7	0.5	2.5
Bachelor's degree	96.8	2.3	0.5	0.5
Nondegree program	89.3	4.6	0.8	5.4

Table 4.8—Percentage distribution of undergraduates according to their high school degree or equivalency status: 1995–96—Continued

	High school diploma	General education or equivalent	Certificate of completion	Did not complete high school
Gender				
Male	92.2	5.1	0.6	2.2
Female	91.8	5.3	0.5	2.5
Race–ethnicity				
White, non-Hispanic	93.5	4.7	0.2	1.6
Black, non-Hispanic	88.1	6.6	0.6	4.6
Hispanic	88.1	7.2	0.8	4.0
Asian/Pacific Islander	90.8	2.8	2.8	3.6
American Indian/Alaskan Native	81.4	12.5	0.0	6.1
Dependency status				
Dependent	95.9	2.4	0.3	1.4
Independent	88.1	8.0	0.7	3.3
Age as of 12/31/95				
18 years or younger	95.0	2.9	0.2	1.9
19–23 years	95.0	3.0	0.3	1.6
24–29 years	90.0	6.9	0.7	2.5
30–39 years	86.1	9.2	0.8	3.9
40 years or older	88.4	7.6	0.8	3.3
Dependency and income level in 1994				
Dependent				
Less than \$20,000	92.5	5.0	0.4	2.2
\$20,000–39,999	95.3	2.8	0.2	1.7
\$40,000–59,999	97.6	1.5	0.2	0.8
\$60,000–79,999	96.5	1.3	0.4	1.8
\$80,000–99,999	97.3	1.2	0.1	1.4
\$100,000 or more	98.0	1.0	0.4	0.6
Independent				
Less than \$10,000	84.0	11.5	0.7	3.9
\$10,000–19,999	89.1	7.4	0.8	2.7
\$20,000–29,999	89.1	7.7	0.6	2.7
\$30,000–49,999	91.5	4.7	0.9	2.9
\$50,000 or more	89.4	6.0	0.7	3.9
Marital status				
Not married	93.1	4.3	0.5	2.1
Married	88.9	7.4	0.7	3.0
Separated	78.9	15.7	0.4	5.0
Single parent				
No	93.0	4.4	0.5	2.1
Yes	83.1	11.5	0.9	4.5

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Table 4.8—Percentage distribution of undergraduates according to their high school degree or equivalency status: 1995–96—Continued

	High school diploma	General education or equivalent	Certificate of completion	Did not complete high school
Number of dependents				
None	94.2	3.4	0.4	1.9
One or more	84.9	10.7	0.8	3.7
Parents' education				
Less than high school diploma	84.7	10.9	1.5	2.9
High school diploma or equivalent	91.1	6.1	0.5	2.3
Some postsecondary education	93.7	3.8	0.7	1.8
Bachelor's degree or higher	95.8	2.4	0.6	1.2
Disability status				
No	92.8	4.6	0.6	1.9
Yes	89.1	7.9	0.3	2.6
Primary role if working while enrolled²				
Student working to meet expenses	94.3	4.0	0.3	1.5
Employee enrolled in school	91.8	5.5	0.5	2.2
Average hours worked while enrolled				
Did not work	89.7	6.1	1.6	2.7
1–15 hours	95.0	3.4	0.5	1.1
16–20 hours	95.2	3.3	0.4	1.0
21–34 hours	94.4	4.5	0.1	1.1
35 hours or more	91.8	5.3	0.3	2.6

¹Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

**Table 4.9—Percentage distribution of undergraduates according to their local residence while enrolled:
1995–96**

	On campus	Off campus, not with family	With parents or relatives
Total	13.8	61.1	25.2
Level of institution			
Less-than-2-year	1.7	73.8	24.5
2-year	2.2	66.8	31.0
4-year	26.3	54.6	19.1
More than one institution	18.0	56.0	26.0
Control of institution*			
Public	9.9	63.3	26.8
Private, not-for-profit	34.9	47.6	17.6
Private, for-profit	2.6	73.7	23.8
Institution type*			
Public			
Less-than-2-year	1.7	73.9	24.4
2-year	1.9	66.7	31.4
4-year nondoctorate-granting	17.8	58.3	23.9
4-year doctorate-granting	24.3	57.8	17.9
Private, not-for-profit			
Less-than-4-year	9.8	63.4	26.8
4-year nondoctorate-granting	36.3	47.0	16.8
4-year doctorate-granting	39.0	44.3	16.7
Private, for-profit	2.6	73.7	23.8
Class level			
First-year beginning	30.6	29.8	39.7
Other first year	6.3	66.9	26.9
Second year	12.7	63.3	24.0
Third year	19.5	61.5	19.0
Fourth or fifth year	14.0	73.9	12.1
Unclassified	2.4	79.0	18.6
Attendance intensity			
Exclusively full-time	24.7	46.8	28.6
Mixed full-time and part-time	10.1	60.4	29.5
Exclusively part-time	2.2	79.3	18.6
Attendance status			
Full-time, full-year	28.6	43.3	28.1
Full-time, part-year	9.4	59.7	31.0
Part-time, full-year	3.9	72.5	23.7
Part-time, part-year	2.6	78.3	19.2

**Table 4.9—Percentage distribution of undergraduates according to their local residence while enrolled:
1995–96—Continued**

	On campus	Off campus, not with family	With parents or relatives
Undergraduate program			
Certificate	4.1	72.2	23.7
Associate's degree	3.7	64.4	31.9
Bachelor's degree	27.6	53.1	19.2
Nondegree program	3.8	77.5	18.7
Gender			
Male	14.4	58.4	27.2
Female	13.3	63.1	23.6
Race—ethnicity			
White, non-Hispanic	14.5	62.0	23.6
Black, non-Hispanic	14.1	62.2	23.6
Hispanic	6.9	56.8	36.3
Asian/Pacific Islander	16.0	55.2	28.8
American Indian/Alaskan Native	12.5	66.8	20.7
Dependency status			
Dependent	25.6	34.0	40.4
Independent	2.3	87.3	10.4
No dependents, unmarried	3.1	80.2	16.7
No dependents, married	2.1	94.1	3.9
With dependents	1.8	89.9	8.3
Age as of 12/31/95			
18 years or younger	39.1	13.1	47.8
19–23 years	20.3	43.0	36.7
24–29 years	2.8	82.4	14.9
30–39 years	1.5	92.2	6.4
40 years or older	0.9	96.1	3.0
Dependency and income level in 1994			
Dependent			
Less than \$20,000	22.2	30.6	47.1
\$20,000–39,999	23.6	33.1	43.3
\$40,000–59,999	25.7	35.6	38.7
\$60,000–79,999	27.0	33.8	39.2
\$80,000–99,999	28.5	33.8	37.7
\$100,000 or more	31.1	38.9	30.0
Independent			
Less than \$10,000	4.5	77.0	18.5
\$10,000–19,999	1.8	86.3	11.9
\$20,000–29,999	1.2	92.2	6.7
\$30,000–49,999	1.2	94.2	4.7
\$50,000 or more	1.1	95.8	3.1

**Table 4.9—Percentage distribution of undergraduates according to their local residence while enrolled:
1995–96—Continued**

	On campus	Off campus, not with family	With parents or relatives
Marital status			
Not married	17.3	51.4	31.3
Married	1.8	94.4	3.8
Separated	2.1	85.0	12.9
Single parent			
No	15.2	58.1	26.7
Yes	1.9	85.1	13.0
Number of dependents			
None	17.6	51.7	30.6
One or more	1.8	89.9	8.3
Parents' education			
Less than high school diploma	4.5	73.1	22.5
High school diploma or equivalent	11.2	61.9	26.9
Some postsecondary education	12.9	52.8	34.3
Bachelor's degree or higher	22.5	51.3	26.3
Disability status			
No	14.8	58.0	27.2
Yes	12.0	62.7	25.3
Primary role if working while enrolled			
Student working to meet expenses	18.6	46.4	35.0
Employee enrolled in school	2.4	77.4	20.2
Average hours worked while enrolled			
Did not work	22.9	56.1	21.0
1–15 hours	36.2	40.6	23.2
16–20 hours	16.0	47.0	37.0
21–34 hours	9.8	49.7	40.5
35 hours or more	3.7	73.6	22.8

*Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4.10—Percentage distribution of undergraduates according to citizenship and federal financial aid eligibility status: 1995–96

	U.S. citizen	Noncitizen, eligible	Noncitizen, not eligible
Total	95.1	4.2	0.6
Level of institution			
Less-than-2-year	93.5	6.4	0.1
2-year	95.3	4.4	0.4
4-year	95.3	3.7	1.0
More than one institution	93.0	6.7	0.3
Control of institution ¹			
Public	95.4	4.1	0.6
Private, not-for-profit	95.3	3.4	1.2
Private, for-profit	92.8	6.7	0.5
Institution type ¹			
Public			
Less-than-2-year	96.3	3.7	0.0
2-year	95.4	4.3	0.3
4-year nondoctorate-granting	95.3	3.9	0.8
4-year doctorate-granting	95.3	3.8	0.9
Private, not-for-profit			
Less-than-4-year	93.3	6.1	0.6
4-year nondoctorate-granting	96.7	2.6	0.7
4-year doctorate-granting	93.1	4.5	2.4
Private, for-profit	92.8	6.7	0.5
Class level			
First-year beginning	94.1	5.2	0.8
Other first year	95.0	4.5	0.5
Second year	95.3	4.2	0.5
Third year	95.1	4.1	0.8
Fourth or fifth year	96.1	3.0	0.9
Unclassified	96.6	3.1	0.4
Attendance intensity			
Exclusively full-time	94.7	4.6	0.8
Mixed full-time and part-time	94.3	4.8	0.9
Exclusively part-time	96.4	3.3	0.4
Attendance status			
Full-time, full-year	94.6	4.6	0.9
Full-time, part-year	94.1	5.0	0.9
Part-time, full-year	94.9	4.7	0.4
Part-time, part-year	96.8	2.8	0.5

Table 4.10—Percentage distribution of undergraduates according to citizenship and federal financial aid eligibility status: 1995–96—Continued

	U.S. citizen	Noncitizen, eligible	Noncitizen, not eligible
Undergraduate program			
Certificate	92.9	6.8	0.3
Associate's degree	95.4	4.3	0.4
Bachelor's degree	95.3	3.7	1.0
Nondegree program	97.7	2.0	0.3
Gender			
Male	94.8	4.4	0.8
Female	95.3	4.1	0.5
Race–ethnicity			
White, non-Hispanic	98.7	1.2	0.2
Black, non-Hispanic	94.9	4.5	0.6
Hispanic	88.6	11.2	0.2
Asian/Pacific Islander	66.0	27.1	6.9
American Indian/Alaskan Native	97.8	2.1	0.1
Dependency status			
Dependent	95.3	4.0	0.7
Independent	94.9	4.5	0.5
No dependents, unmarried	94.4	4.6	1.0
No dependents, married	94.1	5.4	0.5
With dependents	95.6	4.2	0.2
Age as of 12/31/95			
18 years or younger	96.2	3.5	0.4
19–23 years	95.1	4.2	0.8
24–29 years	93.6	5.4	1.0
30–39 years	95.4	4.1	0.5
40 years or older	96.6	3.4	0.1
Dependency and income level in 1994			
Dependent			
Less than \$20,000	89.2	9.9	0.9
\$20,000–39,999	93.8	5.6	0.6
\$40,000–59,999	97.8	1.5	0.7
\$60,000–79,999	98.1	1.4	0.5
\$80,000–99,999	98.2	1.2	0.6
\$100,000 or more	97.4	1.4	1.3
Independent			
Less than \$10,000	93.3	6.2	0.6
\$10,000–19,999	93.5	6.1	0.5
\$20,000–29,999	96.5	3.0	0.5
\$30,000–49,999	95.9	3.6	0.5
\$50,000 or more	97.7	1.7	0.7

Table 4.10—Percentage distribution of undergraduates according to citizenship and federal financial aid eligibility status: 1995–96—Continued

	U.S. citizen	Noncitizen, eligible	Noncitizen, not eligible
Marital status			
Not married	95.3	3.9	0.8
Married	94.6	5.1	0.3
Separated	92.6	7.4	0.0
Single parent			
No	94.9	4.4	0.7
Yes	96.6	3.2	0.3
Number of dependents			
None	95.0	4.3	0.8
One or more	95.6	4.2	0.2
Parents' education			
Less than high school diploma	81.1	17.3	1.6
High school diploma or equivalent	95.9	3.6	0.4
Some postsecondary education	97.3	2.2	0.6
Bachelor's degree or higher	93.9	4.3	1.9
Disability status²			
No	94.2	4.8	1.0
Yes	97.5	2.1	0.4
Primary role if working while enrolled²			
Student working to meet expenses	94.1	5.4	0.5
Employee enrolled in school	97.7	2.2	0.1
Average hours worked while enrolled			
Did not work	90.3	6.3	3.4
1–15 hours	92.2	6.7	1.1
16–20 hours	94.2	5.2	0.6
21–34 hours	96.7	3.2	0.1
35 hours or more	96.5	3.5	0.1

¹Category for “more than one institution” is shown only under “level of institution.” The distributions are identical.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as “primary role,” which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

SECTION 5: FINANCIAL AID

- Half of 1995-96 undergraduates received some form of financial aid, averaging about \$4,900. About 39 percent received grant aid and about one-fourth (26 percent) received student loans (table 5.1).

DEPENDENT STUDENT FINANCIAL AID

- About one-half (51 percent) of dependent undergraduates received some form of financial aid, averaging about \$5,900. Approximately 39 percent of dependent undergraduates received federal financial aid (table 5.2a).
- Consistent with financial aid policies, dependent undergraduates from lower income families were much more likely to receive financial aid than those from families with higher incomes. For example, undergraduates whose families earned under \$20,000 a year were more likely to receive financial aid than students from families who earned \$20,000-39,999; the latter group of students, in turn, were more likely to receive financial aid than undergraduates from families earning \$40,000-59,999 (table 5.2a).
- About 39 percent of dependent undergraduates received grants (averaging about \$3,600), and 31 percent of students took out student loans (averaging about \$3,700; table 5.2a).
- Dependent students in private, for-profit institutions were also more likely to receive federal financial aid (69 percent) than dependents in either public or private, not-for-profit institutions (31 percent and 57 percent, respectively; table 5.2a).
- Students in public 4-year doctorate-granting institutions were less likely to receive federal aid (42 percent) than their counterparts in private, not-for-profit 4-year institutions (61 percent of students in private, not-for-profit 4-year nondoctorate-granting institutions received federal aid, and 49 percent of students in comparable doctorate-granting institutions did so; table 5.2a).
- Also consistent with financial aid policies for low-income students,³⁷ significantly higher proportions of black, non-Hispanic undergraduates received financial aid (68 percent) than white, non-Hispanics (48 percent) or Asian/Pacific Islanders (48 percent; table 5.2a).

³⁷As shown in table 4.5b, black, non-Hispanics reported lower incomes than white, non-Hispanics or Asian/Pacific Islanders.

INDEPENDENT STUDENT FINANCIAL AID

- Almost one-half (49 percent) of independent undergraduates received some form of financial aid, averaging about \$3,900. Approximately 33 percent of independent undergraduates received federal financial aid (table 5.2b).
- About 39 percent of independent undergraduates received grants (averaging about \$1,800), compared with 21 percent who received student loans (averaging about \$4,600; table 5.2b).
- Independent undergraduates attending private, for-profit institutions were substantially more likely to receive federal financial aid (70 percent) than independent students attending public (26 percent) or private, not-for-profit institutions (41 percent; table 5.2b).
- Independent Asian/Pacific Islanders were less likely than their counterparts from any other racial-ethnic group to receive financial aid; however, among those who received aid, independents from all racial-ethnic groups received similar amounts, on average (\$3,600-4,300; table 5.2b).
- Financially independent black, non-Hispanic undergraduates (who were more likely to have lower incomes, as shown in table 4.5b), were also more likely to receive some form of financial aid (60 percent) than were independent white, non-Hispanic undergraduates (46 percent; table 5.2b).

Table 5.1—Percentage of undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Total	49.7	35.7	39.0	25.6	\$4,926	\$2,716	\$4,074
Level of institution							
Less-than-2-year	62.1	50.6	45.8	37.1	4,316	1,884	3,944
2-year	35.6	21.3	29.3	9.4	2,337	1,370	3,243
4-year	60.3	45.7	46.9	38.7	6,618	3,746	4,342
More than one institution	76.5	69.8	52.9	50.7	4,415	1,932	3,697
Control of institution ¹							
Public	41.9	28.1	32.7	18.2	3,684	1,925	3,867
Private, not-for-profit	69.9	50.8	59.7	44.0	8,642	5,252	4,585
Private, for-profit	77.1	69.6	54.9	55.8	5,049	1,979	4,141
Institution type ¹							
Public							
Less-than-2-year	34.2	13.8	26.9	3.0	2,054	1,734	3,630
2-year	32.8	18.1	27.6	6.3	1,890	1,255	2,739
4-year nondoctorate-granting	55.1	44.0	41.3	34.4	4,615	2,258	3,811
4-year doctorate-granting	55.3	42.2	39.6	36.5	5,672	2,821	4,372
Private, not-for-profit							
Less-than-4-year	61.9	50.9	46.9	35.2	4,845	2,529	4,236
4-year nondoctorate-granting	74.3	53.8	64.4	46.6	8,056	4,815	4,448
4-year doctorate-granting	63.2	44.6	53.5	41.2	11,090	6,996	4,988
Private, for-profit	77.1	69.6	54.9	55.8	5,049	1,979	4,141
Class level							
First-year beginning	61.2	45.9	50.7	30.8	4,975	3,093	3,122
Other first year	40.1	26.9	31.4	16.0	3,379	1,847	3,512
Second year	49.8	35.8	39.6	24.8	4,620	2,622	3,774
Third year	60.3	46.7	46.1	40.6	7,074	3,688	5,012
Fourth or fifth year	58.0	43.9	43.5	38.4	6,654	3,389	5,152
Unclassified	33.3	16.7	23.7	12.9	3,186	1,410	4,044
Attendance status							
Full-time, full-year	68.4	54.9	54.1	43.7	6,832	3,864	4,345
Full-time, part-year	51.8	39.5	39.7	24.6	3,282	1,656	3,320
Part-time, full-year	44.1	28.4	34.6	18.2	3,305	1,664	3,946
Part-time, part-year	25.2	10.8	20.0	5.3	1,555	840	2,970
Undergraduate program							
Certificate	51.0	35.3	38.1	23.4	3,761	1,839	3,956
Associate's degree	39.0	26.0	31.8	12.9	2,733	1,522	3,307
Bachelor's degree	62.3	48.0	48.4	41.0	6,709	3,775	4,344
Nondegree program	24.7	8.2	18.6	5.1	1,951	1,015	3,842

Table 5.1—Percentage of undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96—Continued

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Gender							
Male	46.7	31.7	35.8	24.4	\$5,110	\$2,723	\$4,137
Female	51.9	38.7	41.4	26.5	4,801	2,712	4,030
Race-ethnicity							
White, non-Hispanic	47.1	32.3	35.4	25.6	5,009	2,669	4,155
Black, non-Hispanic	62.9	48.7	52.8	30.9	4,700	2,619	3,833
Hispanic	54.2	43.8	47.3	22.3	4,152	2,407	3,880
Asian/Pacific Islander	42.9	32.5	35.7	21.3	6,268	4,144	4,007
American Indian/Alaskan Native	59.4	45.6	48.4	25.2	4,642	2,959	3,848
Dependency status							
Dependent	50.9	38.8	38.8	30.5	5,923	3,626	3,685
Independent	48.5	32.7	39.2	20.9	3,915	1,846	4,626
No dependents, unmarried	45.0	30.9	32.4	24.6	4,642	1,939	4,943
No dependents, married	36.3	18.0	25.6	12.9	3,261	1,595	4,911
With dependents	55.4	39.2	48.9	21.1	3,646	1,849	4,298
Age as of 12/31/95							
18 years or younger	57.2	42.6	47.7	30.5	5,782	3,757	2,991
19–23 years	52.7	41.3	40.4	31.2	5,675	3,303	3,929
24–29 years	49.0	36.0	38.5	25.8	4,437	1,860	4,736
30–39 years	47.0	28.2	38.2	17.8	3,583	1,739	4,747
40 years or older	36.8	17.9	28.7	10.4	2,983	1,616	4,304
Dependency and income level in 1994							
Dependent							
Less than \$20,000	70.2	62.6	66.3	35.4	5,799	3,723	3,530
\$20,000–39,999	60.3	49.1	51.0	38.2	6,111	3,591	3,719
\$40,000–59,999	47.4	34.2	30.4	32.4	6,009	3,680	3,670
\$60,000–79,999	42.5	27.8	25.3	27.0	5,809	3,566	3,797
\$80,000–99,999	37.6	24.0	20.4	23.3	5,945	3,546	3,676
\$100,000 or more	27.5	13.6	17.3	12.6	5,536	3,194	3,944
Independent							
Less than \$10,000	67.4	57.9	60.5	34.0	4,763	2,235	4,555
\$10,000–19,999	50.6	36.7	38.4	23.7	3,916	1,765	4,630
\$20,000–29,999	41.9	24.7	34.0	15.7	3,333	1,370	4,627
\$30,000–49,999	36.3	14.7	24.7	12.3	3,020	1,331	4,922
\$50,000 or more	29.3	5.8	20.7	5.9	2,235	1,419	4,659
Marital status							
Not married	50.4	37.7	39.4	27.9	5,320	3,002	3,990
Married	45.2	26.1	35.4	16.8	3,468	1,680	4,623
Separated	70.9	59.0	62.0	30.0	3,827	1,895	3,893

Table 5.1—Percentage of undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96—Continued

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Single parent							
No	48.8	34.8	37.3	26.2	\$5,102	\$2,850	\$4,062
Yes	56.7	43.4	53.0	21.3	3,704	1,958	4,198
Number of dependents							
None	47.8	34.6	35.8	27.1	5,407	3,101	4,018
One or more	55.4	39.2	48.9	21.1	3,646	1,849	4,298
Parents' education							
Less than high school diploma	56.2	37.0	48.7	17.9	3,549	2,298	3,688
High school diploma or equivalent	64.8	45.6	53.1	31.8	4,482	2,399	3,956
Some postsecondary education	49.8	33.0	40.0	25.1	4,748	2,497	4,055
Bachelor's degree or higher	47.1	30.5	35.5	25.7	5,801	3,370	4,240
Disability status ²							
No	53.2	36.2	42.6	26.4	4,840	2,698	4,040
Yes	53.5	37.3	39.2	25.2	4,864	2,490	4,165
Primary role if working while enrolled ²							
Student working to meet expenses	56.8	44.2	44.0	35.4	5,988	3,274	4,146
Employee enrolled in school	46.2	16.7	39.5	10.0	2,171	1,309	3,961
Average hours worked while enrolled							
Did not work	58.9	44.3	47.7	28.4	5,133	2,961	3,902
1–15 hours	67.3	53.9	54.1	44.6	7,631	4,582	4,245
16–20 hours	55.1	43.7	44.6	32.3	5,778	2,956	4,219
21–34 hours	52.3	39.9	38.0	31.0	4,666	2,378	4,071
35 hours or more	44.3	20.4	36.3	14.1	2,749	1,473	3,834

¹Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

²Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.2a—Percentage of dependent undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Total	50.9	38.8	38.8	30.5	\$5,923	\$3,626	\$3,685
Level of institution							
Less-than-2-year	57.6	49.7	36.3	40.0	4,197	1,564	3,163
2-year	29.2	19.3	23.3	9.4	2,386	1,554	2,631
4-year	62.1	48.0	47.8	41.4	7,124	4,407	3,890
More than one institution	72.1	66.7	44.9	50.6	4,611	2,251	3,278
Control of institution¹							
Public	42.4	30.8	31.2	22.5	4,215	2,401	3,470
Private, not-for-profit	73.4	56.7	64.3	50.7	10,051	6,285	4,180
Private, for-profit	73.0	69.3	45.4	58.6	5,133	1,857	3,488
Institution type¹							
Public							
Less-than-2-year	25.7	9.4	19.3	2.4	1,477	1,287	—
2-year	26.4	16.3	21.7	6.4	1,866	1,443	2,144
4-year nondoctorate-granting	57.8	47.2	40.8	37.4	4,518	2,433	3,424
4-year doctorate-granting	55.5	41.5	38.9	36.1	5,541	3,100	3,807
Private, not-for-profit							
Less-than-4-year	62.6	50.4	48.9	36.8	5,021	2,896	3,299
4-year nondoctorate-granting	79.1	61.4	70.1	54.6	9,232	5,684	4,031
4-year doctorate-granting	64.7	49.2	55.9	45.5	12,420	7,984	4,584
Private, for-profit	73.0	69.3	45.4	58.6	5,133	1,857	3,488
Class level							
First-year beginning	59.8	45.2	49.3	32.7	5,584	3,618	2,925
Other first year	35.6	27.0	26.6	19.0	4,199	2,490	2,975
Second year	51.4	40.5	38.5	31.8	5,900	3,701	3,538
Third year	60.3	47.2	44.3	42.2	7,573	4,383	4,637
Fourth or fifth year	59.4	43.7	43.1	38.8	7,141	4,290	4,733
Unclassified	28.0	18.0	17.3	16.1	4,234	2,054	3,602
Attendance intensity							
Exclusively full-time	61.0	47.5	47.6	38.6	6,593	4,068	3,706
Mixed full-time and part-time	47.6	35.1	33.2	28.0	4,991	2,833	3,810
Exclusively part-time	18.8	11.1	13.7	6.3	2,074	1,171	2,821
Attendance status							
Full-time, full-year	64.8	50.2	50.5	41.2	6,938	4,279	3,900
Full-time, part-year	42.5	33.1	31.4	23.5	3,355	1,782	2,710
Part-time, full-year	36.5	26.6	26.1	18.5	3,669	1,955	3,304
Part-time, part-year	17.2	10.1	12.2	5.6	1,848	1,033	2,543
Undergraduate program							
Certificate	49.3	40.4	34.4	29.9	4,951	2,803	3,282
Associate's degree	33.7	24.5	25.9	13.6	2,897	1,686	2,877
Bachelor's degree	63.1	48.8	48.4	42.3	7,099	4,392	3,889
Nondegree program	27.7	16.1	17.3	12.1	3,407	1,675	3,312

Table 5.2a—Percentage of dependent undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96—Continued

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Gender							
Male	48.0	36.1	36.3	28.8	\$5,818	\$3,472	\$3,715
Female	53.5	41.3	41.0	32.1	6,008	3,748	3,660
Race-ethnicity							
White, non-Hispanic	48.2	34.8	34.7	30.0	5,939	3,573	3,737
Black, non-Hispanic	67.6	58.5	55.8	42.6	6,156	3,681	3,616
Hispanic	55.6	48.3	48.7	25.4	4,727	3,011	3,326
Asian/Pacific Islander	48.2	38.7	40.7	27.0	7,339	5,026	3,749
American Indian/Alaskan Native	57.6	48.4	50.0	31.4	5,391	3,415	3,133
Age as of 12/31/95²							
18 years or younger	56.4	41.6	46.7	30.5	5,890	3,850	2,955
19–23 years	49.6	38.2	37.0	30.5	5,932	3,560	3,853
Dependents' family income in 1994							
Less than \$20,000	70.2	62.6	66.3	35.4	5,799	3,723	3,530
\$20,000–39,999	60.3	49.1	51.0	38.2	6,111	3,591	3,719
\$40,000–59,999	47.4	34.2	30.4	32.4	6,009	3,680	3,670
\$60,000–79,999	42.5	27.8	25.3	27.0	5,809	3,566	3,797
\$80,000–99,999	37.6	24.0	20.4	23.3	5,945	3,546	3,676
\$100,000 or more	27.5	13.6	17.3	12.6	5,536	3,194	3,944
Parents' education							
Less than high school diploma	65.2	57.9	57.5	29.7	5,186	3,675	3,245
High school diploma or equivalent	68.3	58.8	54.2	44.7	5,852	3,379	3,580
Some postsecondary education	44.7	32.2	34.9	26.4	5,670	3,219	3,667
Bachelor's degree or higher	48.6	31.4	35.8	27.2	6,420	4,110	3,915
Disability status							
No	53.2	40.0	41.1	31.7	6,015	3,651	3,694
Yes	47.7	33.8	34.9	25.7	5,645	3,361	3,544
Primary role if working while enrolled							
Student working to meet expenses	54.5	42.0	41.5	35.0	6,480	3,887	3,861
Employee enrolled in school	34.9	19.1	27.2	11.7	2,915	1,780	3,140
Average hours worked while enrolled							
Did not work	57.9	41.8	46.7	30.4	5,780	3,599	3,374
1–15 hours	69.3	54.3	55.1	46.1	8,027	5,143	4,002
16–20 hours	53.7	40.2	42.0	32.3	5,886	3,293	3,726
21–34 hours	47.2	37.3	32.3	29.7	4,873	2,781	3,697
35 hours or more	36.4	24.4	27.5	18.8	4,197	2,215	3,449

—Sample size too small for a reliable estimate.

¹Category for “more than one institution” is shown only under “level of institution.” The distributions are identical.

²Dependent students are under the age of 24 so only age categories under 24 are shown.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 5.2b—Percentage of independent undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Total	48.5	32.7	39.2	20.9	\$3,915	\$1,846	\$4,626
Level of institution							
Less-than-2-year	63.5	50.9	48.7	36.2	4,349	1,959	4,215
2-year	39.4	22.5	33.0	9.4	2,316	1,292	3,609
4-year	57.3	41.7	45.3	34.2	5,682	2,556	5,276
More than one institution	81.6	73.5	62.4	50.9	4,212	1,661	4,187
Control of institution ¹							
Public	41.5	25.6	34.1	14.2	3,189	1,529	4,443
Private, not-for-profit	64.3	41.2	52.2	33.1	6,025	3,180	5,594
Private, for-profit	78.8	69.7	58.8	54.7	5,016	2,018	4,428
Institution type ¹							
Public							
Less-than-2-year	36.9	15.3	29.3	3.1	2,184	1,829	3,895
2-year	36.7	19.2	31.2	6.2	1,901	1,176	3,108
4-year nondoctorate-granting	51.9	40.1	41.9	30.7	4,745	2,055	4,375
4-year doctorate-granting	54.8	43.8	41.2	37.4	5,966	2,242	5,570
Private, not-for-profit							
Less-than-4-year	61.6	51.1	46.0	34.4	4,759	2,341	4,720
4-year nondoctorate-granting	66.6	41.8	55.3	33.9	5,854	3,077	5,506
4-year doctorate-granting	59.4	33.0	47.4	30.1	7,428	4,056	6,531
Private, for-profit	78.8	69.7	58.8	54.7	5,016	2,018	4,428
Class level							
First-year beginning	65.1	48.1	54.7	25.3	3,359	1,727	3,861
Other first year	42.9	26.8	34.4	14.2	2,950	1,534	3,964
Second year	48.3	31.5	40.5	18.4	3,393	1,700	4,139
Third year	60.4	45.9	48.9	38.0	6,283	2,689	5,673
Fourth or fifth year	56.7	44.2	43.8	38.1	6,168	2,544	5,560
Unclassified	34.8	16.3	25.6	12.0	2,950	1,289	4,210
Attendance intensity							
Exclusively full-time	70.1	57.1	56.1	39.2	5,264	2,439	4,874
Mixed full-time and part-time	63.1	49.3	50.5	33.8	4,810	2,145	4,847
Exclusively part-time	31.5	13.0	25.6	6.9	1,813	986	3,610
Attendance status							
Full-time, full-year	78.6	68.3	64.1	50.7	6,587	2,939	5,368
Full-time, part-year	60.4	45.3	47.3	25.5	3,236	1,580	3,834
Part-time, full-year	48.1	29.4	39.0	18.0	3,163	1,565	4,284
Part-time, part-year	28.1	11.0	22.9	5.1	1,490	803	3,139

Table 5.2b—Percentage of independent undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96—Continued

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Undergraduate program							
Certificate	51.5	33.5	39.3	21.2	\$3,367	\$1,547	\$4,285
Associate's degree	42.9	27.1	35.9	12.5	2,642	1,437	3,639
Bachelor's degree	60.8	46.6	48.3	38.4	5,940	2,600	5,295
Nondegree program	23.5	5.0	19.2	2.3	1,274	779	4,960
Gender							
Male	45.2	26.5	35.2	19.3	4,229	1,817	4,876
Female	50.6	36.6	41.8	21.9	3,734	1,862	4,484
Race—ethnicity							
White, non-Hispanic	46.0	29.7	36.1	21.0	4,020	1,787	4,761
Black, non-Hispanic	60.0	42.5	50.9	23.6	3,664	1,884	4,082
Hispanic	52.8	39.6	46.0	19.5	3,587	1,810	4,554
Asian/Pacific Islander	35.7	24.0	28.8	13.3	4,282	2,427	4,727
American Indian/Alaskan Native	60.7	43.7	47.3	20.9	4,151	2,627	4,585
Dependency status²							
No dependents, unmarried	45.0	30.9	32.4	24.6	4,642	1,939	4,943
No dependents, married	36.3	18.0	25.6	12.9	3,261	1,595	4,911
With dependents	55.4	39.2	48.9	21.1	3,646	1,849	4,298
Age as of 12/31/95							
18 years or younger	75.8	66.0	72.0	29.0	3,793	2,259	3,943
19–23 years	77.0	65.8	67.0	36.4	4,379	2,196	4,429
24–29 years	49.0	36.0	38.5	25.8	4,437	1,860	4,736
30–39 years	47.0	28.2	38.2	17.8	3,583	1,739	4,747
40 years or older	36.8	17.9	28.7	10.4	2,983	1,616	4,304
Independent students' income in 1994							
Less than \$10,000	67.4	57.9	60.5	34.0	4,763	2,235	4,555
\$10,000–19,999	50.6	36.7	38.4	23.7	3,916	1,765	4,630
\$20,000–29,999	41.9	24.7	34.0	15.7	3,333	1,370	4,627
\$30,000–49,999	36.3	14.7	24.7	12.3	3,020	1,331	4,922
\$50,000 or more	29.3	5.8	20.7	5.9	2,235	1,419	4,659
Marital status							
Not married	49.5	35.7	40.5	23.3	4,229	1,950	4,693
Married	45.2	26.1	35.4	16.8	3,468	1,680	4,623
Separated	70.9	59.0	62.0	30.0	3,827	1,895	3,893

Table 5.2b—Percentage of independent undergraduates receiving financial aid for postsecondary education and among those receiving aid, the average amount of aid received: 1995–96—Continued

	Received any aid	Received federal aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Single parent							
No	46.3	29.7	35.4	20.8	\$3,986	\$1,800	\$4,747
Yes	56.7	43.4	53.0	21.3	3,704	1,958	4,198
Number of dependents							
None	42.1	26.6	30.2	20.7	4,243	1,841	4,936
One or more	55.4	39.2	48.9	21.1	3,646	1,849	4,298
Parents' education							
Less than high school diploma	53.8	31.4	46.3	14.7	3,014	1,836	3,931
High school diploma or equivalent	62.7	37.5	52.4	23.9	3,557	1,772	4,392
Some postsecondary education	56.0	34.0	46.1	23.6	3,867	1,842	4,574
Bachelor's degree or higher	44.3	29.0	34.8	22.9	4,545	1,958	4,953
Disability status³							
No	53.2	32.4	44.1	21.2	3,686	1,827	4,549
Yes	57.5	39.7	42.2	24.8	4,421	1,997	4,606
Primary role if working while enrolled³							
Student working to meet expenses	61.5	48.6	49.0	36.3	5,111	2,232	4,699
Employee enrolled in school	48.6	16.2	42.0	9.7	2,059	1,245	4,168
Average hours worked while enrolled³							
Did not work	60.0	46.9	48.6	26.2	4,471	2,312	4,551
1–15 hours	61.6	52.8	51.2	40.3	6,405	2,918	5,010
16–20 hours	57.9	50.7	49.9	32.3	5,578	2,392	5,195
21–34 hours	60.3	44.0	47.0	33.0	4,408	1,936	4,610
35 hours or more	47.2	18.9	39.5	12.3	2,341	1,284	4,049

¹Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

²Only independents are included in the table.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

SECTION 6: EDUCATIONAL ASPIRATIONS AND COMMUNITY SERVICE

EDUCATIONAL ASPIRATIONS

- Approximately half of 1995-96 undergraduates aspired to an advanced degree as their ultimate degree goal. Even among students who were currently in short-term vocational programs (i.e., in private, for-profit institutions), 23 percent aspired to an advanced degree, and an additional 36 percent aspired to a bachelor's degree (table 6.1).
- There were no significant differences in aspirations for an advanced degree among undergraduates in various racial-ethnic groups. Regardless of race-ethnicity, a large majority of students aspired to a bachelor's degree or higher. About 35 to 46 percent of undergraduates aspired to a bachelor's degree, and an additional 39 to 57 percent aspired to an advanced degree (table 6.1).
- Age, on the other hand, was associated with educational goals: younger students (under 19 or 19-23) were more likely to aspire to an advanced degree than students 30 and older. Students under 24 were less likely than older students (30 or older) to aspire to an associate's degree (table 6.1).

COMMUNITY SERVICE

- In 1995-96, 39 percent of undergraduates reported participating in some sort of community service activity. About 29 percent were involved in one community service activity, and an additional 10 percent were engaged in two or more activities (table 6.2).
- Undergraduates enrolled in certificate and associate's degree programs were less likely than those in bachelor's degree programs to participate in community service activities (70 and 67 percent, respectively, reported no community service, compared with 53 percent of students in bachelor's degree programs; table 6.2).
- Females were more likely than males to volunteer their time. However, among those who volunteered, men volunteered more hours per week, on average, than women (10 hours versus 7 hours; table 6.2).
- Students 24-29 years old were less likely than students 30 years or older to be involved with community service activities (table 6.2).

- About 83 percent of undergraduates said they planned to vote in the 1996 presidential election. At time of survey, 77 percent of undergraduates were registered to vote (table 6.3).

Table 6.1—Percentage distribution of undergraduates according to their educational aspirations: 1995–96

	No degree/ certificate	Vocational certificate	Associate's degree	Bachelor's degree	Advanced degree/ post-bac- calaureate certificate
Total	1.9	4.1	8.0	36.4	49.7
Level of institution					
Less-than-2-year	3.5	35.6	12.3	34.2	14.5
2-year	3.2	4.5	13.8	46.8	31.7
4-year	0.5	0.4	1.0	25.2	73.0
More than one institution	0.4	3.9	5.0	29.5	61.2
Control of institution*					
Public	2.2	3.2	8.7	38.9	47.0
Private, not-for-profit	0.8	1.0	2.6	25.5	70.2
Private, for-profit	2.5	24.0	15.2	35.5	22.8
Institution type*					
Public					
Less-than-2-year	4.0	28.7	10.9	37.5	19.1
2-year	3.3	4.2	13.4	47.0	32.1
4-year nondoctorate-granting	0.7	0.5	1.4	28.7	68.7
4-year doctorate-granting	0.1	0.3	0.6	24.1	74.8
Private, not-for-profit					
Less-than-4-year	1.5	6.6	17.4	48.3	26.2
4-year nondoctorate-granting	0.9	0.3	1.2	24.4	73.2
4-year doctorate-granting	0.2	0.4	0.4	19.2	79.9
Private, for-profit	2.5	24.0	15.2	35.5	22.8
Class level					
First-year beginning	3.2	8.2	9.2	38.2	41.2
Other first year	2.6	4.2	12.9	41.2	39.0
Second year	1.3	2.4	6.8	42.0	47.5
Third year	1.0	5.0	0.9	24.1	74.9
Fourth or fifth year	6.0	9.0	6.0	19.3	80.5
Unclassified	3.4	9.9	12.1	41.0	33.6
Attendance status					
Full-time, full-year	0.6	3.0	4.6	29.1	62.8
Full-time, part-year	1.8	9.1	9.4	41.4	38.4
Part-time, full-year	1.0	2.5	9.1	41.5	45.8
Part-time, part-year	5.1	4.6	11.4	40.2	38.6
Undergraduate program					
Certificate	2.7	23.4	13.4	35.7	24.8
Associate's degree	2.2	1.7	13.0	47.6	35.6
Bachelor's degree	0.4	0.2	0.4	24.2	74.9
Nondegree program	11.4	3.2	9.1	34.1	42.2

Table 6.1—Percentage distribution of undergraduates according to their educational aspirations: 1995–96
—Continued

	No degree/ certificate	Vocational certificate	Associate's degree	Bachelor's degree	Advanced degree/ post-bac- calaureate certificate
Gender					
Male	2.0	3.5	6.2	39.0	49.3
Female	1.8	4.5	9.3	34.3	50.1
Race—ethnicity					
White, non-Hispanic	2.2	3.8	8.4	35.2	50.4
Black, non-Hispanic	1.2	7.6	5.6	36.0	49.6
Hispanic	1.4	3.3	7.6	46.3	41.4
Asian/Pacific Islander	0.3	1.0	5.3	37.0	56.5
American Indian/Alaskan Native	0.2	2.6	22.9	35.7	38.6
Dependency status					
Dependent	1.0	2.0	4.0	35.2	57.8
Independent	2.8	5.9	11.5	37.4	42.4
Age as of 12/31/95					
18 years or younger	0.9	2.9	4.9	38.6	52.7
19–23 years	1.0	2.4	4.7	34.9	57.0
24–29 years	1.1	4.6	9.2	37.8	47.4
30–39 years	3.0	6.9	12.7	35.3	42.2
40 years or older	5.8	6.3	14.0	39.1	34.8
Dependency and income level in 1994					
Dependent					
Less than \$20,000	0.7	3.1	7.7	32.4	56.1
\$20,000–39,999	0.6	2.6	4.1	36.2	56.5
\$40,000–59,999	2.3	1.6	4.0	38.1	54.1
\$60,000–79,999	0.6	1.7	2.3	37.1	58.3
\$80,000–99,999	0.6	2.1	1.5	36.5	59.3
\$100,000 or more	6.0	0.6	3.7	26.7	69.0
Independent					
Less than \$10,000	1.6	8.5	11.8	32.5	45.7
\$10,000–19,999	2.4	8.0	11.9	41.0	36.8
\$20,000–29,999	3.1	5.8	11.8	38.1	41.1
\$30,000–49,999	1.6	3.4	10.8	37.9	46.3
\$50,000 or more	5.7	3.2	11.3	38.4	41.4
Marital status					
Not married	1.4	3.6	6.1	36.0	53.0
Married	3.6	4.8	11.9	38.6	41.2
Separated	1.9	13.1	27.5	23.8	33.7

**Table 6.1—Percentage distribution of undergraduates according to their educational aspirations: 1995–96
—Continued**

	No degree/ certificate	Vocational certificate	Associate's degree	Bachelor's degree	Advanced degree/ post-bac- calaureate certificate
Single parent					
No	1.8	3.5	7.3	36.2	51.2
Yes	2.7	9.0	14.2	37.7	36.6
Number of dependents					
None	1.6	3.0	6.1	35.7	53.6
One or more	3.0	7.2	13.4	38.2	38.3
Parents' education					
Less than high school diploma	4.1	6.3	14.0	40.4	35.1
High school diploma or equivalent	2.7	5.7	11.3	38.7	41.6
Some postsecondary education	2.0	2.9	8.0	39.1	48.1
Bachelor's degree or higher	0.5	1.9	2.9	31.6	63.1
Disability status					
No	1.8	4.0	7.9	36.1	50.3
Yes	3.7	5.7	10.0	41.4	39.2
Primary role if working while enrolled					
Student working to meet expenses	0.9	2.4	4.7	34.4	57.5
Employee enrolled in school	3.0	4.8	12.6	42.3	37.4
Average hours worked while enrolled					
Did not work	2.5	6.6	9.2	31.9	49.8
1–15 hours	1.4	3.1	2.6	27.7	65.2
16–20 hours	1.0	4.1	5.5	33.4	56.1
21–34 hours	1.0	2.8	5.9	39.8	50.4
35 hours or more	2.5	3.5	11.0	41.1	42.0

*Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 6.2—Percentage distribution of undergraduates according to community service activities and the number of hours volunteered per week: 1995–96

	Number of community service activities			Average hours per week
	No community service	One activity	Two or more activities	
Total	61.1	29.4	9.6	8.4
Level of institution				
Less-than-2-year	73.2	20.8	6.1	10.1
2-year	68.7	24.9	6.4	8.5
4-year	53.2	33.8	13.0	8.3
More than one institution	53.5	36.3	10.3	8.5
Control of institution*				
Public	63.1	28.0	8.9	8.6
Private, not-for-profit	48.8	36.8	14.4	7.5
Private, for-profit	76.9	19.1	4.1	10.3
Institution type*				
Public				
Less-than-2-year	62.9	27.6	9.6	10.8
2-year	68.4	25.0	6.6	8.4
4-year nondoctorate-granting	56.2	32.0	11.8	9.4
4-year doctorate-granting	55.2	32.4	12.5	8.4
Private, not-for-profit				
Less-than-4-year	66.8	27.2	6.0	8.5
4-year nondoctorate-granting	48.4	36.6	15.0	7.8
4-year doctorate-granting	44.6	39.9	15.5	6.8
Private, for-profit	76.9	19.1	4.1	10.3
Class level				
First-year beginning	65.5	26.8	7.7	9.7
Other first year	65.1	26.3	8.6	9.1
Second year	60.2	31.3	8.6	7.2
Third year	54.1	31.7	14.3	7.5
Fourth or fifth year	52.8	34.6	12.6	8.4
Unclassified	60.6	30.7	8.7	8.1
Attendance intensity				
Exclusively full-time	59.1	30.4	10.5	8.5
Mixed full-time and part-time	60.0	30.1	9.9	9.2
Exclusively part-time	64.1	27.7	8.2	7.9
Attendance status				
Full-time, full-year	55.5	32.5	11.9	8.6
Full-time, part-year	68.3	25.0	6.7	8.1
Part-time, full-year	64.6	27.7	7.8	8.3
Part-time, part-year	63.2	28.0	8.8	8.5

Table 6.2—Percentage distribution of undergraduates according to community service activities and the number of hours volunteered per week: 1995–96—Continued

	Number of community service activities			Average hours per week
	No community service	One activity	Two or more activities	
Undergraduate program				
Certificate	70.2	22.5	7.3	9.1
Associate's degree	66.6	26.7	6.7	8.6
Bachelor's degree	52.9	33.9	13.2	8.3
Nondegree program	61.6	31.7	6.8	6.8
Gender				
Male	63.7	28.8	7.6	10.0
Female	59.0	29.9	11.1	7.4
Race—ethnicity				
White, non-Hispanic	58.8	30.5	10.7	8.1
Black, non-Hispanic	64.6	27.7	7.7	10.4
Hispanic	69.1	25.7	5.3	8.4
Asian/Pacific Islander	65.9	25.3	8.8	8.9
American Indian/Alaskan Native	67.9	26.5	5.7	10.0
Dependency status				
Dependent	60.3	29.6	10.1	8.9
Independent	61.8	29.1	9.1	8.0
No dependents, unmarried	66.4	26.3	7.3	9.1
No dependents, married	59.6	31.5	8.9	9.0
With dependents	59.7	30.0	10.3	7.1
Age as of 12/31/95				
18 years or younger	61.7	29.0	9.3	9.4
19–23 years	60.8	29.3	10.0	8.9
24–29 years	67.6	26.5	5.9	8.1
30–39 years	56.0	34.1	10.0	8.7
40 years or older	58.1	28.5	13.5	6.3
Dependency and income level in 1994				
Dependent				
Less than \$20,000	68.5	25.4	6.1	10.7
\$20,000–39,999	63.0	28.6	8.4	8.9
\$40,000–59,999	60.9	28.8	10.3	9.8
\$60,000–79,999	55.0	32.1	12.9	8.0
\$80,000–99,999	58.7	31.8	9.5	8.3
\$100,000 or more	51.1	34.2	14.7	7.2
Independent				
Less than \$10,000	64.6	28.4	7.0	8.5
\$10,000–19,999	66.9	25.9	7.2	10.7
\$20,000–29,999	66.9	25.6	7.5	7.1
\$30,000–49,999	53.2	34.9	11.8	7.8
\$50,000 or more	57.0	30.5	12.5	5.9

Table 6.2—Percentage distribution of undergraduates according to community service activities and the number of hours volunteered per week: 1995–96—Continued

	Number of community service activities			Average hours per week
	No community service	One activity	Two or more activities	
Marital status				
Not married	62.3	28.5	9.2	9.0
Married	56.2	32.9	10.9	7.0
Separated	71.1	20.4	8.5	7.0
Single parent				
No	60.5	29.7	9.8	8.3
Yes	66.4	26.0	7.6	9.4
Number of dependents				
None	61.5	29.2	9.3	8.9
One or more	59.7	30.0	10.3	7.1
Parents' education				
Less than high school diploma	66.0	26.8	7.2	7.5
High school diploma or equivalent	64.5	27.3	8.2	8.5
Some postsecondary education	61.8	29.7	8.5	9.6
Bachelor's degree or higher	54.4	32.9	12.8	8.0
Disability status				
No	61.4	29.1	9.6	8.4
Yes	56.3	33.7	10.0	8.7
Primary role if working while enrolled				
Student working to meet expenses	59.3	30.4	10.3	8.5
Employee enrolled in school	63.1	28.7	8.3	8.4
Average hours worked while enrolled				
Did not work	60.5	29.4	10.1	8.4
1–15 hours	48.7	37.1	14.2	7.5
16–20 hours	61.1	28.7	10.2	8.4
21–34 hours	64.1	28.2	7.8	8.7
35 hours or more	64.6	27.2	8.2	8.8

*Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 6.3—Percentage of undergraduates who reported having registered to vote in the United States, who voted in the 1996 presidential elections, and who ever had voted: 1995–96

	Registered to vote in United States	Voted in 1996 presidential election ¹	Ever voted
Total	77.0	82.6	63.2
Level of institution			
Less-than-2-year	66.6	68.8	50.6
2-year	75.5	80.6	63.1
4-year	79.5	86.0	64.5
More than one institution	75.8	81.5	61.9
Control of institution²			
Public	77.5	82.8	64.4
Private, not-for-profit	78.4	86.1	61.4
Private, for-profit	67.1	69.7	51.0
Institution type²			
Public			
Less-than-2-year	67.6	68.7	54.2
2-year	76.1	81.1	63.7
4-year nondoctorate-granting	79.9	86.1	68.2
4-year doctorate-granting	79.7	85.6	64.4
Private, not-for-profit			
Less-than-4-year	70.8	78.6	63.3
4-year nondoctorate-granting	79.2	86.2	63.4
4-year doctorate-granting	78.7	87.8	56.9
Private, for-profit	67.1	69.7	51.0
Class level			
First-year beginning	65.2	76.9	36.3
Other first year	76.9	82.0	65.4
Second year	80.8	82.4	68.4
Third year	82.7	87.1	70.8
Fourth or fifth year	84.0	88.0	82.2
Unclassified	80.1	86.3	77.3
Attendance status			
Full-time, full-year	74.9	82.6	54.8
Full-time, part-year	73.6	75.8	56.3
Part-time, full-year	79.8	83.3	70.5
Part-time, part-year	79.6	85.4	74.2
Undergraduate program			
Certificate	75.5	77.7	62.9
Associate's degree	73.8	79.9	61.0
Bachelor's degree	79.5	85.9	63.6
Nondegree program	87.6	89.5	81.2

Table 6.3—Percentage of undergraduates who reported having registered to vote in the United States, who voted in the 1996 presidential elections, and who ever had voted: 1995–96—Continued

	Registered to vote in United States	Voted in 1996 presidential election ¹	Ever voted
Gender			
Male	74.9	81.1	61.0
Female	78.6	83.7	64.9
Race–ethnicity			
White, non-Hispanic	78.8	84.5	66.7
Black, non-Hispanic	78.2	81.8	57.7
Hispanic	70.2	72.7	51.7
Asian/Pacific Islander	56.1	71.4	39.2
American Indian/Alaskan Native	58.5	70.6	46.3
Dependency status			
Dependent	72.7	80.8	47.8
Independent	81.1	84.2	77.9
No dependents, unmarried	81.4	84.2	79.0
No dependents, married	81.0	86.3	80.7
With dependents	80.9	83.4	76.0
Age as of 12/31/95			
18 years or younger	60.0	78.5	21.8
19–23 years	75.3	80.5	54.0
24–29 years	78.5	81.6	72.0
30–39 years	82.2	85.9	84.6
40 years or older	88.8	91.1	92.3
Dependency and income level in 1994			
Dependent			
Less than \$20,000	70.4	75.9	42.9
\$20,000–39,999	70.0	79.2	45.4
\$40,000–59,999	73.8	83.2	50.9
\$60,000–79,999	71.8	80.0	49.2
\$80,000–99,999	78.3	86.6	48.8
\$100,000 or more	75.8	82.5	49.6
Independent			
Less than \$10,000	77.0	78.3	66.1
\$10,000–19,999	76.8	81.1	72.5
\$20,000–29,999	81.1	86.4	80.7
\$30,000–49,999	83.5	89.0	85.0
\$50,000 or more	88.9	88.9	90.1
Marital status			
Not married	75.6	81.6	57.3
Married	81.9	85.9	81.3
Separated	73.5	79.7	77.1

Table 6.3—Percentage of undergraduates who reported having registered to vote in the United States, who voted in the 1996 presidential elections, and who ever had voted: 1995–96—Continued

	Registered to vote in United States	Voted in 1996 presidential election ¹	Ever voted
Single parent			
No	76.7	82.7	62.5
Yes	79.5	81.6	69.3
Number of dependents			
None	75.7	82.3	59.0
One or more	80.9	83.4	76.0
Parents' education			
Less than high school diploma	74.9	80.0	66.5
High school diploma or equivalent	75.6	80.5	64.2
Some postsecondary education	76.8	82.2	61.5
Bachelor's degree or higher	79.5	86.0	63.9
Disability status			
No	76.8	82.4	62.9
Yes	79.4	84.8	67.7
Primary role if working while enrolled			
Student working to meet expenses	75.2	81.9	57.2
Employee enrolled in school	80.5	84.6	75.5
Average hours worked while enrolled			
Did not work	76.6	81.6	59.9
1–15 hours	76.3	84.1	54.4
16–20 hours	77.5	82.4	60.2
21–34 hours	73.6	82.4	57.4
35 hours or more	79.1	82.9	72.2

¹Question may have been asked prior to the 1996 elections, in which case respondents indicated they would vote in the election.

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

SECTION 7: OTHER STUDENT CHARACTERISTICS

STUDENTS WITH DISABILITIES

- About 6 percent of 1995-96 undergraduates reported having a disability (table 7.1).
- Students in less-than-2-year institutions were more likely to have a disability (9 percent) than students in 4-year institutions (5 percent; table 7.1).
- Among undergraduates with a disability, students attending private, for-profit institutions were much more likely to have an orthopedic disability (39 percent) than students attending public (23 percent) or private, not-for-profit institutions (19 percent; table 7.1).
- White, non-Hispanic students were more likely to report having a disability (6 percent) than black, non-Hispanics (3 percent) or Asian/Pacific Islanders (2 percent; table 7.1).
- Older students (40 years or older) were much more likely to report having a disability than younger students (under 24 years). About 10 percent of students 40 years or older had a disability, compared with 5 percent of students 18 years or younger and 5 percent aged 19-23 (table 7.1).

REMEDIAL COURSE TAKING

- About 12 percent of 1995-96 undergraduates in their first or second year of college reported taking at least one remedial course (table 7.2).³⁸
- Among first- and second-year undergraduates who reported having taken at least one remedial course, 70 percent took a remedial math course, 41 percent took a remedial writing course, and 39 percent took a remedial reading course (table 7.2).
- Students beginning their first year of college, who were more likely to be younger, were much more likely to have taken remedial courses (20 percent) than other first-year (11 percent) or second-year students (6 percent).

³⁸Student-reported remedial education status reported by NPSAS undergraduates differs markedly from the proportion of students taking remedial courses reported by institutions. In a survey of remedial education in higher education, institutions reported that 29 percent of first-time freshmen had enrolled in at least one remedial reading, writing, or mathematics course in fall 1995. *Remedial Education at Higher Education Institutions in Fall 1995* (NCES 97-584) (Washington, D.C.: U.S. Department of Education, National Center for Education Statistics, 1996).

- Undergraduates enrolled in associate's degree programs were more likely than students enrolled in other postsecondary programs to have taken remedial courses. For example, 16 percent of students in associate's degree programs reported taking a remedial course, compared with 6 percent of students enrolled in a certificate program (table 7.2).

Table 7.1—Percentage of undergraduates who reported a disability and among those with disabilities, the type of disability:¹ 1995–96

	Any disabilities	Among students with disabilities					
		Visual	Hearing	Speech	Orthopedic	Learning disability	Other
Total	5.5	16.3	16.3	3.0	22.9	29.2	21.2
Level of institution							
Less-than-2-year	8.8	18.4	19.4	0.6	34.4	20.2	20.3
2-year	5.9	17.1	16.3	2.3	24.7	28.9	21.1
4-year	4.7	16.0	15.3	4.6	19.2	29.7	20.7
More than one institution	6.8	10.6	18.7	1.6	19.2	37.5	25.2
Control of institution ²							
Public	5.3	17.0	17.3	3.2	22.5	27.6	21.0
Private, not-for-profit	5.6	17.6	11.1	3.7	19.2	36.0	18.9
Private, for-profit	7.3	13.1	15.5	0.6	38.7	23.1	23.5
Institution type ²							
Public							
Less-than-2-year	7.4	28.0	18.9	0.0	13.4	30.5	13.0
2-year	5.9	17.2	16.9	2.3	24.0	29.1	21.1
4-year nondoctorate-granting	5.6	13.0	20.2	5.2	28.4	22.4	17.8
4-year doctorate-granting	3.5	18.9	15.4	4.9	11.5	26.7	25.7
Private, not-for-profit							
Less-than-4-year	8.0	24.2	16.4	2.2	33.3	12.9	20.2
4-year nondoctorate-granting	5.9	17.6	7.1	3.2	14.3	42.4	20.6
4-year doctorate-granting	4.3	14.1	19.5	5.6	25.5	29.9	13.8
Private, for-profit	7.3	13.1	15.5	0.6	38.7	23.1	23.5
Class level							
First-year beginning	5.9	15.2	12.4	3.7	17.2	38.1	21.4
Other first year	6.6	20.9	16.3	2.7	27.7	22.1	20.1
Second year	4.6	9.8	18.4	3.4	20.6	31.3	21.3
Third year	5.1	17.9	18.0	3.6	26.0	36.7	13.9
Fourth or fifth year	4.4	18.0	17.8	2.4	19.7	22.6	23.3
Unclassified	5.5	7.7	20.4	0.0	24.6	27.3	37.8
Attendance intensity							
Exclusively full-time	5.7	15.1	15.5	2.3	23.2	32.0	19.4
Mixed full-time and part-time	4.6	17.3	16.4	2.6	19.7	29.9	25.7
Exclusively part-time	5.5	17.9	18.6	4.4	24.5	24.6	19.8
Attendance status							
Full-time, full-year	5.3	17.5	14.7	2.5	17.7	33.9	22.1
Full-time, part-year	6.9	10.1	15.0	1.3	34.4	25.7	18.9
Part-time, full-year	5.5	19.4	22.5	3.1	17.5	28.5	21.7
Part-time, part-year	5.3	15.6	13.2	5.0	30.2	23.5	20.8

Table 7.1—Percentage of undergraduates who reported a disability and among those with disabilities, the type of disability:¹ 1995–96—Continued

	Any disabilities	Among students with disabilities					
		Visual	Hearing	Speech	Orthopedic	Learning disability	Other
Undergraduate program							
Certificate	7.2	25.5	18.6	1.3	30.5	19.9	13.5
Associate's degree	6.1	11.8	16.5	3.6	23.5	32.8	23.3
Bachelor's degree	4.6	15.8	15.3	3.2	19.3	30.0	21.9
Nondegree program	3.8	—	—	—	—	—	—
Gender							
Male	6.3	14.7	19.8	4.2	23.0	27.1	19.9
Female	4.9	18.0	12.8	1.8	22.7	31.4	22.5
Race-ethnicity							
White, non-Hispanic	6.2	15.8	17.1	1.8	22.6	31.3	20.6
Black, non-Hispanic	3.4	11.7	11.3	1.7	31.3	18.0	34.2
Hispanic	4.1	19.1	17.5	16.3	17.3	23.7	14.6
Asian/Pacific Islander	1.9	—	—	—	—	—	—
American Indian/Alaskan Native	13.4	—	—	—	—	—	—
Dependency status							
Dependent	4.6	16.8	13.6	4.3	9.0	44.2	19.0
Independent	6.4	16.0	18.1	2.1	32.4	19.0	22.6
No dependents, unmarried	7.0	22.8	11.9	0.8	34.4	19.4	20.4
No dependents, married	4.5	11.4	36.8	0.0	36.4	11.0	14.2
With dependents	6.8	12.4	17.6	3.5	29.9	20.8	26.5
Age as of 12/31/95							
18 years or younger	4.5	18.7	11.4	4.2	6.1	40.7	22.0
19–23 years	4.7	15.4	16.1	3.8	9.6	42.9	19.4
24–29 years	4.2	14.5	19.6	4.5	20.8	28.5	22.9
30–39 years	6.5	19.2	14.7	1.3	33.1	19.8	19.9
40 years or older	10.3	16.1	17.7	1.6	44.3	10.1	23.9
Dependency and income level in 1994							
Dependent							
Less than \$20,000	4.4	21.5	9.2	10.6	9.2	43.6	9.7
\$20,000–39,999	4.1	16.9	8.8	4.1	11.6	45.1	21.4
\$40,000–59,999	4.3	16.5	19.9	0.7	12.2	36.4	27.1
\$60,000–79,999	4.2	15.7	15.6	1.5	5.7	40.9	22.3
\$80,000–99,999	5.5	5.6	28.4	14.5	2.7	42.6	10.8
\$100,000 or more	6.4	19.9	5.2	0.3	7.7	58.4	16.1
Independent							
Less than \$10,000	7.4	9.7	8.1	3.0	32.7	27.0	32.6
\$10,000–19,999	7.7	21.1	12.4	1.5	28.6	18.0	27.1
\$20,000–29,999	6.2	17.8	30.3	4.3	31.2	15.4	12.8
\$30,000–49,999	5.7	22.1	28.2	0.1	36.5	12.5	11.9
\$50,000 or more	4.4	9.5	25.9	1.0	36.1	15.4	15.8

Table 7.1—Percentage of undergraduates who reported a disability and among those with disabilities, the type of disability:¹ 1995–96—Continued

	Any disabilities	Among students with disabilities					
		Visual	Hearing	Speech	Ortho- pedic	Learning disability	Other
Marital status							
Not married	5.3	17.8	13.5	3.0	17.2	34.1	22.8
Married	5.8	13.6	25.2	3.0	37.1	14.8	17.0
Separated	9.1	2.5	13.0	1.2	45.9	26.8	14.5
Single parent							
No	5.4	17.0	16.4	3.1	23.5	30.0	18.7
Yes	6.4	11.6	15.2	2.5	18.3	23.6	40.1
Number of dependents							
None	5.1	18.0	15.7	2.8	19.9	32.8	18.9
One or more	6.8	12.4	17.6	3.5	29.9	20.8	26.5
Parents' education							
Less than high school diploma	7.1	16.1	20.9	4.1	36.8	15.9	20.4
High school diploma or equivalent	5.6	23.7	17.9	2.3	25.7	20.9	17.4
Some postsecondary education	5.8	14.3	14.6	0.4	23.0	37.5	20.9
Bachelor's degree or higher	5.4	13.4	17.9	3.8	12.7	41.7	19.8
Primary role if working while enrolled³							
Student working to meet expenses	4.5	17.9	15.6	1.5	12.3	45.0	15.0
Employee enrolled in school	4.5	26.9	24.2	3.5	23.3	19.4	8.5
Average hours worked while enrolled							
Did not work	9.2	11.7	13.6	1.9	35.0	22.2	29.5
1–15 hours	4.8	17.4	10.9	2.8	17.8	37.9	20.8
16–20 hours	3.6	10.7	21.0	5.3	10.1	56.6	7.6
21–34 hours	5.8	15.5	18.7	6.8	12.2	36.7	16.3
35 hours or more	4.1	25.1	17.7	1.4	21.0	20.8	18.0

—Sample size too small for a reliable estimate.

¹Because respondents may have had more than one disability, details may not sum to 100.

²Category for “more than one institution” is shown only under “level of institution.” The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as “primary role,” which includes only working students.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 7.2—Percentage of first- and second-year undergraduates who reported taking remedial courses and among those taking courses, the type of courses: 1995–96

	Any remedial courses ¹	Among students taking remedial courses				
		Math	Reading	Writing	Language	Study skills
Total	12.4	69.6	39.2	41.1	26.9	24.7
Level of institution						
Less-than-2-year	5.1	57.7	32.4	33.3	30.5	50.0
2-year	14.1	72.1	42.3	43.4	28.3	22.5
4-year	10.1	62.7	31.5	37.6	24.7	27.9
More than one institution	12.1	72.1	35.4	30.9	17.4	29.3
Control of institution²						
Public	13.6	71.1	39.6	41.8	26.9	23.2
Private, not-for-profit	7.9	54.1	39.0	40.8	29.6	35.2
Private, for-profit	5.7	59.2	35.3	40.3	36.9	34.3
Institution type²						
Public						
Less-than-2-year	6.7	76.7	16.4	18.2	16.3	52.1
2-year	14.5	72.3	42.6	43.6	28.1	22.2
4-year nondoctorate-granting	13.9	69.6	28.2	38.7	23.3	20.3
4-year doctorate-granting	9.2	62.0	30.2	33.0	22.5	32.2
Private, not-for-profit						
Less-than-4-year	7.1	57.3	46.1	37.3	33.6	38.0
4-year nondoctorate-granting	9.6	55.0	36.2	39.4	28.4	38.0
4-year doctorate-granting	4.8	48.0	46.0	49.6	31.2	21.4
Private, for-profit	5.7	59.2	35.3	40.3	36.9	34.3
Class level						
First-year beginning	19.7	64.2	38.6	37.7	25.3	26.8
Other first year	11.3	75.9	45.7	49.2	29.1	22.5
Second year	6.1	73.3	23.8	32.9	26.4	22.8
Attendance status						
Full-time, full-year	12.3	65.9	41.1	39.0	22.1	25.5
Full-time, part-year	16.9	73.3	41.2	44.0	41.6	25.1
Part-time, full-year	13.6	74.1	34.0	44.4	21.7	21.8
Part-time, part-year	8.9	66.2	40.8	37.2	29.2	27.3
Undergraduate program						
Certificate	6.1	74.4	50.8	32.5	34.5	39.8
Associate's degree	16.0	71.4	40.2	43.5	27.0	22.6
Bachelor's degree	10.6	60.7	33.0	37.5	24.4	26.9
Nondegree program	4.4	86.5	23.6	33.3	19.3	11.7
Gender						
Male	12.3	66.4	39.7	44.8	24.3	20.7
Female	12.4	71.9	38.8	38.4	28.7	27.7

Table 7.2—Percentage of first- and second-year undergraduates who reported taking remedial courses and among those taking courses, the type of courses: 1995–96—Continued

	Any remedial courses ¹	Among students taking remedial courses				
		Math	Reading	Writing	Language	Study skills
Race–ethnicity						
White, non-Hispanic	10.5	68.7	35.2	38.0	24.0	23.3
Black, non-Hispanic	18.0	75.3	39.4	39.2	33.9	23.1
Hispanic	17.6	72.8	42.0	48.9	20.9	28.3
Asian/Pacific Islander	12.4	44.1	68.1	56.4	42.8	30.3
American Indian/Alaskan Native	16.3	—	—	—	—	—
Dependency status						
Dependent	14.7	70.1	40.2	40.1	21.5	23.3
Independent	10.0	68.8	37.7	42.4	34.5	26.8
No dependents, unmarried	10.1	80.0	41.8	41.0	18.7	30.2
No dependents, married	5.5	46.3	36.3	42.0	34.7	19.1
With dependents	11.6	67.2	35.8	43.2	42.4	26.5
Age as of 12/31/95						
18 years or younger	18.8	70.1	40.2	41.6	21.1	22.5
19–23 years	13.3	70.1	40.0	38.7	23.5	22.1
24–29 years	11.3	72.2	42.3	38.6	31.7	28.5
30–39 years	8.7	63.1	39.9	48.1	39.1	23.2
40 years or older	7.1	69.2	21.9	48.7	37.4	43.1
Dependency and income level in 1994						
Dependent						
Less than \$20,000	18.0	64.1	41.0	37.6	34.5	31.0
\$20,000–39,999	16.0	71.2	37.6	34.6	19.2	27.6
\$40,000–59,999	15.3	71.5	41.2	42.8	22.6	20.2
\$60,000–79,999	12.8	81.5	54.1	57.9	11.9	10.9
\$80,000–99,999	12.9	62.5	24.3	26.1	17.4	15.3
\$100,000 or more	9.8	61.4	29.2	34.0	12.7	30.4
Independent						
Less than \$10,000	16.4	77.0	34.9	41.0	38.2	30.8
\$10,000–19,999	12.7	68.5	38.5	41.5	30.4	25.0
\$20,000–29,999	8.0	59.0	32.4	55.2	36.5	28.5
\$30,000–49,999	7.2	54.3	48.8	42.6	33.5	20.1
\$50,000 or more	3.2	73.3	37.3	26.1	26.7	20.3
Marital status						
Not married	13.8	70.8	40.8	41.8	25.1	26.0
Married	7.6	58.7	32.4	36.6	35.8	17.7
Separated	10.3	92.4	18.5	42.8	39.6	20.0
Single parent						
No	12.0	69.9	39.0	40.0	24.0	23.5
Yes	14.9	67.2	40.4	47.8	45.0	32.6

Table 7.2—Percentage of first- and second-year undergraduates who reported taking remedial courses and among those taking courses, the type of courses: 1995–96—Continued

	Any remedial courses ¹	Among students taking remedial courses				
		Math	Reading	Writing	Language	Study skills
Number of dependents						
None	12.6	70.3	40.2	40.4	21.8	24.2
One or more	11.6	67.2	35.8	43.2	42.4	26.5
Parents' education						
Less than high school diploma	15.8	61.1	48.2	45.6	32.0	36.4
High school diploma or equivalent	12.7	69.6	39.4	37.0	26.7	24.7
Some postsecondary education	12.0	72.4	45.2	42.5	34.7	24.9
Bachelor's degree or higher	10.6	71.4	34.1	42.1	17.8	22.2
Disability status						
No	12.0	70.0	37.6	41.2	26.8	23.9
Yes	18.4	65.2	55.2	40.1	27.0	33.1
Primary role if working while enrolled³						
Student working to meet expenses	13.4	72.9	37.7	40.2	20.7	24.3
Employee enrolled in school	8.8	71.9	44.1	46.0	32.8	26.6
Average hours worked while enrolled						
Did not work	15.6	61.8	38.4	39.5	33.5	23.9
1–15 hours	10.1	71.0	32.3	39.2	30.2	25.1
16–20 hours	13.8	73.0	38.6	45.2	18.7	30.0
21–34 hours	13.1	65.2	38.6	43.2	28.3	32.9
35 hours or more	10.6	76.5	42.7	40.8	22.8	19.4

—Sample size too small for a reliable estimate.

¹Student-reported remedial education status reported by NPSAS undergraduates differs markedly from the proportion of students taking remedial courses reported by institutions. In a survey of remedial education in higher education, institutions reported that 29 percent of first-time freshmen had enrolled in at least one remedial reading, writing, or mathematics course in fall 1995. U.S. Department of Education, National Center for Education Statistics, *Remedial Education at Higher Education Institutions in Fall 1995* (NCES 97-584) (Washington, D.C.: 1996).

²Category for "more than one institution" is shown only under "level of institution." The distributions are identical.

³Total percentages may not be within the range of percentages for subgroups due to missing values, or because the row variable may include only a subgroup of the total, such as "primary role," which includes only working students.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

APPENDIX A—GLOSSARY

This glossary describes the variables used in this report. The items were taken directly from the NCES NPSAS:96 undergraduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:96 data (see appendix B for a description of the DAS). The variables listed in the index below are organized by sections in the order they appear in the report; the glossary is in alphabetical order by variable name (displayed along the right-hand column). Some items were reported by the student only during the Computer-Assisted Telephone Interview (CATI). Variables based only on CATI respondents are identified.

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EDUCATIONAL ASPIRATIONS AND COMMUNITY SERVICE VARIABLES

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DISABILITY STATUS AND REMEDIAL COURSE TAKING

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Remedial language courses SILANG
Remedial math courses SIMATH
Remedial reading courses SIREAD
Remedial study skills courses SISTUD
Remedial writing courses SIWRIT
Speech impairment..... SPEECH
Visual impairment..... VISUAL

Age as of 12/31/95

AGE

18 years or younger
 19-23 years
 24-29 years
 30-39 years
 40 years or older

Control of institution

AIDCTRL

Source of revenue and control of operations for student's institution.

Public

A postsecondary education institution supported primarily by public funds and operated by publicly elected or appointed officials who control the programs and activities.

Private, not-for-profit

A postsecondary institution that is controlled by an independent governing board and incorporated under Section 501(c)(3) of the Internal Revenue Code.

Private, for-profit

A postsecondary institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and proprietary institutions.

More than one institution³⁹

Student was enrolled in more than one institution during 1995-96.

Level of institution

AIDLEVL

Highest award offering of student's institution.

4-year

Denotes 4-year institutions that can award bachelor's degrees or higher, including institutions that award doctorate degrees and first-professional degrees. These include chiropractic, pharmacy, dentistry, podiatry, medicine, veterinary medicine, optometry, law, osteopathic medicine, and theology.

2-year

Institution that does not confer bachelor's degrees, but does provide 2-year programs that result in a certificate or an associate's degree, or 2-year programs that fulfill part of the requirements for a bachelor's degree or higher at 4-year institutions.

³⁹In tables where level of institution, control of institution, and type of institution appear together, the row for "more than one institution" appears only for institution level since the distributions are identical.

Less-than-2-year

At least one of the programs offered at the institution is three months or longer, and produces a terminal award or certificate. In addition, no program at the institution lasts longer than two years.

More than one institution

See AIDCTRL.

Institution type

AIDSECT

Indicates the level and control of student's institution used for financial aid. Institution level concerns the institution's highest offering (see AIDLEVL), and control concerns the source of revenue and control of operations (see AIDCTRL). Some categories are combined in selected tables.

Public

Less-than-2-year

2-year

4-year nondoctorate-granting

4-year doctorate-granting

Private, not-for-profit

Less-than-4-year

4-year nondoctorate-granting

4-year doctorate-granting

Private, for-profit

More than one institution⁴⁰

Took remedial courses

ANYREM

Student's response to the question "During 1995-96, did you take remedial or development courses?" A related question was also asked of those reporting taking remedial classes: "Was this to improve your skills in reading (SIREAD), writing (SIWRIT), math (SIMATH), study skills (SISTUD), English language skills (SILANG)?" Asked on student CATI (Yes/No).

Participated in apprenticeships

APPRENT

Indicates whether the student reported participating in an apprenticeship program during 1995-96. For complete description, see SEPROGRM. Asked on student CATI (Yes/No).

Attendance intensity

ATTNPTRN

Attendance intensity in 1995-96. Attendance pattern refers to the student's full-time, part-time, or mixed attendance while enrolled. Includes enrollment at all institutions.

⁴⁰See AIDCTRL. In tables where level of institution, control of institution, and type of institution appear together, the row for "more than one institution" appears only for institution level since the distributions are identical.

Exclusively full-time	Students were enrolled full time for all months enrolled in college.
Mixed full-time and part-time	Students were enrolled both full time and part time or had some other pattern of enrollment during enrolled months.
Exclusively part-time	Students were enrolled exclusively part time during enrolled months.

Attendance status**ATTNSTAT**

Combined attendance intensity and persistence during 1995-96. Intensity refers to the student's full- or part-time attendance while enrolled. Persistence refers to the number of months a student was enrolled during the year. Students were considered to have been enrolled for a full year if they were enrolled eight or more months during 1995-96. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month. In prior NPSAS surveys, full year had been defined as nine or more months. Includes enrollment at all institutions.

Full-time, full-year	Student was enrolled full time for at least eight months during 1995-96. Additional months enrolled could be part time.
Full-time, part-year	Student was enrolled full time for less than eight months during 1995-96 and attending full time in all of these months.
Part-time, full-year	Student was enrolled eight or more months during 1995-96, and some of these months were part time.
Part-time, part-year	Student was enrolled less than eight months during 1995-96, and some of these months were part time.

Citizenship**CITIZEN2**

Indicates a student's citizenship status and financial aid eligibility. Variable was constructed from data reported on Free Application for Federal Student Aid (FAFSA).

U.S. citizen	Student was a U.S. citizen.
Noncitizen, eligible	Student was not a U.S. citizen but was eligible for financial aid.
Noncitizen, not eligible	Student was not a U.S. citizen and was not eligible for financial aid.

Community service**COMMNUM**

Student response to the question "Did you do any community service or volunteer work during the past year, other than court-ordered service?" Asked on student CATI.

No community service
 One activity
 Two or more activities

Community service hours

COMMHOUR

Among those who volunteered, indicates student response to the question "How much time did you volunteer?"
 Asked on student CATI.

Participated in cooperative education

COOP

Indicates whether student reported participating in a cooperative education program during 1995-96. For complete description, see SEPROGRM. Asked on student CATI (Yes/No)

Deaf or hard-of-hearing

DEAFNESS

Indicates whether student reported being deaf or hard-of-hearing. For a complete description, see DISABIL. Asked of first- and second-year students on student CATI (Yes/No).

Undergraduate program

DEGFIRST

Degree program in which student was enrolled in the first term, as reported by the institution. If not available from the institution, information was taken from student interview. Refers to NPSAS institution for those enrolled in more than one institution.

Certificate	Student pursuing a certificate or formal award other than an associate's or bachelor's degree.
Associate's degree	Student pursuing an associate's degree.
Bachelor's degree	Student pursuing a Bachelor of Arts or Bachelor of Science degree.
Nondegree program	Student is not in any of the above degree programs.

Dependency status

DEPEND4

Student dependency status for financial aid including marital status. Students were considered independent if they met one of the following criteria:

- 1) Student was 24 years old or older as of 12/31/95;
- 2) Student was a veteran of the U.S. Armed Forces;
- 3) Student was enrolled in a graduate or professional program (beyond a bachelor's degree) in 1995-96;
- 4) Student was married;

- 5) Student was an orphan or ward of the court; or
- 6) Student had legal dependents other than spouse.

Before the 1993-94 academic year, the spouse of a married student was considered a dependent of the student, and married students without children were classified as independent with dependents. As of 1993-94, the spouse of a student is not considered to be that student's dependent, so married students without children are classified as independent without dependents for the purpose of federal need analysis.

Dependent
 Independent, no dependents, unmarried
 Independent, no dependents, married
 Independent, with dependents

Disability status**DISABIL**

Indicates whether a student reported having any disability. Student response to the question "Do you have any disabilities, such as hearing, speech, or mobility impairment, a learning disability or visual problems that can't be corrected with glasses?" Among those reporting disabilities, individual items are hearing impairment (DEAFNESS), other health-related limitation (HEALTHOTH), learning disability (LEARNDIS), orthopedic or mobility limitation (ORTHO), speech disability or limitation (SPEECH), and visual impairment (VISUAL). Asked on student CATI (Yes/No).

Full-year enrollment**ENLEN**

The total number of months enrolled in all institutions in 1995-96 (reported by institution and by student if enrolled in more than one). Full-year enrollment was defined as being enrolled for eight or more months.

Gender**GENDER**

Male
 Female

Cumulative grade point average**GPA**

Student's GPA reported by the institution recoded into a 4.0 scale. If the data were not available, the student-reported categorical GPAs were used. Refers to NPSAS institution for those enrolled in more than one institution.

Mostly A's	Student's GPA was 3.75 or above.
A's and B's	Student's GPA was between 3.25 and 3.74.
Mostly B's	Student's GPA was between 2.75 and 3.24.
B's and C's	Student's GPA was between 2.25 and 2.74.
Mostly C's	Student's GPA was between 1.75 and 2.24.
C's and D's or lower	Student's GPA was below 1.75.

Other health-related disabilities

HEALTHOTH

Indicates whether student reported having any other health-related limitation or disability. For a complete description, see DISABIL. Asked on student CATI (Yes/No).

Average hours worked per week while enrolled

HRSWORK

Average number of hours per week that students reported working while enrolled in 1995-96. It is based on the student CATI question "About how many hours did you work per week while you were enrolled?" The variable does not include hours worked when student was not enrolled.

- Did not work
- 1-15 hours
- 16-20 hours
- 21-34 hours
- 35 hours or more

High school degree or equivalency status

HSDEG

Form in which high school degree or equivalent was received.

High school diploma	Student graduated from high school.
GED or high school equivalent	Student did not graduate from high school but passed the General Educational Development (GED) exam or high school equivalent, administered by the American Council on Education.
Certificate of completion	Student received a certificate of completion.
No high school credential	Student neither graduated from high school nor earned a GED or certificate of completion.

Income and dependency status

INCOME

The dependency status and income level of students in 1994. The source of income for dependent students is their parents or guardians; the source for independent students is their own earnings and assets.

- Dependent students
 - Less than \$20,000
 - \$20,000-39,999
 - \$40,000-59,999
 - \$60,000-79,999
 - \$80,000-99,999
 - \$100,000 or more

Independent students

Less than \$10,000
 \$10,000-19,999
 \$20,000-29,999
 \$30,000-49,999
 \$50,000 or more

Participated in internships**INTERN**

Indicates whether student reported any participation in internships (Yes/No). For complete description, see SEPROGRM. Asked on student CATI.

Learning disability**LEARNDIS**

Indicates whether a student reported having a learning disability. For complete description, see DISABL. Asked on student CATI (Yes/No).

Local residency**LOCALRES**

Students' residence while attending school.

On campus

Institution-owned living quarters for students. These are typically on-campus or off-campus dormitories, residence halls, or other facilities.

Off campus, not with family

Student lived off campus in noninstitution-owned housing but not with her or his parents or relatives.

With parents or relatives

Student lived at home with parents or other relatives.

Major field of study**MAJORS3**

Undergraduate major field of study among those with declared majors. Refers to NPSAS institution for those enrolled in more than one institution.

Humanities

English, liberal arts, philosophy, theology, art, music, speech/drama, art history/fine arts, area studies, African-American studies, ethnic studies, foreign languages, liberal studies, women's studies.

Social/behavioral sciences

Psychology, economics, political science, American civilization, clinical pastoral care, social work, anthropology/archaeology, history, sociology.

Life sciences

Natural resources, forestry, biological science (including zoology), botany, biophysics, geography, interdisciplinary studies, including biopsychology, environmental studies.

Physical sciences	Physical sciences including chemistry, physics.
Math	Mathematics, statistics.
Computer/information science	Computer/information science, computer programming.
Engineering	Electrical, chemical, mechanical, civil, or other engineering; engineering technology; electronics.
Education	Early childhood, elementary, secondary, special, or physical education; other education; leisure studies; library/archival sciences.
Business management	Accounting, finance, secretarial, data processing, business/management systems, public administration, marketing/distribution, business support, international relations.
Health	Nursing, nurse assisting, community/mental health, medicine, physical education/recreation, audiology, clinical health, dentistry, veterinary medicine, health/hospital, public health, dietetics, other/general health.
Vocational/technical	Mechanic technology including transportation, protective services, construction, air/other transportation, precision production.
Other professional or technical	Agriculture, agricultural science, architecture, professional city planning, journalism, communications, communications technology, cosmetology, textiles, military science, dental/medical technology, home economics, vocational home economics including child care, law, paralegal, basic/personal skills.

Number of dependents

NDEPEND

Number of dependents reported by student not including spouse. Dependents include any individuals, whether children or elders, for whom the student was financially responsible.

Orthopedic impairment

ORTHO

If student reported a disability, indicates whether he or she had an orthopedic impairment. For complete description, see DISABIL. Asked on student CATI (Yes/No).

Parents' education

PAREduc

The highest level of education completed by the student's mother or father, whoever had the highest level. The variable was aggregated to the following categories in this report:

- Less than high school diploma
- High school diploma or equivalent

Some postsecondary education, less than a bachelor's degree
Bachelor's degree or higher

Race-ethnicity**RACE**

White, non-Hispanic	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East (except those of Hispanic origin).
Black, non-Hispanic	A person having origins in any of the black racial groups of Africa, not of Hispanic origin.
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
Asian/Pacific Islander	A person having origins in any of the peoples of the Far East, Southeast Asia, the Indian subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.
American Indian/Alaskan Native	A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.

Considered the crime rate**SBCRIMRT**

Student response to the question "In deciding to attend [NPSAS school], did you consider the crime rate?" Asked only of students enrolled in public or private, not-for-profit 2-year or 4-year institutions on student CATI (Yes/No).

Considered the graduation rate**SBGRADRT**

Student response to the question "In deciding to attend [NPSAS school], did you consider the graduation rate?" Asked on student CATI (Yes/No).

Highest level of education planned**SBHIGHED**

Student response to the question "What is highest level of education you ever expect to complete?" Asked on student CATI.

No degree/certificate
Vocational certificate
Associate's degree
Bachelor's degree
Advanced degree/post-baccalaureate certificate

Job limits number of classes

SECHOICE

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked the question “Did having a job limit the number of classes you could take (SECHOICE), restrict the choice of classes you could take (SETIME), limit class schedules (SESCHEd), limit your access to the library (SELIBRY)?” Asked on student CATI (Yes/No).

Weeks employed while enrolled

SEENRWKS

For students who reported working while enrolled, the number of weeks they worked during their enrollment. Student response to the question “Did you work all or most of the weeks while you were enrolled?” Asked on student CATI.

- Every week
- Most weeks
- About half the weeks
- Less than half the weeks

Job limits access to library

SELIBRY

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job limited their access to the library. For a complete description, see SECHOICE. Asked on student CATI (Yes/No).

Principal job on campus

SEONOFF

Student response to the question “Was your principal job on or off campus?” Asked on student CATI.

Participated in apprenticeships, internships, or cooperative education

SEPROGRM

Student response to the question “During 1995-96, did you participate in an internship, apprenticeship, or cooperative education program?” Among those who participated the individual variables are participated in apprenticeships (APPENT), participated in cooperative education (COOP), and participated in internships (INTERN). Asked on student CATI (Yes/No).

Primary role if working while enrolled

SEROLE

Student response to the question “While you were working, would you say that you were primarily a student working to meet expenses or an employee who’s decided to enroll in school?” Asked on student CATI.

- Student working to meet expenses
- Employee enrolled in school

Job limits class schedule

SESCHEd

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job limited their class schedule. For complete description, see SECHOICE. Asked on student CATI (Yes/No).

Job restricts choice of classes**SETIME**

Students who were employed and identified themselves primarily as students who were working to meet expenses were asked if their job restricted their choice of classes. For complete description, see SECHOICE. Asked on student CATI.

Registered to vote in U.S. election**SGVOTE**

Student response to the question "Are you registered to vote in the U.S. elections?" Asked on student CATI (Yes/No).

Will vote or voted in 1996 presidential election**SGVOTE96**

Student response to the question "Did you vote [if after election] or are you planning to vote in the 1996 presidential election?" Asked on student CATI (Yes/No).

Effect of job on academic performance**SHEFFECT**

Applies to students who were employed and considered themselves primarily students. Student response to the question "Do you think the amount of time you were working had a positive effect, a negative effect, or no effect on your grades?" Asked on student CATI.

Ever voted**SGVOTEVR**

Student response to the question "Have you ever voted in any national, state, or local elections?" Asked on student CATI (Yes/No).

Number of hours expected by parents**SHHRSEXP**

Student response to the question "How many hours did your [referent parent] expect you to work in an average week?" Asked of dependent students whose parents expected them to work on student CATI.

Parents expect student to work**SHWRKEXP**

Student response to the question "Did your [referent parent] expect you to have a job for pay during the 1995-96 school year?" Asked of all dependent students on student CATI (Yes/No).

Remedial language courses**SILANG**

Indicates whether first- or second-year students took a remedial English language class in 1995-96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Remedial math courses**SIMATH**

Indicates whether first- or second-year students took a remedial math class in 1995-96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Single parent

SINGLPAR

Indicates whether student was a single parent in 1995-96. Students were considered to be single parents if they had dependents and were not married. Asked on student CATI (Yes/No).

Remedial reading courses

SIREAD

Indicates whether first- or second-year students took a remedial reading class in 1995-96. For complete description, see ANYREM. Asked on student CATI. (Yes/No).

Remedial study skills courses

SISTUD

Indicates whether first- or second-year students took a remedial study skills class in 1995-96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Remedial writing courses

SIWRIT

Indicates whether first- or second-year students took a remedial writing class in 1995-96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Marital status

SMARITAL

Marital status of student when applied for financial aid in 1995-96.

- Not married
- Married
- Separated

Speech impairment

SPEECH

If student reported a disability, indicates whether student had speech limitations. For complete description, see DISABIL. Asked on student CATI (Yes/No).

Received federal aid

TFEDAID

Total amount of federal aid received by a student in 1995-96 from all federal aid programs. Positive values on this variable were used to identify the percentage of students who received this category of aid.

Received any aid

TOTAID

Total amount of financial aid received by a student in 1995-96. Includes grants, loans, or work study, as well as loans under the PLUS program. The percentage of students with any aid is the percentage with positive amounts recorded for this variable.

Received grants**TOTGRT**

Total amount of grant aid received by a student in 1995-96. Grants are a type of student financial aid that does not require repayment or employment. At the undergraduate level it is usually (but not always) awarded on the basis of need, possibly combined with some skills or characteristics that a student possesses. Grants include scholarships and fellowships. The percentage of students with grants is the percentage with positive amounts recorded for this variable.

Received loans**TOTLOAN**

Total amount of loan aid received by a student in 1995-96. This includes all loans through federal, state, or institutional programs except PLUS loans (which are made to parents). Loans are a type of student financial aid that advances funds and that are evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. The percentage of students with loans is the percentage with positive amounts recorded for this variable.

Received work study**TOTWKST**

Total amount of work-study aid received by a student in 1995-96. Work-study programs provide partial reimbursement of wages paid to students. They may be sponsored by the federal or state governments or by the institution. The percentage of students with work study is the percentage with positive amounts recorded for this variable.

Undergraduate class level**UGLEVEL1**

Year in school. A function of class level reported by the institution for the first term in college. If not available from the institution, information was taken from the financial aid form, loan record, or student interview. Refers to NPSAS institution for those enrolled in more than one institution.

First-year beginning
Other first year
Second year
Third year
Fourth or fifth year
Unclassified

Visual impairment**VISUAL**

If student reported a disability, indicates whether student had visual limitations in 1995-96. For complete description, see DISABIL. Asked on student CATI (Yes/No).

APPENDIX B—TECHNICAL NOTES AND METHODOLOGY

THE 1995-96 NATIONAL POSTSECONDARY STUDENT AID STUDY (NPSAS:96)

The 1995-96 National Postsecondary Student Aid Study (NPSAS:96) is a comprehensive nationwide study representing approximately 16.7 million undergraduates enrolled in more than 830 postsecondary institutions. The study is conducted by the Department of Education's National Center for Education Statistics (NCES) to determine how students and their families pay for postsecondary education. It is designed to address the policy questions resulting from the rapid growth of financial aid programs, and the succession of changes in financial aid program policies since 1986. The first NPSAS study was conducted in 1986-87 and then again in 1989-90 and in 1992-93.⁴¹ The study also describes demographic and other characteristics of students enrolled. It is based on a nationally representative sample of approximately 41,400 undergraduates (including 27,000 student interviews) enrolled in postsecondary education institutions. Students attending all types and levels of institutions are represented in the sample, including those in public and private institutions, and those in less-than-2-year institutions, 2-year institutions, and 4-year colleges and universities. The weighted effective response rate for the telephone interviews was 76.2 percent.

DATA ANALYSIS SYSTEM

The estimates presented in this report were produced using the NPSAS:96 Data Analysis Systems (DAS), software developed by NCES. The DAS software makes it possible for users to specify and generate their own tables from the NPSAS:96 data. With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates proper standard errors⁴² and weighted sample sizes for these estimates. For ex-

⁴¹For more information on the NPSAS survey, consult *Methodology Report for the 1995-96 National Postsecondary Student Aid Study* (NCES 98-073) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1998).

⁴²The NPSAS:96 samples are not simple random samples and, therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

ample, table B1 (at the end of this appendix) contains standard errors that correspond to table 1.2 in the table compendium, and was generated by the DAS. If the number of valid cases is too small to produce a reliable estimate (less than 30 cases), the DAS prints the message “low-N” instead of the estimate.

In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFTs) for each variable in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the NPSAS:96 stratified sampling method. (See discussion under “Statistical Procedures” below for the adjustment procedure.)

For more information about the NPSAS:96 Data Analysis Systems or to obtain access to them, consult the NCES DAS Website (WWW.PEDAR-DAS.org) or contact:

Aurora D’Amico
NCES Data Development and Longitudinal Studies Group
555 New Jersey Avenue, NW
Washington, DC 20208-5652
(202) 219-1365
Internet address: Adamico@inet.ed.gov

WEIGHTS

Two sets of weights were used in this analysis: the Study weight, which was based on the entire sample, and the CATI weight, which was based on students who were interviewed. In cases where information was obtained only from students, estimates were calculated using the CATI weight. These variables are identified as such in the glossary.

STATISTICAL PROCEDURES

The descriptive comparisons were tested in this report using Student’s *t* statistic. Differences between estimates are tested against the probability of a Type I error, or significance level. The significance levels were determined by calculating the Student’s *t* values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing.

Student's t values may be computed to test the difference between estimates with the following formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2}} \quad (1)$$

where E_1 and E_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. This formula is valid only for independent estimates. When estimates are not independent, a covariance term must be added to the formula. If the comparison is between the mean of a subgroup and the mean of the total group, the following formula is used:

$$\frac{E_{sub} - E_{tot}}{\sqrt{se_{sub}^2 + se_{tot}^2 - 2p se_{sub}^2}} \quad (2)$$

where p is the proportion of the total group contained in the subgroup.⁴³

When comparing two percentages from a distribution that adds to 100 percent, the following formula is used:

$$\frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2 - 2(r)se_1 se_2}} \quad (3)$$

where r is the correlation between the two estimates.⁴⁴ The estimates, standard errors, and correlations can all be obtained from the DAS.

There are hazards in reporting statistical tests for each comparison. First, comparisons based on large t statistics may appear to merit special attention. This can be misleading, since the magnitude of the t statistic is related not only to the observed differences in means or percentages but also to the number of students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large t statistic.

A second hazard in reporting statistical tests for each comparison occurs when making multiple comparisons among categories of an independent variable. For example, when making paired comparisons among different levels of income, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics or "families" are tested for statisti-

⁴³U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, No. 2, 1993.

⁴⁴*Ibid.*

cal significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

Comparisons were made in this report only when $p \leq .05/k$ for a particular pairwise comparison, where that comparison was one of k tests within a family. This guarantees both that the individual comparison would have $p \leq .05$ and that for k comparisons within a family of possible comparisons, the significance level for all the comparisons will sum to $p \leq .05$.⁴⁵

For example, in a comparison of the percentages of males and females who enrolled in postsecondary education, only one comparison is possible (males versus females). In this family, $k=1$, and the comparison can be evaluated without adjusting the significance level. When students are divided into five racial-ethnic groups and all possible comparisons are made, then $k=10$ and the significance level of each test must be $p \leq .05/10$, or $p \leq .005$. The formula for calculating family size (k) is as follows:

$$k = \frac{j(j-1)}{2} \quad (4)$$

where j is the number of categories for the variable being tested. In the case of race-ethnicity, there are five racial-ethnic groups (American Indian; Asian/Pacific Islander; black, non-Hispanic; Hispanic; and white, non-Hispanic), so substituting 5 for j in equation 2,

$$k = \frac{5(5-1)}{2} = 10$$

ADJUSTMENT OF MEANS TO CONTROL FOR BACKGROUND VARIATION

Tabular results are limited by sample size when attempting to control for additional factors that may account for the variation observed between two variables. For example, in this study, when examining the percentages of students who did not attend for a full academic year, it is difficult to determine to what extent the observed variation is due to work intensity differences and to what extent it is due to differences in attendance status and other factors related to work. If a nested table were produced controlling for level of work for each level of attendance status, the cell sizes become too small to identify the patterns. When the sample size becomes too small to

⁴⁵The standard that $p \leq .05/k$ for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to $p \leq .05$. For tables showing the t statistic required to ensure that $p \leq .05/k$ for a particular family size and degrees of freedom, see Olive Jean Dunn, "Multiple Comparisons Among Means," *Journal of the American Statistical Association* 56 (1961): 52-64.

support controls for another level of variation, one must use other methods to take such variation into account.

To overcome this difficulty, multiple linear regression was used to obtain percentages that were adjusted for covariation among a list of control variables.⁴⁶ Adjusted percentages for subgroups were obtained by regressing the dependent variable (one-year attrition) on a set of descriptive variables including work intensity, attendance status, institution sector, and other independent variables. Substituting ones or zeros for the subgroup characteristic(s) of interest and the mean proportions for the other variables results in an estimate of the adjusted proportion for the specified subgroup, holding all other variables constant. For example, in a hypothetical case in which just two variables, working full time and attending part time, are used to describe attrition, represented as Y (attending fewer than eight months), the variables full-time work and part-time attendance are recoded into a dummy variable representing each group:

Work intensity	W
----------------	-----

Work full time	1
----------------	---

Work less than full time	0
--------------------------	---

and

Attendance status	A
-------------------	-----

Attend exclusively part time	1
------------------------------	---

Attend more than part time	0
----------------------------	---

The following regression equation is then estimated from the correlation matrix output from the DAS:

$$\hat{Y} = a + b_1W + b_2A \quad (3)$$

Where Y is the adjusted percentage (or mean), a is the intercept from the regression model, b_1 is the regression coefficient of the dummy variable representing students who work full time, W is

⁴⁶For more information about weighted least squares regression, see Michael S. Lewis-Beck, *Applied Regression: An Introduction*, Vol. 22 (Beverly Hills, CA: Sage Publications, Inc., 1980), and William D. Berry and Stanley Feldman, *Multiple Regression in Practice*, Vol. 50 (Beverly Hills, CA: Sage Publications, Inc., 1987).

the proportion who work full time, b_2 is the regression coefficient of the dummy variable representing students who attend exclusively part time, and A is the proportion who attend exclusively part time. A and W are output from the DAS; a , b_1 , and b_2 are parameters from the regression model produced by SPSS or other statistical program.

To estimate the adjusted mean for any subgroup evaluated at the mean of all other variables, one substitutes the appropriate values for that subgroup's dummy variables (1 or 0) and the mean for the dummy variable(s) representing all other subgroups. For example, when Y is described by work intensity (W) and attendance status (A), coded as shown above, and the means (proportions) for W and A are as follows:

<u>Variable</u>	<u>Mean</u>
W	0.223
A	0.131

To estimate the adjusted value for full-time workers, one substitutes the appropriate parameter values into equation 3.

<u>Variable</u>	<u>Parameter</u>	<u>Value</u>
a	0.063	—
W	0.056	1.000
A	0.191	0.276

This results in:

$$\hat{Y} = 0.063 + (0.056)(1) + (0.191)(0.131) = 0.14 \quad (4)$$

In this case the likelihood of attending less than eight months for full-time workers is 0.14 and represents the expected outcome for students working full time controlling for attendance status. In other words, the adjusted percentage is 14 percent (0.14×100 for conversion to percent). The original (unadjusted percentage) without taking attendance status into consideration is 17 percent (see table 7).

One can produce a multivariate model using the DAS, since one of the DAS output options is a correlation matrix, computed using pairwise missing values.⁴⁷ This matrix can be used by most statistical software packages as the input data for least squares regression. That is the approach used for this report, with an additional adjustment to incorporate the complex sample design into the statistical significance tests of the parameter estimates (described below). For tabular presentation, parameter estimates and standard errors were multiplied by 100 to match the scale used for reporting unadjusted and adjusted percentages.

Most statistical software packages assume simple random sampling when computing standard errors of parameter estimates. Because of the complex sampling design used for the NPSAS:96 Undergraduate survey, this assumption is incorrect. A better approximation of the standard errors is to multiply each standard error (produced by a program that assumes simple random sampling) by the average design effect of the independent variable (DEFT),⁴⁸ where the DEFT is the ratio of the true standard error to the standard error computed under the assumption of simple random sampling. It is calculated by the DAS and output with the correlation matrix.

⁴⁷Although the DAS simplifies the process of making regression models, it also limits the range of models. Analysts who wish to use other than pairwise treatment of missing values or to estimate probit/logit models (which are the most appropriate for models with categorical dependent variables) can apply for a restricted data license from NCES. See John H. Aldrich and Forrest D. Nelson, "Linear Probability, Logit and Probit Models" *Quantitative Applications in the Social Sciences*, Vol. 45 (Beverly Hills, CA: Sage University Press, 1984).

⁴⁸The adjustment procedure and its limitations are described in C.J. Skinner, D. Holt, and T.M.F. Smith, eds., *Analysis of Complex Surveys* (New York: John Wiley & Sons, 1989).

Table B1—Standard errors for table 1.1: Percentage distribution of undergraduates according to average hours worked per week while enrolled: 1995–96

	Did not work	1–15 hours	16–20 hours	21–34 hours	35 or more hours
Total	0.62	0.47	0.42	0.58	0.93
Level of institution					
Less-than-2-year	2.72	0.94	1.07	1.56	2.56
2-year	1.08	0.67	0.74	1.11	1.54
4-year	0.68	0.69	0.51	0.58	0.97
More than one institution	2.04	1.45	1.59	1.88	2.17
Control of institution					
Public	0.78	0.54	0.53	0.76	1.13
Private, not-for-profit	1.01	1.33	0.73	0.71	1.91
Private, for-profit	2.25	0.64	0.90	1.10	1.99
Institution type					
Public					
Less-than-2-year	4.05	2.03	1.58	3.43	5.86
2-year	1.14	0.72	0.79	1.19	1.64
4-year nondoctorate-granting	1.05	1.00	1.00	1.09	1.67
4-year doctorate-granting	1.28	1.10	0.86	1.05	1.37
Private, not-for-profit					
Less-than-4-year	2.99	1.99	1.47	1.70	3.44
4-year nondoctorate-granting	1.42	1.95	1.00	1.01	2.87
4-year doctorate-granting	1.49	1.74	1.23	1.08	2.18
Private, for-profit	2.25	0.64	0.90	1.10	1.99
Class level					
First-year beginning	0.95	0.57	0.60	0.70	0.92
Other first year	1.11	0.94	0.83	1.30	1.83
Second year	1.31	0.92	1.35	1.22	2.08
Third year	1.18	1.26	1.13	1.23	2.05
Fourth or fifth year	1.10	1.20	1.04	1.21	1.50
Unclassified	2.42	1.18	1.09	4.27	4.36
Attendance intensity					
Exclusively full-time	0.83	0.69	0.59	0.77	0.90
Mixed full-time and part-time	1.24	1.03	1.10	1.19	1.89
Exclusively part-time	0.81	0.76	0.76	1.04	1.56
Attendance status					
Full-time, full-year	0.86	0.75	0.63	0.82	0.73
Full-time, part-year	1.73	0.90	1.21	1.25	2.28
Part-time, full-year	1.00	1.03	0.71	1.20	1.69
Part-time, part-year	1.15	0.74	1.17	1.27	2.03

Table B1—Standard errors for table 1.1: Percentage distribution of undergraduates according to average hours worked per week while enrolled: 1995–96—Continued

	Did not work	1–15 hours	16–20 hours	21–34 hours	35 or more hours
Undergraduate program					
Certificate	1.68	1.01	1.16	1.57	2.72
Associate's degree	1.10	0.74	0.82	1.15	1.56
Bachelor's degree	0.69	0.72	0.52	0.60	0.95
Nondegree program	2.59	0.68	0.98	2.96	4.07
Gender					
Male	0.87	0.60	0.66	0.93	1.37
Female	0.76	0.64	0.51	0.65	1.08
Race-ethnicity					
White, non-Hispanic	0.69	0.52	0.50	0.70	1.04
Black, non-Hispanic	1.32	0.99	0.96	1.49	2.33
Hispanic	2.24	1.42	1.56	1.52	3.49
Asian/Pacific Islander	2.92	2.91	1.42	1.94	2.25
American Indian/Alaskan Native	6.34	3.12	2.45	10.35	5.02
Dependency status					
Dependent	0.78	0.74	0.62	0.85	0.94
Independent	0.86	0.52	0.57	0.71	1.28
No dependents, unmarried	1.19	0.87	0.96	1.14	1.99
No dependents, married	2.18	1.37	1.77	2.13	2.94
With dependents	1.06	0.76	0.72	0.91	1.58
Age as of 12/31/95					
18 years or younger	1.06	0.90	0.89	0.99	1.32
19–23 years	0.83	0.77	0.66	0.92	1.05
24–29 years	1.06	1.02	0.72	0.95	1.89
30–39 years	1.45	1.18	1.10	1.01	2.07
40 years or older	2.00	0.56	1.35	1.91	2.69
Income and dependency status					
Dependent					
Less than \$20,000	1.90	1.36	1.44	1.90	1.35
\$20,000–39,999	1.47	1.19	1.37	1.51	1.90
\$40,000–59,999	1.21	1.30	1.48	1.61	2.14
\$60,000–79,999	1.66	1.83	1.58	1.95	2.98
\$80,000–99,999	2.82	3.07	2.16	3.19	2.29
\$100,000 or more	1.98	1.82	1.49	2.33	1.64
Independent					
Less than \$10,000	1.43	1.33	1.01	1.36	1.76
\$10,000–19,999	1.24	1.03	1.25	1.31	2.38
\$20,000–29,999	2.38	0.68	1.98	1.09	3.16
\$30,000–49,999	1.66	1.31	0.83	1.85	2.69
\$50,000 or more	1.94	1.29	1.59	1.87	3.04

Table B1—Standard errors for table 1.1: Percentage distribution of undergraduates according to average hours worked per week while enrolled: 1995–96—Continued

	Did not work	1–15 hours	16–20 hours	21–34 hours	35 or more hours
Marital status					
Not married	0.63	0.56	0.49	0.64	0.95
Married	1.38	0.90	0.88	1.07	1.89
Separated	4.30	2.88	1.19	4.47	5.88
Single parent					
No	0.67	0.51	0.45	0.61	0.97
Yes	1.51	0.88	1.50	1.34	2.37
Number of dependents					
None	0.68	0.56	0.50	0.70	0.96
One or more	1.06	0.76	0.72	0.91	1.58
Parents' education					
Less than high school diploma	2.26	2.36	1.57	1.80	2.82
High school diploma or equivalent	0.93	0.65	0.60	0.89	1.48
Some postsecondary education	0.94	0.96	1.12	1.49	1.85
Bachelor's degree or higher	0.99	0.84	0.87	0.97	1.24
Disability status					
No	0.64	0.49	0.44	0.60	0.97
Yes	2.29	1.30	0.99	1.92	2.68
Primary role if working while enrolled					
Student working to meet expenses	0.00	0.93	0.80	0.93	1.13
Employee enrolled in school	0.00	0.45	0.52	0.95	1.08

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

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