

Section 5

Contexts of Postsecondary Education





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This List of Indicators includes all the indicators in Section 5 that appear on *The Condition of Education* website (<http://nces.ed.gov/programs/coe>), drawn from the 2000–2007 print volumes. The list is organized by subject area. The indicator numbers and the years in which the indicators were published are not necessarily sequential.



Introduction: Contexts of Postsecondary Education

The indicators in this section of *The Condition of Education* examine features of postsecondary education, many of which parallel those presented in the previous section on elementary and secondary education. There are 19 indicators in this section: 7, prepared for this year's volume, appear on the following pages, and all 19, including indicators from previous years, are on the Web (see Website Contents on the facing page for a full list of the indicators).

Postsecondary education is characterized by diversity in both the types of institutions and characteristics of the students. Postsecondary institutions vary in terms of the types of degrees awarded, control (public or private), and whether they are operated on a not-for-profit or for-profit basis. Beyond these basic differences, postsecondary institutions have distinctly different missions and provide a wide range of learning environments. For example, some institutions are research universities with graduate programs, while others focus on undergraduate education; some have a religious affiliation, while others do not; and some have selective entrance policies, while others have more open admissions. The student bodies of postsecondary institutions are diverse in other ways as well. For example, many students hold down jobs and regard themselves as employees first and students second; many delay entry into postsecondary education rather than enroll immediately after high school; and a sizable number come from foreign countries. Indicators in *The Condition of Education* measure these and other dimensions of diversity that are fundamental to the character of postsecondary education.

One important feature of postsecondary education is the courses and programs of study that students take. Data on degree recipients show

trends in the fields of study for undergraduate and graduate degree recipients. In addition, one indicator in this volume compares the distribution of postsecondary degrees awarded in the United States by fields of study with that in other countries.

Measures of students enrolled and working are included in this volume. Indicators on the Web also present information on distance education courses taught by faculty and the provision of and participation in remedial education.

Like elementary and secondary education, postsecondary institutions provide special support and accommodations for special populations of students. One indicator on the Web measures the services and accommodations for students with disabilities in postsecondary education.

Faculty are a critical resource for colleges and universities. They teach students, conduct research, and serve their institutions and communities. One indicator in *The Condition of Education* examines trends in faculty salaries and benefits at different levels and across types of institutions.

Finally, *The Condition of Education* examines financial support for education. Indicators in this year's volume show the availability of federal grants and loans as well as the total and net access price (the total price minus grants and loans) of attending a college or university. Additional indicators on the Web show the institutional aid available to students and the debt burden of college graduates.

The indicators on the contexts of postsecondary education from previous editions of *The Condition of Education*, which are not included in this volume, are available at <http://nces.ed.gov/programs/coe/list/i5.asp>.



Programs and Courses

Fields of Study

In 2004–05, business degrees made up 16 percent of all degrees awarded at the associate's degree level, 22 percent of degrees awarded at the bachelor's degree level, and 25 percent of degrees awarded at the master's degree level.

Although there are over 20 major fields of study at each of the associate's, bachelor's, master's, and doctoral levels, more than half of the postsecondary degrees awarded are concentrated in a relatively small number of fields. This indicator examines the most common fields at each postsecondary degree level in academic years 1990–91, 1997–98, and 2004–05 as well as changes over time.

In each of these years, between 63 and 68 percent of associate's degrees were awarded in liberal arts and sciences, general studies, and humanities; health professions and related clinical sciences; and business (see supplemental table 42-1). In 2004–05, these three fields, along with engineering and engineering technologies (8 percent) and computer and information sciences (5 percent), made up 81 percent of the associate's degrees awarded.

In each of these years, between 50 and 54 percent of bachelor's degrees were awarded in business, social sciences and history, education, psychology, and visual and performing arts (see supplemental table 42-2). In 2004–05, these five fields, along with health professions and related clinical sciences; engineering and engineering technologies; communications, journalism and related programs; and biological and biomedical sciences (each between 5 and 6 percent of all bachelor's degrees awarded), made up 72 percent of the bachelor's degrees awarded.

Between 49 and 54 percent of all master's degrees were awarded in education and business in each of these years (see supplemental table 42-3). In 2004–05, these two fields, along with health professions and related clinical sciences (8 percent), engineering and engineering technologies (6 percent), and public administration and social services (5 percent), made up 73 percent of the master's degrees awarded.

In each of these years, between 31 and 38 percent of all doctoral degrees were awarded in education, engineering and engineering technologies, and health professions and related clinical sciences. In 2004–05, these three fields, along with biological and biomedical sciences (11 percent), psychology (10 percent), physical sciences and science technologies (8 percent), and social sciences and history (7 percent), made up 74 percent of the doctoral degrees awarded.

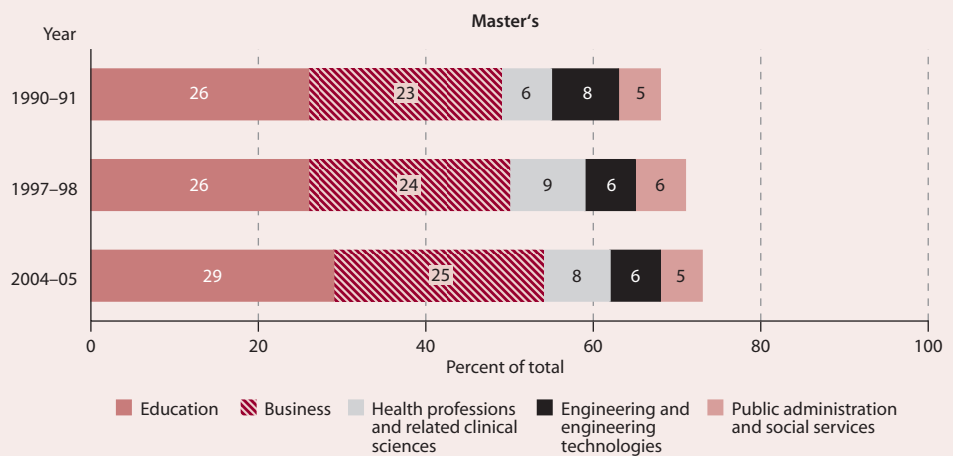
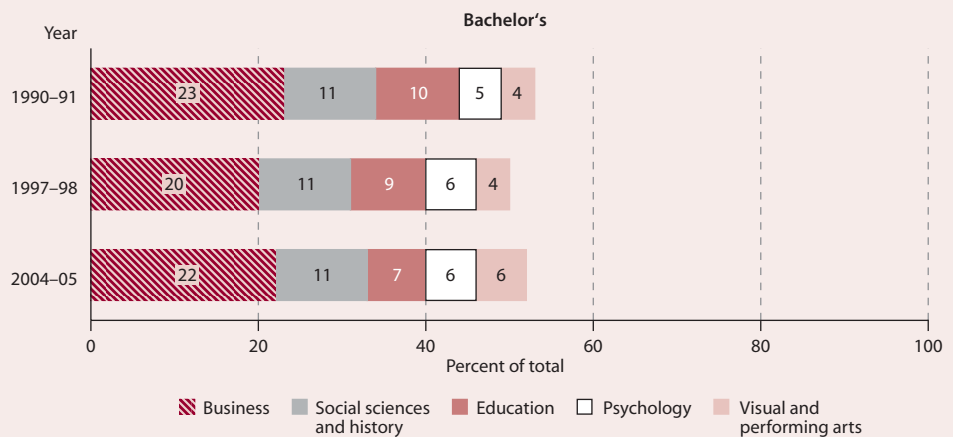
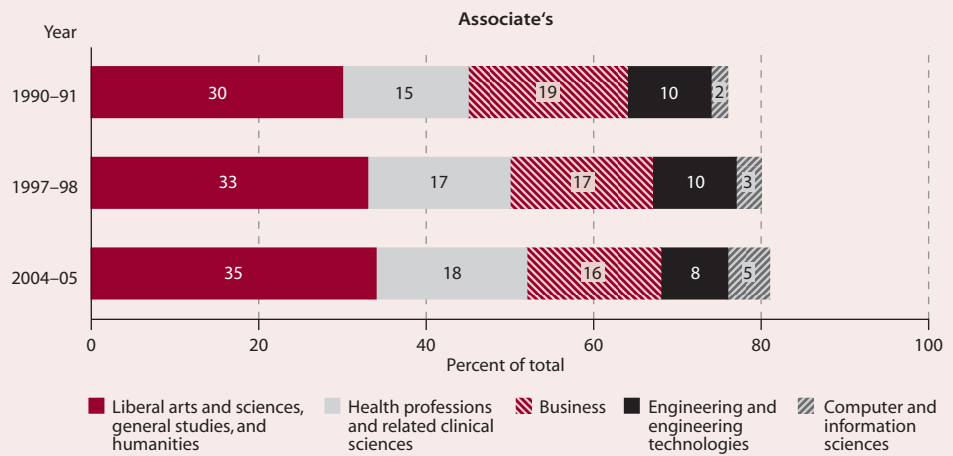
Between 50 and 53 percent of first-professional degrees were awarded in law in each of these years. In 2004–05, medicine made up an additional 18 percent and dentistry an additional 5 percent of all first-professional degrees awarded.

At most degree levels, notable changes occurred in certain fields in recent years (see supplemental tables 42-1, 42-2, and 42-3). Between 1997–98 and 2004–05, the field of computer and information sciences grew by nearly 100 percent at the associate's level (compared with a 25 percent overall growth in associate's degrees), and by 57 percent at the master's level (compared with a 34 percent overall growth in master's degrees). At the doctoral level, the field of health professions and related clinical sciences grew by nearly 200 percent between 1997–98 and 2004–05, compared with a 14 percent overall growth in doctoral degrees.

Other common fields experienced little or no growth between 1997–98 and 2004–05. The field of engineering and engineering technologies, for example, saw a slight decrease in the number of degrees granted at the associate's level and experienced no change at the bachelor's level in recent years. While the field of education has also been predominant at the bachelor's level, there was no increase in the number of degrees awarded in this field during this period. At the first-professional degree level, the field of medicine experienced virtually no growth between 1997–98 and 2004–05.



FIELDS OF STUDY: Percentage of associate's, bachelor's, and master's degrees awarded by degree-granting institutions, by selected fields of study: 1990–91, 1997–98, and 2004–05



NOTE: The five most common fields of study at each degree level in academic year 2004–05 are highlighted for academic years 1990–91, 1997–98, and 2004–05; the remaining fields of study at each level are not shown. See *supplemental note 10* for more information on fields of study. See *supplemental note 3* for more information on the Integrated Postsecondary Education Data System (IPEDS).

SOURCE: U.S. Department of Education, National Center for Education Statistics. (NCES). *Digest of Education Statistics, 2006* (NCES 2007-017), tables 252, 254, and 255, and NCES. (2004). *Digest of Education Statistics, 2003* (NCES 2005-025), table 250; data from U.S. Department of Education, NCES, 1990–91, 1997–98, and 2004–05 Integrated Postsecondary Education Data System, “Completions Survey” (IPEDS-C:90 and 97), and Fall 2005.



FOR MORE INFORMATION:
 Supplemental Notes 3, 10
 Supplemental Tables 42-1,
 42-2, 42-3
 NCES 2007-017
 Indicators 26, 43



Programs and Courses

International Comparisons of Degrees by Field

Compared with students in other OECD countries, U.S. students are more likely to complete degrees in arts and humanities and in business, social sciences, law, and "other" fields, and less likely to complete degrees in engineering and health.

Internationally comparable data on degrees conferred at the postsecondary level have been collected through the Organization for Economic Cooperation and Development (OECD) using the International Standard Classification of Education (ISCED). This indicator presents data on academic postsecondary programs (ISCED levels 5A and 6) in 2004 corresponding to bachelor's, master's, first-professional, and doctoral degrees in the United States.

For many fields, the differences between the proportions of graduates earning postsecondary degrees in the United States and other OECD countries in 2004 were relatively small. In education, physical and biological sciences, computer science, and mathematics, the United States was within 1 percentage point of the OECD average. In contrast, the United States was 7.7 percentage points higher than the international average in business, social sciences, and other fields combined¹ (47.7 vs. 40.0 percent), and 3.8 percentage points higher in arts and humanities combined. The U.S. proportion of degrees in business, social sciences, and other fields combined¹ (47.7) was higher than

in any other reporting OECD country, except for Hungary (49.3) and Poland (66.8). Fields in which the U.S. proportion of graduates earning degrees was somewhat lower than the OECD average included health (4.1 percentage points) and engineering (5.8 percentage points).

While the total number of engineering degrees conferred in the United States was relatively high compared with other OECD countries, the proportion of graduates earning degrees in engineering in the United States was relatively low. The proportion of U.S. graduates earning their degrees in engineering (6.4 percent) in 2004 was lower than the other five Group of Eight (G-8) countries reporting data, including Canada (7.8 percent), France (12.4 percent), Italy (15.5 percent), Germany (16.5 percent), and Japan (20.2 percent). Compared more generally with the other 27 OECD countries reporting data, Hungary (6.3 percent), Iceland (5.6 percent), Greece (5.2 percent), and New Zealand (4.9 percent) had proportions lower than the United States, while the remaining 23 countries had higher proportions of graduates earning degrees in engineering.

¹ Includes journalism, agriculture, and services.

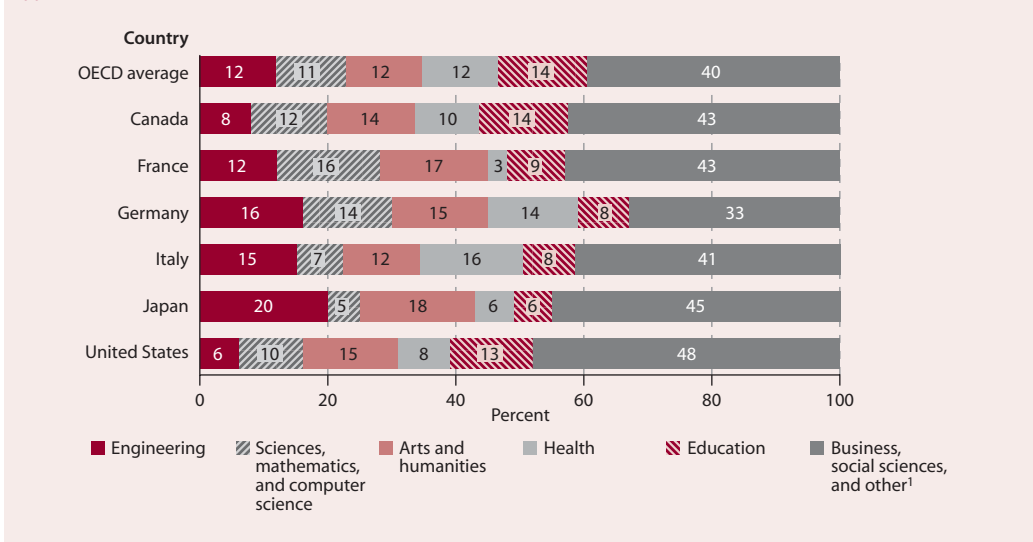
NOTE: Includes academic degrees conferred at International Standard Classification of Education (ISCED), levels 5A and 6. These levels correspond to bachelor's, master's, first-professional, and doctoral degrees in the United States. Detail may not sum to totals because of rounding. The G-8 countries, Canada, France, Germany, Italy, Japan, the Russian Federation, the United Kingdom, and the United States, are among the world's most economically developed countries. Data for the United Kingdom and Russian Federation were not available. OECD average is computed on the basis that each country contributes equally, without respect to size of the country. See *supplemental note 6* for more information on the ISCED.

SOURCE: Organization for Economic Cooperation and Development (OECD), Center for Educational Research and Innovation. Retrieved December 23, 2006, from <http://stats.oecd.org/wbos/default.aspx>.

FOR MORE INFORMATION:
Supplemental Note 6
Supplemental Table 43-1



DEGREES AWARDED: Percentage distribution of degrees conferred by field of study among reporting G-8 countries: 2004





Faculty and Staff

Faculty Salary, Benefits, and Total Compensation

Average inflation-adjusted salaries for full-time instructional faculty increased 18 percent from 1979–80 through 2005–06; however, salaries decreased 0.3 percent between 1999–2000 and 2005–06.

Adjusted for inflation (in constant dollars), the average salary for full-time instructional faculty has increased by 18 percent overall during the past 25 years (see supplemental table 44-1). Average salaries were higher in 2005–06 than in 1979–80 for faculty in all academic ranks. The increase was greatest for instructors, whose average salary increased by 35 percent, then for professors, whose average salary increased by 24 percent. The average salary increased at all types of institutions as well, ranging from a low of 7 percent at public 2-year colleges to a high of 37 percent at private 4-year doctoral universities. After increasing during the 1980s and 1990s, average salaries for faculty decreased 0.3 percent between 1999–2000 and 2005–06, after adjusting for inflation.

Fringe benefits for faculty (adjusted for inflation) have increased proportionately more than salaries since 1979–80 (67 vs. 18 percent). As with salaries, faculty at private 4-year doctoral institutions received more in benefits, on average, than their colleagues at other types of institutions. Combining salary with benefits, full-time instructional faculty across all types of institutions received a total compensation package in 2005–06 that was about 26 percent more than they had received in 1979–80.

From 1979–80 through 2005–06, the proportion of full-time instructional faculty on 11- or 12-month contracts increased from 13 to 17 percent (see supplemental table 44-2). However, their average salary and benefits increased less than those of faculty on 9- or 10-month contracts (6 vs. 20 percent for salaries; 44 vs. 71 percent for benefits).

¹Total compensation is the sum of salary and fringe benefits. Salary does not include outside income. Fringe benefits may include, for example, retirement plans, medical/dental plans, group life insurance, or other benefits.

²Institutions in this indicator are classified based on the number of highest degrees awarded. For example, institutions that award 20 or more doctoral degrees per year are classified as doctoral universities. See supplemental note 9 for more information about classifications of postsecondary institutions.

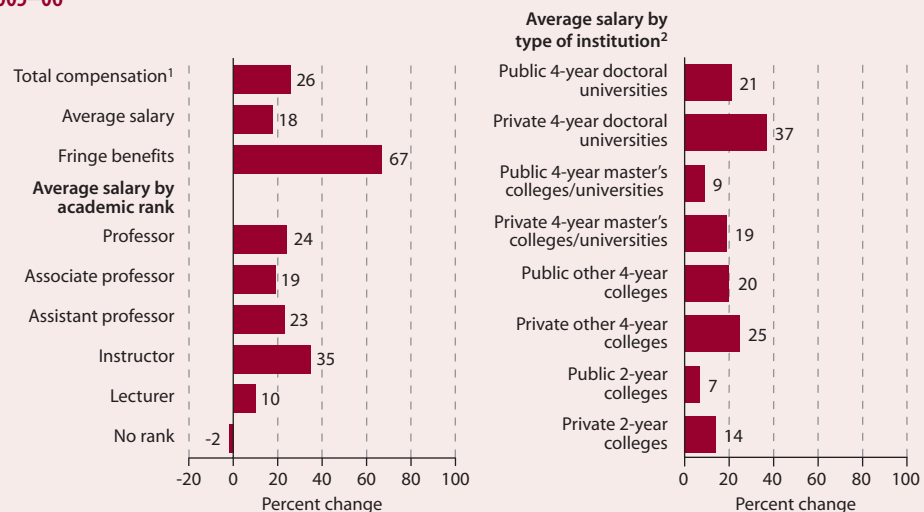
NOTE: Full-time instructional faculty on less-than-9-month contracts were excluded. In 2005–06, there were about 3,600 of these faculty, accounting for less than 1 percent of all full-time instructional faculty at degree-granting institutions. Salaries, benefits, and compensation adjusted by the Consumer Price Index (CPI) to constant 2003–04 dollars. Detail may not sum to totals because of rounding. See supplemental note 11 for more information about the CPI. See supplemental note 3 for more information about the Integrated Postsecondary Education Data System (IPEDS).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1979–80 Higher Education General Information Survey (HEGIS), "Faculty Salaries, Tenure, and Fringe Benefits Survey"; and 2005–06 Integrated Postsecondary Education Data System (IPEDS), Fall 2005, and Winter 2005.



FOR MORE INFORMATION:
Supplemental Notes 3, 9, 11
Supplemental Tables 44-1,
44-2

FACULTY SALARIES: Percentage change in total compensation, average salary by academic rank and type of institution, and fringe benefits of full-time instructional faculty at degree-granting institutions (adjusted for inflation): 1979–80 to 2005–06





Finance

Employment of College Students

In 2005, about half of full-time and 85 percent of part-time college students ages 16–24 were employed.

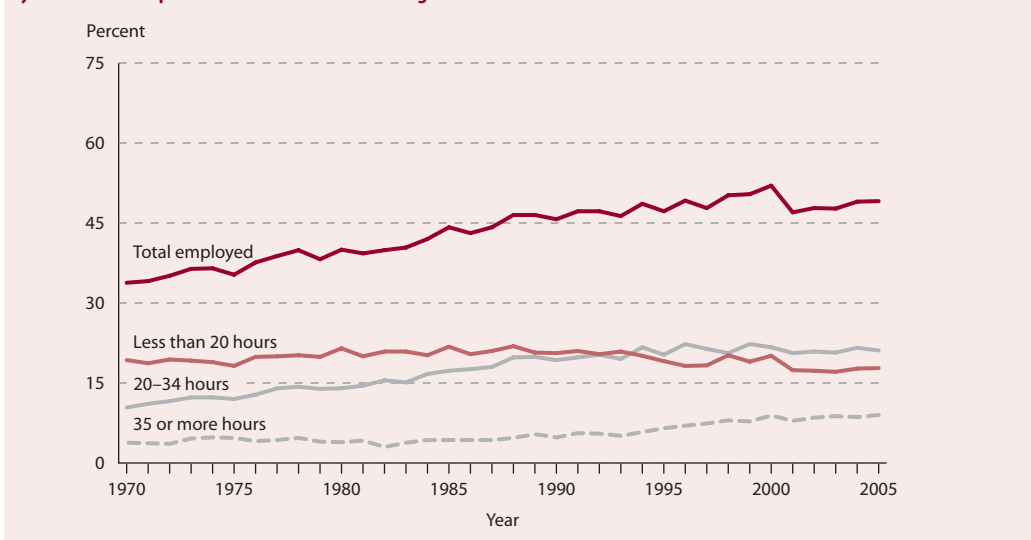
The percentage of full-time college students ages 16–24 who were employed increased from 34 to 49 percent between 1970 and 2005. In addition, the number of hours these students worked per week increased. In 1970, some 10 percent of full-time students worked 20–34 hours per week and 4 percent worked 35 or more hours per week; while in 2005, about 21 percent worked 20–34 hours per week and 9 percent worked 35 or more hours per week (see supplemental table 45-1). In the more recent years, 2001 through 2005, there were no measurable changes in these employment percentages.

Between 1970 and 2005, there was no measurable change in the percentage of part-time college students ages 16–24 who were employed. In 2005, approximately 85 percent of part-time college students were employed. However, part-time college students worked fewer hours in 2005 than they did in 1970, with the percentage of students working 35 or more hours a week decreasing from 60 to 47 percent and the percentage working less than 20 hours a week increasing from 5 to 10 percent. In the more recent years, 2001 through 2005, there were

no measurable changes in these employment percentages.

In 2005, the percentage of full-time college students ages 16–24 who were employed differed by sex, race/ethnicity, and school type. Female students were more likely than male students to be employed (51 vs. 47 percent) (see supplemental table 45-2). Also, White students (53 percent) were more likely than Black (38 percent), Hispanic (41 percent), and Asian (39 percent) students to be employed. Approximately 54 percent of students attending 2-year colleges full time were employed, and this percentage did not differ by school type (public vs. private). Full-time students attending 4-year colleges were less likely than full-time students attending 2-year colleges to be employed (48 vs. 54 percent) and were less likely to work longer hours (about 8 percent of 4-year college students worked 35 or more hours per week compared with 14 percent of 2-year college students). Among full-time students enrolled in 4-year colleges, students in public colleges were more likely than students in private colleges to be employed (50 vs. 42 percent).

EMPLOYMENT OF COLLEGE STUDENTS: Percentage of 16- to 24-year-old full-time college students who were employed, by hours worked per week: October 1970 through October 2005



NOTE: College includes both 2- and 4-year institutions. College students were classified as attending full time if they were taking at least 12 hours of classes (or at least 9 hours of graduate classes) during an average school week and were classified as part time if they were taking fewer hours.

SOURCE: U.S. Department of Commerce, Census Bureau, Current Population Survey (CPS), October Supplement, 1970–2005.

FOR MORE INFORMATION:
Supplemental Note 2
Supplemental Tables 45-1,
45-2





Finance

Federal Grants and Loans to Undergraduate Students

From 1992–93 to 1999–2000, the percentage of full-time, full-year undergraduates with federal loans increased, while the percentage with federal grants did not. There were increases for both loans and grants from 1999–2000 to 2003–04.

Grants and loans are the major forms of federal financial support to postsecondary students. Federal grants are available to undergraduates who qualify by income, whereas loans are available to all students. In 1992, the federal government increased loan limits, extended eligibility for subsidized loans for middle- and high-income students, and introduced unsubsidized loans for students regardless of income. From 1992–93 to 2003–04, the annual amount of federal loans borrowed by both undergraduates and graduates grew from about \$19 billion to \$50 billion, while federal grants received by undergraduates grew from about \$9 billion to \$13 billion.¹

This indicator examines the percentage of full-time, full-year undergraduates who borrowed through federal loan programs between 1992–93 (the last year before the changes took effect) and 2003–04, the percentage receiving federal grants, and the average annual amounts received by recipients in constant 2003–04 dollars (see supplemental table 46-1).

From 1992–93 to 1999–2000, the percentage of full-time, full-year undergraduates who had federal loans increased from 31 to 44 percent, while the percentage receiving grants remained near 30 per-

cent. By 2003–04, both the percentage with loans (48 percent) and the percentage receiving grants (34 percent) had increased. As a result of the relative changes in grants and loans received over these periods, the average percentage of federal aid received as loans increased from 54 percent in 1992–93 to 64 percent in 1999–2000, with no substantial change observed in 2003–04 (63 percent).

Among low-income dependent undergraduates, the percentage taking out federal loans remained between 47 and 48 percent from 1992–93 to 2003–04, while the percentage receiving federal grants increased from 68 percent in 1992–93 to 72 percent in 1999–2000 and 2003–04. As a result of these changes, the average proportion of federal aid these students received as loans decreased from 38 to 34 percent from 1992–93 to 2003–04. In contrast, among high-income dependent undergraduates, the percentage taking out federal loans increased from 13 percent in 1992–93 to 32 percent in 1999–2000 to 38 percent in 2003–04, while no measurable change was observed in the percentage receiving grants (about 1 percent) between 1992–93 and 2003–04. Thus, the percentage of federal aid that high-income dependent undergraduates received as loans increased from 88 to 92 percent.

¹ Calculated from The College Board (2003,2005), *Trends in Student Aid*. From the 2003 report, the data for 1992–93 were adjusted to constant 2003–04 dollars. Only Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Perkins loans, and subsidized and unsubsidized Stafford loans are included in the federal grant and loan amounts cited.

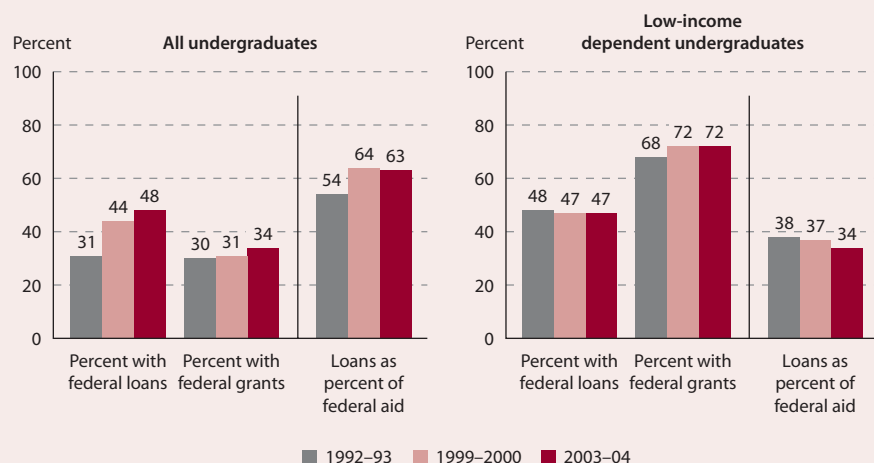
NOTE: Federal loans include Perkins, subsidized and unsubsidized Stafford, and Supplemental Loans to Students (SLS); federal grants are primarily Pell Grants and Supplemental Educational Opportunity Grants (SEOG) but also include Byrd scholarships. Total federal aid includes federal work-study aid as well as grants and loans. Parent Loans for Undergraduate Students (PLUS) loans to parents, veterans' benefits, and tax credits are not included in any of the totals. Loans as a percentage of federal aid is determined by dividing the amount of federal loans received (including zero loan amounts) by the amount of total federal aid received for each case. Income for financially dependent students is based on parents' annual income in the prior year. Low-income students were defined as those with family incomes below the 25th percentile. Adjusted to constant 2003–04 dollars, the cutoff points for each survey year were in 1992–93, \$39,200; in 1999–2000, \$35,700; and in 2003–04, \$34,200. Data adjusted by the Consumer Price Index for All Urban Consumers (CPI-U) to 2003–04 dollars. See *supplemental note 11* for more information about the CPI-U.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1992–93, 1999–2000, and 2003–04 National Postsecondary Student Aid Studies (NPSAS:93, NPSAS:2000, and NPSAS:04).



FOR MORE INFORMATION:
Supplemental Notes 3, 11
Supplemental Table 46-1
The College Board 2003, 2005

FEDERAL AID: Percentage of full-time, full-year undergraduates who received federal loans and grants and the average percentage of federal aid received as loans, for all undergraduates and low-income dependent undergraduates: 1992–93, 1999–2000, and 2003–04





Finance

Total and Net Access Price of Attending a Postsecondary Institution

For full-time dependent undergraduates, larger grants and loans generally compensated for increases in the total price of attending an institution in the 1990s. Since 1999–2000, however, the net access price of attending a public 4-year institution has increased.

What and how undergraduates and their families pay for college have changed since the early 1990s. Growth in tuition and fees outpaced both inflation and median family income during this period (The College Board 2004), and the financial aid system changed. At the federal level, the 1992 reauthorization of the Higher Education Act expanded eligibility for financial aid, raised loan limits, and introduced unsubsidized loans for students regardless of income. Also, during the 1990s, the federal government introduced tax credits to ease the burden of paying for college, and states and institutions increased their grant programs, particularly programs considering merit (The College Board 2004; Horn and Peter 2003).

The total price of attending a postsecondary institution includes tuition and fees, books and materials, and an allowance for living expenses. In 2003–04, the average price of attendance for full-time¹ dependent students was \$9,800 at public 2-year institutions, \$15,100 at public 4-year institutions, \$29,500 at private not-for-profit 4-year institutions, and \$18,100 at private for-profit less-than-4-year institutions. Between 1989–90 and 1999–2000, the average total price of attendance for these students increased at each of the four major types of institutions. Between 1999–2000 and 2003–04, it increased again at public 2-year institutions and at public 4-year and private not-for-profit 4-year institutions.

Many students and their families do not pay the full price of attendance, but receive financial aid to help cover their expenses. The primary types of aid are grants, which do not have to be repaid, and loans, which must be repaid.² Grants (including scholarships) may be awarded on the basis of financial need, merit, or other criteria and include tuition aid from employers. The loan amounts reported in this indicator include student borrowing through federal, state, institutional, or alternative (private) loan programs and loans taken out by parents through the federal Parent Loans for Undergraduate Students (PLUS) program.

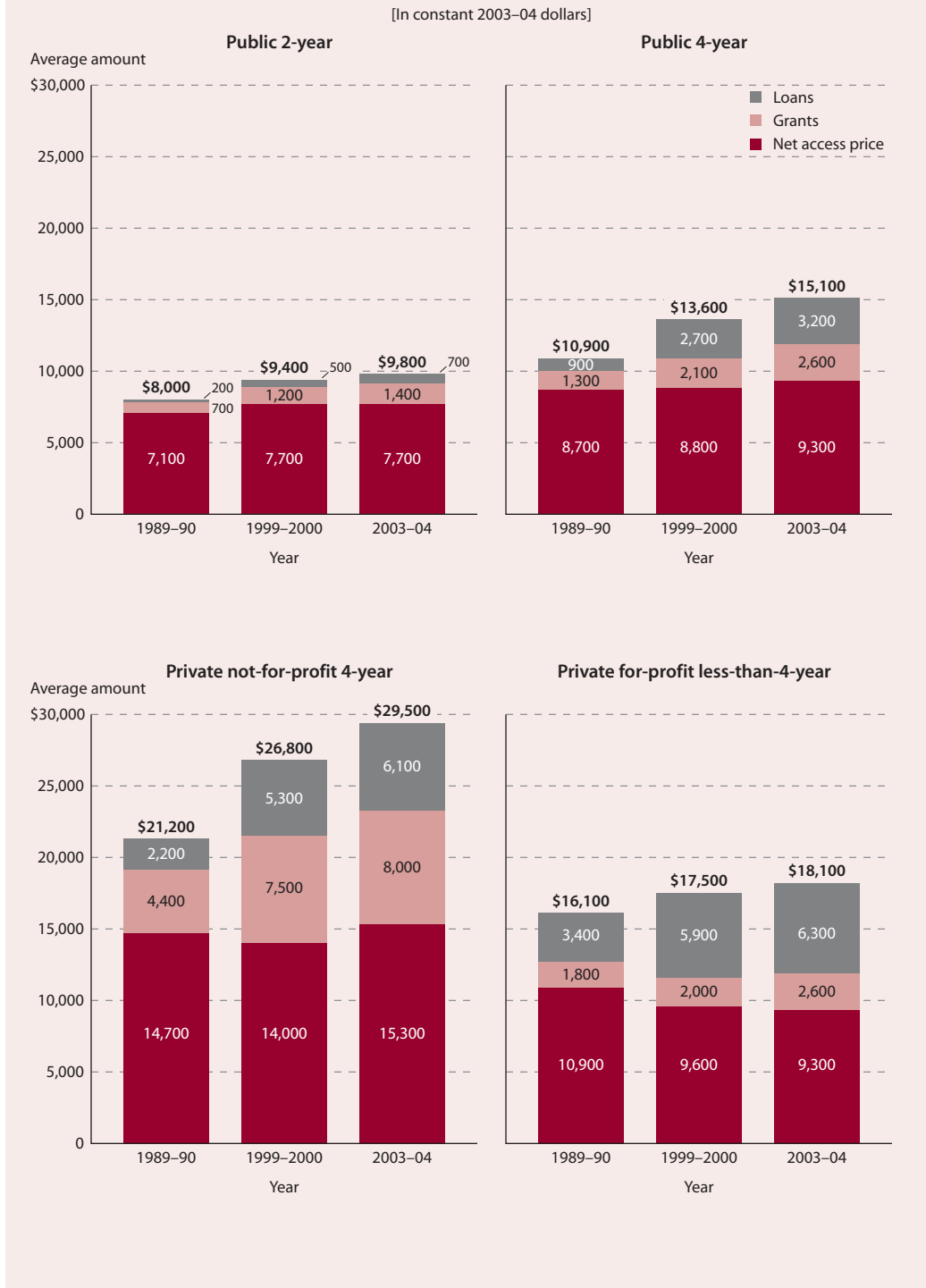
Between 1989–90 and 1999–2000, the average amount received in grants and the average amount borrowed, adjusted for inflation, both increased for full-time dependent undergraduates at public 2- and 4-year and private not-for-profit 4-year institutions (see supplemental table 47-1). Between 1999–2000 and 2003–04, the average amount borrowed increased for students at public 2- and 4-year institutions and at private not-for-profit 4-year institutions. Increases in the average grant amount between 1999–2000 and 2003–04, however, were statistically significant only for students at public 4-year institutions.

The net access price is an estimate of the cash outlay that students and their families need to make in a given year to cover educational expenses. It is calculated here as the total price of attendance minus grants (which decrease the price) and loans (which postpone payment of some portion of expenses). Between 1989–90 and 1999–2000, grants and loans increased along with total price, and the only statistically significant increase in net access price occurred for full-time dependent undergraduates at public 2-year institutions (see supplemental table 47-2). Between 1999–2000 and 2003–04, however, net access price increased at public 4-year institutions despite increases in both grants and loans during that period.

Within type of institution, families at different income levels were affected differently by changes in net access price. For instance, while net access price increased overall at public 4-year institutions between 1999–2000 and 2003–04, only middle-income students faced statistically significant increases; there was no measurable change for low- and high-income students. At private not-for-profit 4-year institutions, while there was no statistically significant increase in net access price overall between 1999–2000 and 2003–04, there was an increase for low-income students, but there was no measurable change for students at other income levels.



PRICE OF ATTENDANCE: Average total price, loans, grants, and net access price for full-time, full-year dependent undergraduates, by type of institution: 1989–90, 1999–2000, and 2003–04



¹ Full time means students attended full time (as defined by the institution) for the full year (at least 9 months at a 2- or 4-year institution or 6 months at a less-than-4-year institution).

² Loans promote access to postsecondary education by providing the cash needed to enroll. However, because the funds must be repaid (with interest), loans defer rather than reduce the price of attending.

NOTE: Net access price is an estimate of the cash outlay that students and their families need to make in a given year to cover educational expenses. It is calculated here as the total price of attendance minus grants and loans. Information on the use of tax credits by individual families is not available and therefore could not be taken into account in calculating net access price. Averages were computed for all students, including those who did not receive financial aid. Data adjusted by the Consumer Price Index for All Urban Consumers (CPI-U) to 2003–04 dollars. See supplemental note 11 for more information about the CPI-U. Estimates exclude students who were not U.S. citizens or permanent residents, and therefore were ineligible for federal student aid; students who attended more than one institution in a year, because of the difficulty matching information on price and aid; and students who attended private for-profit 4-year institutions, because of their small number. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1999–2000, and 2003–04 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:2000, and NPSAS:04).



FOR MORE INFORMATION:
 Supplemental Notes 3, 9, 11
 Supplemental Tables 47-1,
 47-2
 NCES 2003-157
 NCES 2004-075
 NCES 2004-158
 The College Board 2004



Finance

Total and Net Access Price for Graduate and First-Professional Students

Master's, doctoral, and first-professional students differ in their enrollment patterns and in the types and amounts of financial aid they receive to help pay for their education.

In 2003–04, the average total price (tuition and fees, books and materials, and living expenses) for 1 year of full-time graduate education ranged from \$21,900 for a master's degree program at a public institution to \$41,900 for a first-professional degree program at a private not-for-profit institution.¹ Students attending full time typically received some type of financial aid to help cover their expenses—81 percent at the master's level and over 90 percent at the doctoral and first-professional levels (see supplemental table 48-2). Grants and assistantships (which require work) are usually awarded on a discretionary basis and not related to financial need. Students must demonstrate financial need to obtain Perkins or subsidized Stafford loans, but not to take out unsubsidized Stafford or private loans. Graduate students sometimes receive tuition assistance from their employers (considered grant aid). This was especially true for part-time students in master of business administration programs, 49 percent of whom received this type of aid (see supplemental table 48-3).

Compared with students at other levels, relatively few master's students (about 20 percent at each institution type) enrolled full time.

Among those who did, the average net access price (total price minus all financial aid) was \$9,700 at public institutions and \$16,400 at private not-for-profit ones. Compared with their peers at private not-for-profit institutions, on average, full-time master's students at public institutions received more in assistantships and other aid² and borrowed less.

Full-time doctoral students had an average net access price of \$6,800 at public institutions and \$13,900 at private not-for-profit institutions. Although full-time doctoral students in both sectors faced a higher average total price than their counterparts at the master's level, they received larger average amounts in grants and assistantships and other aid and did not borrow more.

No measurable differences were found in the net access price paid by full-time first-professional and doctoral students in either sector. However, first-professional students relied more heavily on loans to pay for their education, averaging \$20,500 at public institutions and \$25,700 at private not-for-profit institutions, compared with \$5,700 and \$10,300, respectively, for doctoral students.

¹ Of all graduate/first-professional students, 60 percent were enrolled in master's degree programs, 14 percent in doctoral degree programs, 12 percent in first-professional programs, and 14 percent in postbaccalaureate certificate programs or in graduate courses (NCES 2006-185). First-professional programs include chiropractic, osteopathic medicine, dentistry, pharmacy, law, podiatry, medicine, theology, optometry, and veterinary medicine.

² The category *assistantships and other aid* consists primarily of assistantships but also includes a small amount of other types of aid such as work study, state vocational rehabilitation and job training grants, federal veterans benefits, and military tuition aid.

NOTE: Analysis is limited to students who attended for the full year at only one institution in 2003–04 to keep aid and price consistent. *Full time* means enrolled full time (according to the institution's definition) for at least 9 months during the 2003–04 academic year; full-time enrollment does not preclude working as well. Averages are calculated across all students, including those with no aid. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

FOR MORE INFORMATION:

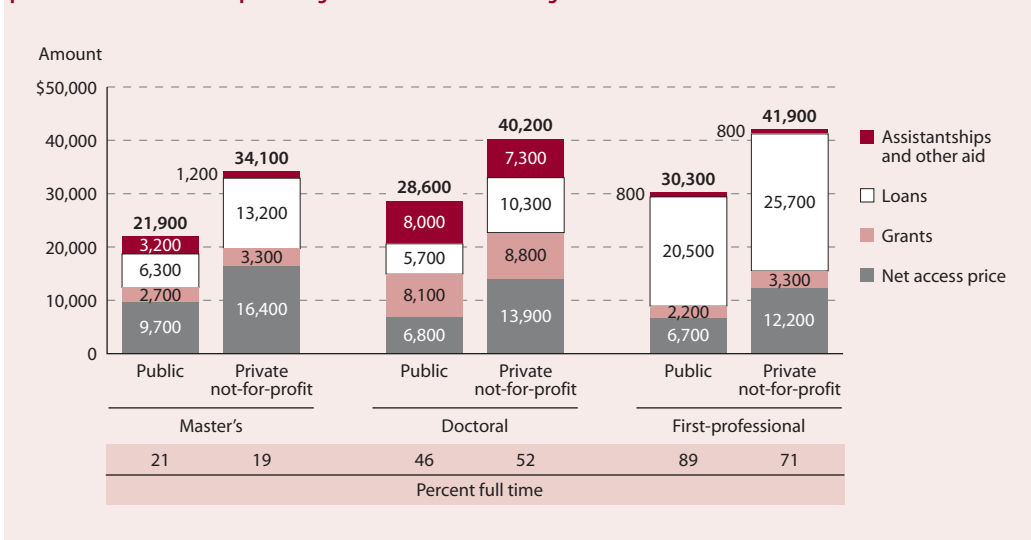
Supplemental Notes 3,9

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PRICE OF ATTENDANCE: Average annual total price, financial aid, and net access price for full-time graduate and first-professional students and percentage of all students attending full time: 2003–04



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