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**Descriptive Summary of 1995–96
Beginning Postsecondary Students**

With Profiles of Students Entering
2- and 4-Year Institutions

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Executive Summary

This essay examines the characteristics and first-year behaviors of beginning postsecondary students entering the three largest institutional sectors. In particular, it explores the various ways in which students entering 2-year and 4-year institutions (public 2-year, public 4-year, and private, not-for-profit 4-year) in 1995–96 differed from one another. For example, compared with students entering 4-year institutions, public 2-year institution entrants were more likely to be older, have independent financial aid status, have plans to complete a lower level of postsecondary education, and have obtained lower scores on college admission tests (table 1). Students entering public 2-year institutions were also more likely to pay lower tuition and obtain correspondingly less financial aid (table 2). In addition, they were more likely to have parents with lower levels of education, delay entry into postsecondary education after high school, enroll part time, work full time, have a dependent (other than a spouse), be a single parent, and not have a high school diploma (table 3). Since the last seven characteristics listed above represent risk factors negatively associated with persistence and attainment, it follows that public 2-year institution entrants were more likely than those entering 4-year institutions to have a higher number of risk factors.

There were fewer differences between those who entered the two 4-year institutional sectors. When compared with their counterparts at public 4-year institutions, freshmen entering private, not-for-profit 4-year institutions were more likely to have families with higher incomes, if classified as dependent (table 1); to obtain higher college admission test scores; to attend full time (table 2); and to have higher tuition, student budgets, and higher and differently packaged financial aid.

With respect to persistence during the first year, those entering public 2-year institutions were more likely than those entering 4-year institutions to interrupt their enrollment before the end of the first year (table 4). This pattern held even for “traditional” undergraduates (without risk factors). However, the same proportion of students entering each of the three institutional sectors transferred before the end of the first year. In addition, almost half of those seeking a certificate at public 2-year institutions completed their programs during the first year.

Foreword

This report profiles first-time beginning students who were enrolled in U.S. postsecondary institutions in the 1995–96 academic year. 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 education and to describe demographic and other characteristics of those enrolled.

The report begins with an essay that describes the characteristics of beginning students who entered public 2-year institutions, public 4-year institutions, and private, not-for-profit 4-year institutions. The essay is followed by a compendium of tables that provides comprehensive information about enrollment, academic activity, background characteristics, financial aid, employment, educational plans, life goals, institutional involvement, and community involvement.

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 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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Table of Contents

	Page
Executive Summary	iii
Foreword	iv
Acknowledgments	v
List of Tables	ix
List of Figures	xiii
Introduction	1
Profiles of Students Entering 2- and 4-Year Institutions	3
Previous Research Findings	4
Profiles of Students Entering Three Institutional Sectors	5
Public 2-Year Institutions.....	5
Public 4-Year Institutions.....	6
Private, Not-for-Profit 4-Year Institutions	8
Comparison of Students Entering Three Institutional Sectors	9
Demographic and Background Characteristics	9
Educational Plans and Prior Academic Achievement.....	11
Institutional Price	13
Student Financial Aid.....	13
Prevalence of Risk Factors	14
First-Generation Status.....	14
Risk Factors.....	15
Risk Factor Index	16
Persistence, Transfer, and Attainment During the First Year	16
Persistence and Risk Factors	18
Transfer and Attainment.....	19
Summary and Conclusions.....	20
Table Compendium	23
Section 1: Enrollment Considerations.....	25
Section 2: Degree Programs, Remedial Courses, and Grades.....	35
Section 3: Student Characteristics.....	45
Section 4: High School Completion and Preparation.....	65

	Page
Section 5: Financial Aid and Employment.....	73
Section 6: Educational Aspirations, Matters of Importance, and Institutional and Community Involvement.....	91
Appendix A—Glossary	115
Appendix B—Technical Notes and Methodology	133

List of Tables

Table		Page
ESSAY TABLES		
1	Percentage distribution of 1995–96 beginning postsecondary students according to selected characteristics and educational plans, by sector of first institution attended.....	7
2	For beginning postsecondary students attending one institution, average tuition and fees and student budgets according to attendance status, percentage according to selected types and combinations of financial aid, and average amounts received, by institutional sector	8
3	Percentage distribution of 1995–96 beginning postsecondary students according to factors negatively associated with persistence and attainment, by sector of first institution attended	10
4	Percentage distribution of fall 1995 beginning postsecondary students seeking associate’s or bachelor’s degrees according to their persistence during the first year, by traditional/nontraditional status and institutional sector	18
5	Percentage of 1995–96 beginning postsecondary students transferring before the end of the first year and percentage distribution of transfer destination, by institutional sector	19
COMPENDIUM TABLES		
SECTION 1: Enrollment Considerations		
1.1	Percentage distribution of beginning postsecondary students according to level and control of institution: 1995–96.....	28
1.2	Percentage distribution of beginning postsecondary students according to type of institution: 1995–96	30
1.3	Percentage distribution of beginning postsecondary students according to attendance status: 1995–96.....	32

Table	Page
SECTION 2: Degree Programs, Remedial Courses, and Grades	
2.1	Percentage distribution of beginning postsecondary students according to undergraduate program: 1995–96..... 38
2.2	Percentage of beginning postsecondary students who reported taking remedial courses and among those enrolled in remedial courses, the percentage enrolled in each type of remedial course: 1995–96..... 40
2.3	Percentage distribution of beginning postsecondary students according to first-year grades: 1995–96..... 42
SECTION 3: Student Characteristics	
3.1	Percentage distribution of beginning postsecondary students according to gender and race–ethnicity: 1995–96..... 48
3.2	Percentage distribution of beginning postsecondary students according to age and dependency status: 1995–96..... 50
3.3	Percentage distribution of beginning postsecondary students according to income and dependency status: 1995–96..... 52
3.4	Percentage distribution of beginning postsecondary students according to their local residence while enrolled: 1995–96..... 54
3.5	Percentage distribution of beginning postsecondary students according to their parents’ educational attainment levels: 1995–96..... 56
3.6	Percentage distribution of beginning postsecondary students according to citizenship and financial aid eligibility status: 1995–96..... 58
3.7	Percentage distribution of beginning postsecondary students according to primary language spoken in home: 1995–96..... 60
3.8	Percentage of beginning postsecondary students who reported a disability, and among those with disabilities, the type of disability: 1995–96..... 62
SECTION 4: High School Completion and Preparation	
4.1	Percentage distribution of beginning postsecondary students according to type of high school attended: 1995–96..... 66

Table	Page
4.2 Percentage distribution of beginning postsecondary students according to their high school degree or equivalency status: 1995–96	68
4.3 Percentage distribution of beginning postsecondary students according to admission test-taking behavior and test scores: 1995–96.....	70

SECTION 5: Financial Aid and Employment

5.1 Percentage of beginning postsecondary students receiving financial aid for postsecondary education, and among those receiving aid, the average amount of aid received: 1995–96.....	76
5.2 Percentage of full-time, full-year beginning postsecondary students receiving financial aid for postsecondary education, and among those receiving aid, the average amount of aid received: 1995–96.....	78
5.3 Among beginning postsecondary students, average tuition and fees, total student budget, and net price amounts at postsecondary institutions they entered: 1995–96.....	80
5.4 Among full-time, full-year beginning postsecondary students, average tuition and fees, total student budget, and net price amounts at postsecondary institutions they entered: 1995–96	82
5.5 Percentage distribution of beginning postsecondary students according to employment status while enrolled: 1995–96.....	84
5.6 Percentage distribution of beginning postsecondary students according to how they defined their primary role and the number of hours worked while enrolled: 1995–96...	86
5.7 Percentage of beginning postsecondary students who participated in an apprenticeship, internship, or cooperative education program: 1995–96.....	88

SECTION 6: Educational Aspirations, Matters of Importance, and Institutional and Community Involvement

6.1 Percentage distribution of beginning postsecondary students according to highest level of education planned: 1995–96	94
6.2 Percentage of beginning postsecondary students rating various professional/financial achievement matters as important: 1995–96.....	96
6.3 Percentage of beginning postsecondary students rating various personal achievement-related matters as important: 1995–96	98

Table	Page
6.4 Percentage of beginning postsecondary students reporting activity related to academic integration: 1995–96	100
6.5 Percentage of beginning postsecondary students reporting activity related to social integration: 1995–96	105
6.6 Percentage distribution of beginning postsecondary students according to community service activities and the number of hours volunteered per week: 1995–96.....	110
6.7 Percentage of U.S. citizen beginning postsecondary students who reported having registered to vote, voting in the 1996 presidential elections, and ever having voted: 1995–96.....	112

APPENDIX TABLE

B1 Standard errors for table 1: Percentage distribution of 1995–96 beginning postsecondary students according to selected characteristics and educational plans, by sector of first institution attended.....	135
---	-----

List of Figures

Figure		Page
1	Percentage distribution of 1995–96 beginning postsecondary students according to sector of first institution attended.....	3
2	Percentage distribution of 1995–96 beginning postsecondary students according to actual or derived SAT combined score, by sector of first institution attended	12
3	Percentage distribution of 1995–96 beginning postsecondary students according to traditional/nontraditional status, by sector of first institution attended.....	17

Introduction

This report provides a detailed overview of approximately 3 million first-time beginning students enrolled in postsecondary education institutions in the 1995–96 academic year. It begins with an essay focusing on beginning students who entered institutions in the three largest sectors: public 2-year institutions; public 4-year institutions; and private, not-for-profit 4-year institutions. The essay is followed by a compendium of tables and summary of findings divided into the following sections:

- Enrollment considerations;
- Degree programs, remedial courses, and grades;
- Student characteristics;
- High school completion and preparation;
- Financial aid and employment; and
- Educational aspirations, matters of importance, and institutional and community involvement.

The source of data for this analysis is the National Postsecondary Student Aid Study (NPSAS:96), a nationally representative sample of students enrolled in postsecondary education in 1995–96. Included in NPSAS:96 is a sample of first-time postsecondary students (of all ages) that make up the Beginning Postsecondary Student (BPS) longitudinal study cohort. BPS was designed to provide information about the composition of the beginning postsecondary student population and their patterns of persistence and attainment from initial entry into postsecondary education through leaving and entering the labor force.¹ The NPSAS:96 survey provides detailed financial aid information and comprehensive data on enrollment, attendance, and student demographic characteristics. There are several sources of data within the survey, including institution data, financial aid records, national student loan files, student interviews, and testing agency files. The glossary (appendix A) contains the definitions of the variables presented in the report. This report is based on institutional records and telephone interviews for approximately 12,000 beginning postsecondary students from 832 institutions.

¹For more information, consult the NPSAS:96 methodology report: U.S. Department of Education, National Center for Education Statistics, *The 1995–96 National Postsecondary Student Aid Survey Methodology Report* (NCES 98-073) (Washington, DC: 1998).

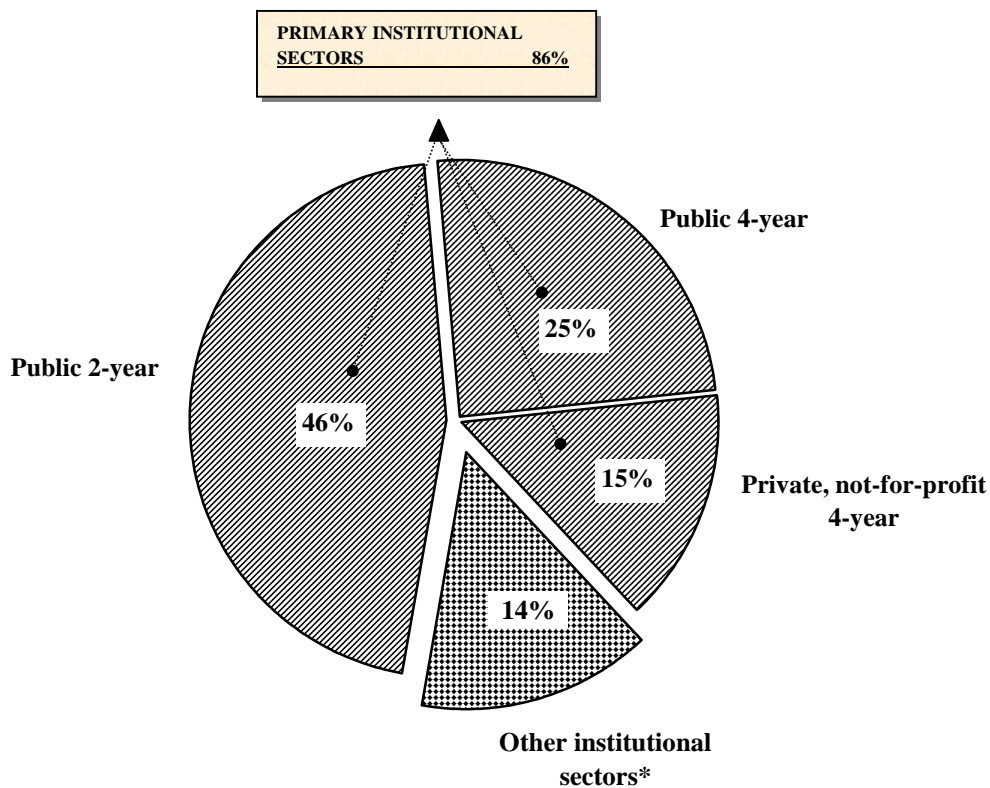
As shown in the Compendium Tables section, of all students beginning for the first time in postsecondary education in 1995–96, just over half (52 percent) were enrolled full time for the full year. Fifty-four percent were women, and 46 percent were men. Of the 99 percent of beginning students who were U.S. citizens or permanent residents, 70 percent were white, non-Hispanic; 12 percent were black, non-Hispanic; 12 percent were Hispanic; 4 percent were Asian/Pacific Islander; and 1 percent were American Indian/Alaskan Native. About two-thirds (68 percent) of first-time students were age 19 or younger, and 20 percent were age 24 or older. One-fifth did not speak English as their primary language at home. Six percent of beginning students reported having some kind of disability.

Among all beginning postsecondary students in 1995–96, 60 percent received some form of financial aid, averaging about \$4,900. Of those enrolled full time for the full year, 71 percent received some form of financial aid. Seventy percent of first-time students worked while they were enrolled in postsecondary education. Half aspired to obtain a graduate or first-professional degree. Of beginning students who were U.S. citizens, about three-fourths (77 percent) reported being registered to vote in U.S. elections.

Profiles of Students Entering 2- and 4-Year Institutions

Of the 3 million students entering postsecondary education for the first time during the 1995–96 academic year, about 86 percent enrolled in three types of institutions: public 2-year (46 percent); public 4-year (25 percent); and private, not-for-profit 4-year institutions (15 percent) (figure 1). This essay compares the characteristics of students entering these three institutional sectors, focusing on specific factors known to be related to persistence and degree attainment in postsecondary education.

Figure 1—Percentage distribution of 1995–96 beginning postsecondary students according to sector of first institution attended



*Other institutional sectors include private, for-profit less-than-2-year (8 percent); private, for-profit 2-year (3 percent); public less-than-2-year (2 percent); private, not-for-profit 2-year (1 percent); and other (less than 1 percent).

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

Previous Research Findings

Previous research has examined the relationship between being a first-generation postsecondary student and persistence and attainment in postsecondary education, and has identified attributes or behaviors that place students at risk of not attaining a degree. For example, a recent study that analyzed 5 years of longitudinal data for a sample of students enrolled in postsecondary education for the first time during the 1989–90 academic year (BPS:90/94) focused on students whose parents' highest level of education was a high school diploma or less.² Five years after their initial enrollment, these “first-generation students” were less likely than those having more educated parents to have attained a bachelor's degree or to remain enrolled at 4-year institutions (both public and private, not-for-profit). As parental education decreased, so did the likelihood of attaining a bachelor's degree, while the likelihood of attaining a certificate increased.

Being a first-generation postsecondary student is a background characteristic—such as family income or being a member of an underrepresented racial–ethnic group—that can be used to define or characterize nontraditional students.³ Another approach to examining nontraditional students is to focus on factors and “behavior that may increase a student's risk of attrition and, as such, are amenable to change and intervention at various stages in a student's educational life.”⁴ Three recent NCES statistical reports have identified seven such factors that are adversely related to postsecondary educational persistence and attainment.

A profile of undergraduates enrolled in U.S. postsecondary institutions based on the 1992–93 National Postsecondary Student Aid Survey (NPSAS:93)⁵ characterized undergraduates according to the following seven risk factors: not enrolling in postsecondary education within the same year as graduating from high school (i.e., delayed enrollment); attending part time; being financially independent of parents (as defined by federal statute); working full time while enrolled in postsecondary education; having dependents other than a spouse; being a single parent; and not having received a high school diploma. The study found that three-fourths of undergraduates were characterized by at least one of these factors, that students having any risk factors usually had more than one, and that the highest proportions of at-risk students were in 2-year and less-than-2-year institutions.

²A. Nuñez and S. Cuccaro-Alamin, *First-Generation Students: Undergraduates Whose Parents Never Enrolled in Postsecondary Education* (NCES 98-082) (Washington, DC: U.S. Department of Education, National Center for Education Statistics).

³Ibid.

⁴L. Horn, *Nontraditional Undergraduates: Trends in Enrollment from 1986 to 1992 and Persistence and Attainment Among 1989–90 Beginning Postsecondary Students* (NCES 97-578) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1996), p. 4.

⁵L. Horn and M. Premo, *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1992–93* (NCES 96-237) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1996).

A study of the persistence of beginning postsecondary students and their attainment of degrees or subbaccalaureate certificates⁶ 5 years after their initial enrollment in 1989–90 (based on the 1994 Second Follow-up of the BPS cohort of NPSAS:90, or BPS:90/94)⁷ found that as the number of aforementioned risk factors increased, persistence and degree/certificate attainment rates declined. Students with no risk factors were almost twice as likely to have earned a degree or certificate or to remain enrolled after 5 years as were students with three or more risk factors. However, this study also found that the presence of risk factors had little effect on the persistence and degree/certificate attainment of students attending less-than-2-year vocational institutions.

Another more detailed analysis of the BPS:90/94 cohort⁸ used risk factors as a proxy for “nontraditional” status by aggregating students with at least one of the seven risk factors into three “nontraditional” levels: minimally, moderately, and highly nontraditional. This study confirmed earlier findings that students having any risk factors persist in postsecondary education at lower rates than those without risk factors (“traditional” students), and that nontraditional students were most numerous in public 2-year institutions. In addition, this study found that the proportion of moderately nontraditional students enrolling in private, not-for-profit 4-year institutions increased between 1986 and 1992.

Profiles of Students Entering Three Institutional Sectors

Tables 1–3 display the proportions of beginning postsecondary students entering each of the three largest institutional sectors in 1995–96 according to their background and demographic characteristics, educational plans, admission test performance, financial aid status, and enrollment behavior. Initially, these data are examined separately for each institutional sector.

Public 2-Year Institutions⁹

Of first-time entrants into public 2-year institutions, almost 40 percent were age 18 or younger, and about one-quarter were 24 or older (table 1). Approximately 72 percent were white, non-Hispanic. About one-third of these first-time beginners were financially independent. Of the two-thirds who were financially dependent, approximately one-fifth came from families having incomes of \$70,000 or more. The highest level of education planned by 42 percent of these students was a bachelor’s degree. Of the two-fifths who took a standardized admission test,

⁶Subbaccalaureate certificates are awards not requiring an undergraduate degree, as contrasted with postbaccalaureate certificates, such as those required for public school teaching.

⁷L. Berkner, S. Cuccaro-Alamin, and A. McCormick, *Descriptive Summary of 1989–90 Beginning Postsecondary Students: Five Years Later* (NCES 96-155) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1996).

⁸L. Horn, *Nontraditional Undergraduates*.

⁹Most public 2-year institutions are community colleges.

43 percent scored in the lowest quartile of all beginning postsecondary students who took a test, and 10 percent scored in the highest quartile.

Approximately 40 percent of beginning students entering public 2-year institutions received some form of financial aid; 8 percent obtained loans; and 35 percent received grants or scholarships (table 2). About half (52 percent) had parents whose highest level of education was a high school diploma or less (table 3). Of these first-time beginners, nearly half (48 percent) delayed entering a postsecondary institution for at least 1 year, and almost half (46 percent) enrolled part time. About one-fifth did not work while enrolled; fewer than 10 percent worked an average of 1–15 hours per week (see compendium table 5.6), which is typical of on-campus jobs;¹⁰ and about one-third (35 percent) worked full time (35 hours or more).

Public 4-Year Institutions¹¹

Of freshmen entering public 4-year institutions, 60 percent were age 18 or younger, and 5 percent were 24 or older (table 1). About 70 percent were white, non-Hispanic. Of the approximately 90 percent of first-time entrants who were financially dependent on their parents, 27 percent came from families with incomes of \$70,000 or more. The highest level of education planned by almost three-quarters (74 percent) of these freshmen was a graduate or first-professional degree. Of the nearly 90 percent who took a standardized admission test, almost 30 percent scored in the highest quartile of the beginning postsecondary students who took a test.

Sixty-eight percent of first-time students at public 4-year institutions received financial aid, with 40 percent obtaining loans and 53 percent receiving grants or scholarships (table 2). The parents of about 35 percent of the students had not continued their education beyond high school, while approximately one-fifth had parents who completed graduate or first-professional degrees (table 3). Of these first-time beginners, 17 percent delayed entering a postsecondary institution for at least 1 year, and 11 percent enrolled part time. Almost 40 percent did not work while enrolled; 22 percent worked an average of 1–15 hours per week¹² (typical of on-campus jobs¹³); and 11 percent worked full time (35 hours or more).

¹⁰L. Horn and J. Berkold, *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1995–96, With an Essay on Undergraduates Who Work* (NCES 98-084) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1998).

¹¹Most 4-year institutions are 4-year colleges or universities.

¹²U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

¹³L. Horn and J. Berkold, *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1995–96, With an Essay on Undergraduates Who Work* (NCES 98-084) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1998).

Table 1—Percentage distribution of 1995–96 beginning postsecondary students according to selected characteristics and educational plans, by sector of first institution attended

	Three primary institutional sectors*		
	Public 2-year	Public 4-year	Private, not-for- profit 4-year
Total	100.0	100.0	100.0
Gender			
Male	49.2	46.5	43.9
Female	50.8	53.5	56.1
Age as of 12/31/95			
18 or under	38.3	59.7	62.4
19	22.7	25.6	24.9
20–23	13.2	9.3	6.7
24 or over	25.8	5.4	6.0
Race–ethnicity of U.S. citizens/ permanent residents			
White, non-Hispanic	71.5	71.1	71.2
Black, non-Hispanic	11.6	10.3	10.9
Hispanic	11.6	9.5	8.4
Asian/Pacific Islander	3.7	5.9	5.6
American Indian/Alaskan Native	0.7	0.8	0.3
Other	0.6	0.7	1.2
Nonresident aliens	0.4	1.8	2.3
Dependency status			
Dependent	65.4	91.4	91.5
Independent	34.6	8.6	8.5
Dependency and 1994 income			
Dependent			
Lowest quartile (less than \$25,000)	27.5	22.7	17.6
Middle quartiles (\$25,000–69,999)	53.4	50.5	48.3
Highest quartile (\$70,000 or more)	19.2	26.8	34.1
Independent			
Lowest quartile (less than \$6,000)	20.5	25.1	25.1
Middle quartiles (\$6,000–24,999)	51.4	50.9	51.7
Highest quartile (\$25,000 or more)	28.1	24.0	23.2
Highest level of education planned			
Certificate or less	9.8	1.0	1.4
Associate's degree	11.7	1.7	1.1
Bachelor's degree	41.7	23.7	19.7
Postbaccalaureate degree	36.8	73.6	77.8
Admission test taking and scores			
Admission test-taking behavior			
Took ACT and/or SAT	40.3	89.2	87.7
Took neither ACT nor SAT	59.7	10.8	12.3
Actual or derived SAT combined score			
Lowest quartile (400–700)	43.0	16.8	11.8
Middle quartiles (710–1020)	47.1	53.9	45.6
Highest quartile (1030–1600)	9.9	29.2	42.6

*Enrolled 86 percent of beginning postsecondary students.

NOTE: Within columns, 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—For beginning postsecondary students attending one institution, average tuition and fees and student budgets according to attendance status, percentage according to selected types and combinations of financial aid, and average amounts received, by institutional sector

	Three primary institutional sectors ¹					
	Public 2-year		Public 4-year		Private, not-for-profit 4-year	
	Percent	Average amount ²	Percent	Average amount ²	Percent	Average amount ²
Tuition and fees						
Full-time, full-year	32.2	\$1,338	76.8	\$3,862	82.2	\$13,075
Part-time or part-year	67.8	520	23.2	1,822	17.8	5,223
Student budget³						
Full-time, full-year	32.2	6,736	76.8	10,513	82.2	19,859
Part-time or part-year	67.8	3,548	23.2	6,284	17.8	9,471
Selected types of financial aid						
Received any aid	40.8	1,977	68.2	4,862	80.3	9,784
Grants or scholarships	35.2	1,451	53.2	2,936	72.7	6,384
Loans ⁴	7.6	2,416	40.2	2,790	54.2	3,432
Selected combinations of aid						
Aided without loans ⁵	33.2	1,534	28.0	3,155	26.1	5,603
Loans and other aid ⁵	5.3	4,598	31.6	6,952	50.3	12,447
Loans only ⁴	2.3	2,344	8.6	2,718	3.9	3,398

¹Enrolled 86 percent of beginning postsecondary students.

²Average amounts of aid are for students receiving the pertinent type(s) of aid.

³Student budgets include tuition and fees, books and supplies, housing and meals, and transportation and personal expenses. Based on institutional estimates and adjusted for attendance status.

⁴Excluding loans to parents (PLUS).

⁵Loans to parents (PLUS) are categorized as “other aid.”

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

Private, Not-for-Profit 4-Year Institutions¹⁴

Of beginning freshmen at private, not-for-profit 4-year institutions, 62 percent were age 18 or younger, and 6 percent were 24 or older (table 1). Approximately 70 percent were white, non-Hispanic. About 90 percent of these first-time freshmen were financially dependent, with about one-third coming from families with incomes of \$70,000 or more. The highest level of education planned by 78 percent of these freshmen was a graduate or first-professional degree. Of the 88

¹⁴Most 4-year institutions are 4-year colleges or universities.

percent who took a standardized admission test, 43 percent scored in the highest quartile of the beginning postsecondary students who took a test.

Eighty percent of first-time students at private, not-for-profit 4-year institutions received some form of financial aid, with 54 percent obtaining loans and 73 percent receiving grants or scholarships (table 2). For 30 percent of these students, the highest level of education attained by their parents was a high school diploma or less, but almost one-third had parents who had earned graduate or first-professional degrees (table 3). Of these beginning freshmen, 16 percent delayed entering a postsecondary institution for at least 1 year, and 92 percent enrolled full time. While enrolled, 36 percent did not work; one-third worked an average of 1–15 hours per week¹⁵ (typical of on-campus jobs¹⁶); and almost 10 percent worked full time (35 hours or more).

Comparison of Students Entering Three Institutional Sectors

Table 1 shows the demographic and background characteristics, educational plans, and admission test scores of students who entered each of the three largest institutional sectors in 1995–96. First-time entrants to public 2-year institutions differed from those entering both public 4-year and private, not-for-profit 4-year institutions in terms of their age, dependency status, highest level of education planned, admission test-taking behavior, and admission test scores. On the other hand, the characteristics of those entering public 4-year and private, not-for-profit 4-year institutions were more similar, but these students differed from each other in terms of their family incomes and admission test scores.

Demographic and Background Characteristics

First-time entrants at 4-year institutions tended to be younger: they were more likely to be age 18 or under (60 percent at public and 62 percent at private, not-for-profit institutions) than those at public 2-year institutions (38 percent).¹⁷ Conversely, those entering public 2-year institutions were more likely to be age 24 or over (26 percent) than those entering 4-year institutions (5 percent at public and 6 percent at private, not-for-profit institutions).

¹⁵U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

¹⁶L. Horn and J. Berkold, *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1995–96, With an Essay on Undergraduates Who Work* (NCES 98-084) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1998).

¹⁷The age of students was as of December 31, 1995, a date pertinent to federal financial aid criteria for independent student status, falling at about the midpoint of NPSAS:96 data collection.

Table 3—Percentage distribution of 1995–96 beginning postsecondary students according to factors negatively associated with persistence and attainment, by sector of first institution attended

	Three primary institutional sectors ¹		
	Public 2-year	Public 4-year	Private, not-for- profit 4-year
Total	100.0	100.0	100.0
First-generation status in postsecondary education			
First-generation student ²	51.5	35.4	29.7
Not a first-generation student ³	48.5	64.6	70.3
Parents have some postsecondary education	21.6	18.2	14.4
Parents have bachelor's degree	18.4	25.5	24.4
Parents have postbaccalaureate degree	8.5	20.9	31.5
Risk factors			
Delayed entry			
Delayed postsecondary enrollment 1 year or more	47.6	16.8	15.7
Attendance status			
Enrolled part time	46.3	11.4	8.2
Weekly hours worked while enrolled			
Worked 35 or more hours (full time)	35.4	11.3	9.5
Did not work ³	19.4	39.4	35.8
Dependency status			
Independent financial aid status	34.6	8.6	8.5
Having dependents			
Had dependent(s) other than spouse	21.2	4.5	3.7
Single parenthood			
Single parent	10.5	2.5	1.7
High school degree or equivalency status			
Did not receive high school diploma	11.2	2.6	2.7
Index of seven risk factors			
Traditional student (0 factors)	25.7	69.6	75.4
Minimally nontraditional student (1 factor)	22.3	18.1	13.5
Moderately nontraditional student (2–3 factors)	28.1	7.7	7.4
Highly nontraditional student (4 or more factors)	23.9	4.6	3.8

¹Enrolled 86 percent of beginning postsecondary students.

²Neither parent has any postsecondary education.

³This category is not negatively associated with persistence and attainment, and is included for supplemental information only.

NOTE: Within columns, 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 entering public 2-year institutions were less likely than those entering 4-year institutions to be financially dependent on their parents. While about 90 percent of those entering 4-year institutions were dependent for financial aid purposes (91 percent at public 4-year and 92 percent at private, not-for-profit 4-year institutions), two-thirds (65 percent) of entrants into public 2-year colleges were classified as dependent.

Dependent first-time entrants at public institutions (both 2-year and 4-year) were more likely to have family incomes of less than \$25,000 a year (28 percent at 2-year and 23 percent at 4-year institutions) than were those entering private, not-for-profit 4-year institutions (18 percent). The proportion of dependent students having family incomes of \$70,000 or more was highest at private, not-for-profit 4-year institutions (34 percent) and lowest at public 2-year institutions (19 percent).

Educational Plans and Prior Academic Achievement

Beginning postsecondary students entering public 2-year institutions were more likely than those entering 4-year institutions (public or private, not-for-profit) to plan as their highest postsecondary degree an award less than a postbaccalaureate degree (i.e., a certificate, associate's, or bachelor's degree). First-time beginners at 4-year institutions (public or private, not-for-profit) were more likely to aspire to obtain a postbaccalaureate (graduate or first-professional) degree than those enrolled at public 2-year institutions.

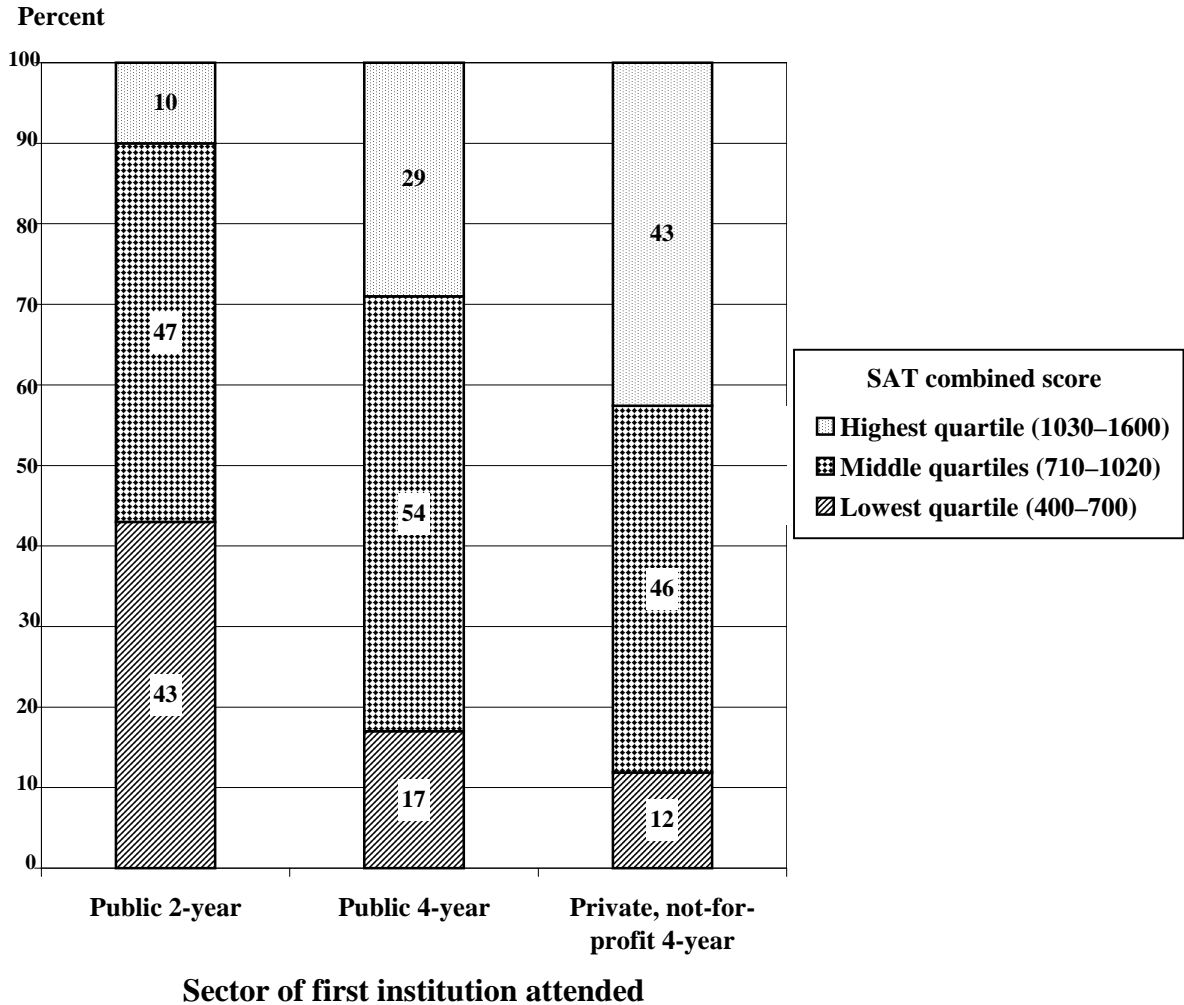
With respect to standardized college admission tests, while almost 90 percent of those entering 4-year institutions took either the SAT I Reasoning Test¹⁸ or the ACT Assessment (American College Testing program) or both tests (89 percent at public and 88 percent at private, not-for-profit 4-year institutions), 40 percent of those entering public 2-year institutions took either or both admission tests. To summarize the performance of those who took either or both standardized admission tests, for this analysis a combined SAT I verbal and mathematics score was derived for those who took only the ACT Assessment, using a conversion table developed by the Educational Testing Service at the request of the Association of Chief Admission Officers of Public Universities.¹⁹ As figure 2 illustrates, first-time students entering public 2-year institutions were more likely to have admission test scores (actual or derived SAT I combined scores) in the lowest quartile of all beginning postsecondary students (43 percent) than were those entering 4-year institutions (17 percent at public and 12 percent at private, not-for-profit). The proportion of

¹⁸Before spring 1994, the Reasoning Test of the SAT (Scholastic Assessment Tests) program was known as the Scholastic Aptitude Test.

¹⁹G. Marco, A. Abdel-fattah, and P. Baron, *Methods Used to Establish Score Comparability on the Enhanced ACT Assessment and the SAT* (College Board Report No. 92-3) (New York: College Entrance Examination Board, 1992).

entrants obtaining admission test scores in the top quartile was highest at private, not-for-profit 4-year institutions (43 percent), followed by public 4-year institutions (29 percent), and public 2-year institutions (10 percent).

Figure 2—Percentage distribution of 1995–96 beginning postsecondary students according to actual or derived SAT combined score,* by sector of first institution attended



*Actual combined SAT verbal and mathematics scores or ACT composite score converted to SAT combined score.

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.

Institutional Price

Table 2 displays the proportions of first-time students entering each of the three largest institutional sectors (and who attended only one institution during the 1995–96 academic year) in terms of the price and financing of their education and how they financed it. Average tuition and student budgets in each sector differed markedly both for entrants attending full time for the full year and those enrolled part time or part year. Correspondingly, the percentages of entering students receiving financial aid and the average amounts they received often differed among the three institutional sectors.

In this analysis, to account for varying attendance patterns among the three institutional sectors, comparisons of financial aid statistics were made recognizing the proportion of first-time entrants who enrolled full time for the entire 1995–96 academic year (32 percent in public 2-year, 77 percent in public 4-year, and 82 percent in private, not-for-profit 4-year institutions). For first-time beginners enrolled full time, full year, the average tuition and fees differed greatly according to institutional sector (about \$1,300 at public 2-year, \$3,900 at public 4-year, and \$13,100 at private, not-for-profit 4-year institutions). Likewise, for those attending part time or part year, average tuition and fees differed markedly, ranging from approximately \$500 at public 2-year institutions to \$5,200 at private, not-for-profit 4-year institutions.

Financial aid amounts are based partly on student budgets, which include books and supplies, housing and meals, and transportation and personal expenses, as well as tuition and fees. Average student budgets for first-time entrants attending full time for the full year were lowest at public 2-year institutions (about \$6,700), higher at public 4-year institutions (\$10,500), and highest at private, not-for-profit 4-year institutions (\$19,900). For part-time or part-year first-time enrollees, average student budgets ranged from approximately \$3,500 at public 2-year institutions to \$9,500 at private, not-for-profit 4-year institutions.

Student Financial Aid

Corresponding to differences in institutional price, the proportions of entering students receiving any financial aid differed across sectors (41 percent at public 2-year, 68 percent at public 4-year, and 80 percent at private, not-for-profit 4-year institutions). In a parallel manner, the average amounts of total financial aid received by first-time entrants receiving aid were lowest at public 2-year institutions (about \$2,000), higher at public 4-year institutions (\$4,900), and highest at private, not-for-profit 4-year institutions (\$9,800).

Likewise, the proportions of entering students receiving any grants or scholarships differed among the three institutional sectors (35 percent at public 2-year, 53 percent at public 4-year, and

73 percent at private, not-for-profit 4-year institutions). The average total amount of those grants or scholarships ranged from approximately \$1,500 at public 2-year institutions to \$6,400 at private, not-for-profit 4-year institutions.

For those entrants not taking out loans, the average amount of aid received varied similarly among institutional sectors—from about \$1,500 at public 2-year, to \$3,200 at public 4-year, to \$5,600 at private, not-for-profit 4-year institutions. At the same time, the proportions of entering students receiving any loans (excluding PLUS loans to parents) differed among the three institutional sectors: 8 percent at public 2-year, 40 percent at public 4-year, and 54 percent at private, not-for-profit 4-year institutions. Correspondingly, the average total amount borrowed by beginning students obtaining loans (excluding PLUS) was higher at private, not-for-profit 4-year institutions (\$3,400) than at both public 4-year (\$2,800) and 2-year (\$2,400) institutions.

Associated with differences in price of attendance among types of institutions, the proportions of first-time entrants receiving both loans and other aid increased across institution types: 5 percent at public 2-year, 32 percent at public 4-year, and 50 percent at private, not-for-profit 4-year institutions. Likewise, average aid amounts ranged from approximately \$4,600 at public 2-year institutions to \$12,400 at private, not-for-profit 4-year institutions. Entering students at public 4-year institutions were more likely to receive loans only as financial aid (9 percent) than were those at either public 2-year (2 percent) or private, not-for-profit 4-year institutions (4 percent). For those receiving loans only, the average loan amount was lower at public 2-year institutions (\$2,300) than at 4-year institutions (\$2,700 at public and \$3,400 at private, not-for-profit).

Prevalence of Risk Factors

Table 3 presents the proportions of beginning students entering each of the three primary institutional sectors according to whether or not they were a first-generation student in postsecondary education and the seven factors negatively associated with students' persistence and attainment. Generally, these factors were more prevalent among first-time entrants into public 2-year institutions than among entrants into 4-year institutions (either public or private, not-for-profit).

First-Generation Status

First-generation students in postsecondary education are those whose parents' highest level of education is a high school diploma or less. Beginning students entering public 2-year institutions were more likely to be first-generation students (52 percent) than were those entering 4-year institutions (35 percent at public and 30 percent at private, not-for-profit). Conversely, entrants

into public 2-year institutions were less likely to have parents whose highest level of education was a bachelor's degree (18 percent) than those entering 4-year institutions (26 percent at public and 24 percent at private, not-for-profit). The proportions of entrants having a parent with a graduate or first-professional degree were lowest at public 2-year institutions (9 percent), higher at public 4-year institutions (21 percent), and highest at private, not-for-profit 4-year institutions (32 percent).

Risk Factors

Students entering public 2-year institutions were more likely than those entering 4-year institutions to have each of the following seven risk factors that are negatively associated with persistence and attainment.

Delayed entry. Those who delayed entering a postsecondary institution for 1 year or more represented a larger share of first-time beginners at public 2-year institutions (48 percent) than at 4-year institutions (17 percent at public and 16 percent at private, not-for-profit).

Part-time attendance. The proportion of beginning postsecondary students enrolled part time was higher in public 2-year institutions (46 percent) than in 4-year institutions (11 percent at public and 8 percent at private, not-for-profit).

Full-time work. Those working full time represented a larger share of first-time beginners at public 2-year institutions (35 percent) than at 4-year institutions (11 percent for public and 10 percent for private, not-for-profit). Conversely, those not working while enrolled made up a higher proportion of first-timers at 4-year institutions (39 percent at public and 36 percent at private, not-for-profit) than at public 2-year institutions (19 percent).

Financial independence. While 35 percent of those entering public 2-year institutions were classified as "independent" for financial aid purposes, 9 percent of entrants into public and private, not-for-profit 4-year institutions were classified as independent.

Dependents. First-time beginners who had at least one dependent other than a spouse were more common in public 2-year institutions (21 percent) than in 4-year institutions (5 percent at public and 4 percent at private, not-for-profit).

Single parenthood. Single parents represented a larger share of beginning postsecondary students in public 2-year institutions (11 percent) than in 4-year institutions (3 percent at public and 2 percent at private, not-for-profit).

Absence of high school diploma. Of those entering public 2-year institutions, 11 percent had not obtained a high school diploma, compared with 3 percent of entrants into public and private, not-for-profit 4-year institutions.

Risk Factor Index

As illustrated in figure 3, a much lower proportion of entering first-time students had none of the seven risk factors (i.e., they were “traditional” students, based on the definition provided previously in this report)²⁰ at public 2-year institutions (26 percent) than at 4-year institutions (70 percent at public and 75 percent at private, not-for-profit). The proportion of beginning students having one of the seven risk factors (minimally nontraditional students) was higher at public 2-year institutions (22 percent) than at 4-year institutions (18 percent at public and 14 percent at private, not-for-profit).

First-time beginners who had two or three risk factors (moderately nontraditional students) were also more prevalent at public 2-year institutions (28 percent) than at 4-year institutions (8 percent at public and 7 percent at private, not-for-profit). Similarly, beginning postsecondary students who had four or more of the seven risk factors (highly nontraditional students) made up a larger share of the student body at public 2-year institutions (24 percent) than at 4-year institutions (5 percent at public and 4 percent at private, not-for-profit).

Persistence, Transfer, and Attainment During the First Year

Most dropout (stayout) and stopout behaviors among undergraduates occur *during* the first year, i.e., before the beginning of the second year.²¹ Because most of the 1995–96 BPS cohort were interviewed before the beginning of the second year, their educational enrollment status through the end of the first year was reported here. However, in most research examining student enrollment behavior, first-year persistence is defined as enrollment at the beginning of the second year.²² In this report, for first-time beginning students entering in fall 1995 who were seeking an associate’s or bachelor’s degree, continuous enrollment is defined as enrollment for 8 months or longer, and interrupted enrollment is defined as enrollment for 7 months or less. Since this definition does not reflect students who complete the first year and who do not return for the second year, the data summarized below on continuous and interrupted enrollment are not comparable to most statistics on first-year persistence.²³

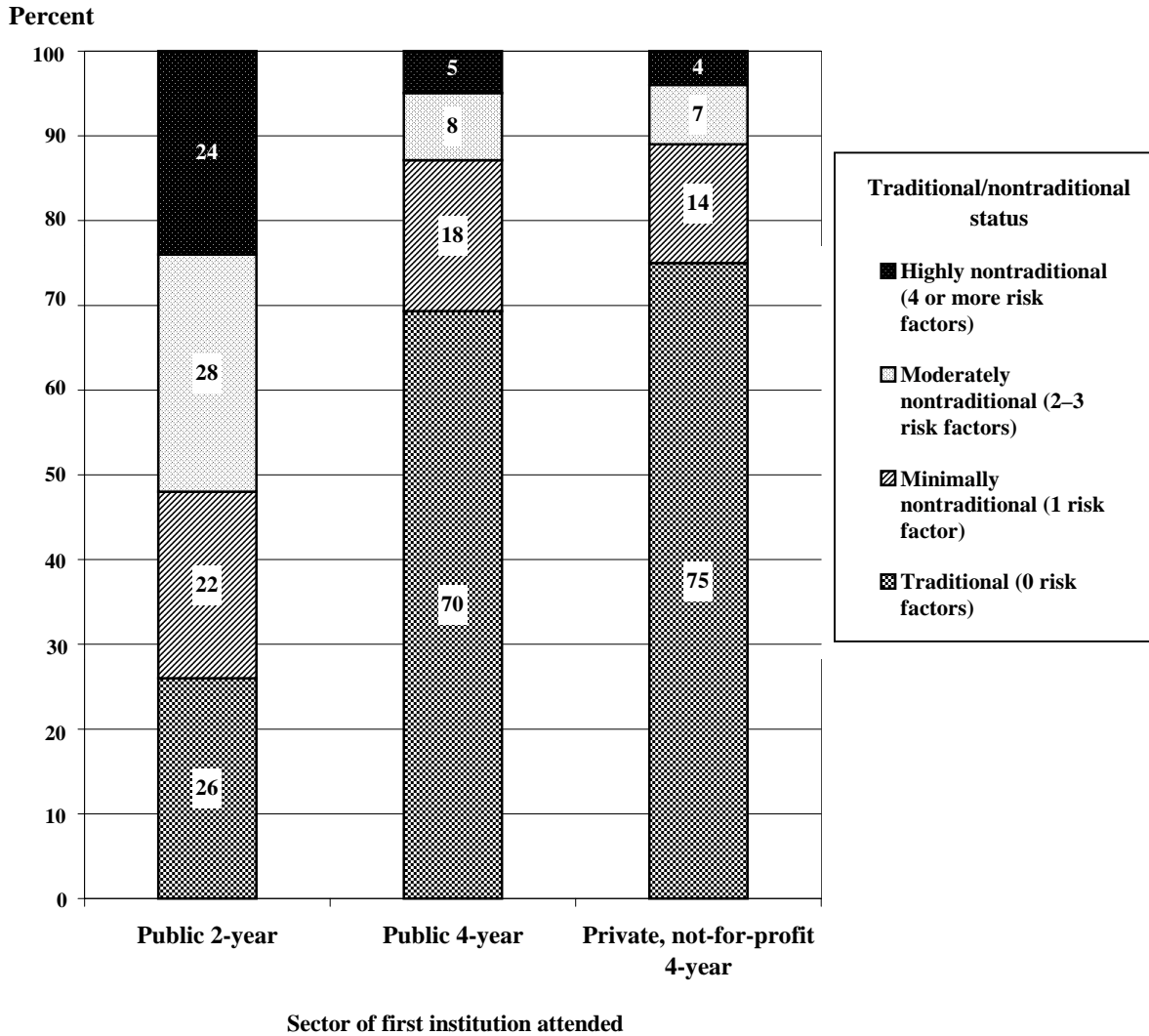
²⁰See L. Horn, *Nontraditional Undergraduates*.

²¹L. Horn, *Stopouts or Stayouts? Undergraduates Who Leave College During Their First Year* (Washington, DC: U.S. Department of Education, National Center for Education Statistics, forthcoming).

²²See, for example, V. Tinto, *Leaving College*, 2nd ed. (Chicago: University of Chicago Press, 1993).

²³The proportions of fall 1995 entrants interrupting enrollment before the end of the first year represent about half of fall 1989 beginning students not enrolled at the beginning of the second year (see L. Horn, *Stopouts or Stayouts?*).

Figure 3—Percentage distribution of 1995–96 beginning postsecondary students according to traditional/nontraditional status, by sector of first institution attended



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 shows that freshmen at public 2-year institutions were more likely to interrupt their enrollment before the end of the first year than their peers at 4-year institutions. This pattern held for traditional freshmen (without risk factors). Moreover, the extent of interrupted enrollment before the end of the first year was higher for nontraditional freshmen (having one or more risk factors associated with attrition and nonattainment) than for traditional freshmen.

Table 4—Percentage distribution of fall 1995 beginning postsecondary students seeking associate’s or bachelor’s degrees according to their persistence during the first year, by traditional/nontraditional status and institutional sector

	Three primary institutional sectors*		
	Public 2-year	Public 4-year	Private, not-for- profit 4-year
Total	100.0	100.0	100.0
All first-time students			
Continuous enrollment (8–12 months)	78.4	91.0	92.5
Interrupted enrollment (1–7 months)	21.6	9.0	7.5
Status on index of seven risk factors			
Traditional students (0 factors)			
Continuous enrollment	88.6	94.7	95.2
Interrupted enrollment	11.4	5.3	4.8
Nontraditional students (1 or more factors)			
Continuous enrollment	72.1	80.8	82.2
Interrupted enrollment	27.9	19.2	17.8

*Enrolled 86 percent of beginning postsecondary 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.

Persistence and Risk Factors

Of all first-time freshmen in associate’s or bachelor’s degree programs in fall 1995, the proportion interrupting their enrollment before the end of the first year was higher at public 2-year institutions (22 percent) than at 4-year institutions (9 percent at public and 8 percent at private, not-for-profit). For traditional beginning freshmen (without risk factors) in associate’s or bachelor’s degree programs, the proportion interrupting their enrollment before the end of the first year was higher at public 2-year institutions (11 percent) than at 4-year institutions (5 percent at both public and private, not-for-profit).

Among nontraditional freshmen (having one or more risk factors²⁴) in associate’s or bachelor’s degree programs, a higher proportion interrupted their enrollment before the end of the first year at public 2-year institutions (28 percent) than at public 4-year institutions (19 percent).²⁵ Within each institutional sector, freshmen in associate’s or bachelor’s degree programs who were nontraditional (had one or more risk factors) were more likely than first-time students

²⁴When nontraditional freshmen are disaggregated into three levels (i.e., minimally, moderately, and highly nontraditional), differences between institutional sectors are not statistically significant because of the small number of cases in the moderately and highly nontraditional levels at 4-year institutions (especially in private, not-for-profit institutions).

²⁵Although the proportions interrupting their enrollment at public 2-year and at private, not-for-profit 4-year institutions appear to differ, there was insufficient evidence to conclude that this difference was significant.

who were traditional (had no risk factors) to interrupt their enrollment before the end of the first year.

Transfer and Attainment

Various definitions exist for what constitutes the transfer of students from one postsecondary institution to another, contingent on such parameters as the granting of credit by the subsequent institution for coursework completed at the previous institution; the one-way direction of the movement (i.e., the absence of returning to the initial institution); the relative levels of the two institutions involved; and so forth.²⁶ Given the limited period of time being described here (i.e., one academic year), transfer is defined in this report simply as sequential enrollment in a different institution before the end of the first year following initial enrollment in the NPSAS institution.

As indicated in table 5, similar proportions (about 2 percent) of first-time beginners transferred out of institutions in each of the three largest sectors into other postsecondary institutions before the end of the first year. Of this small proportion of first-time entrants who transferred to a second postsecondary institution before the end of the first year, half of those transferring from public 2-year institutions subsequently enrolled in public 4-year institutions. About 62 percent of those who transferred from public 4-year institutions subsequently enrolled in public 2-year institutions.

Table 5—Percentage of 1995–96 beginning postsecondary students transferring before the end of the first year and percentage distribution of transfer destination, by institutional sector

	Transferred before end of first year	Subsequent institutional sector of those transferring				
		Public 2-year	Public 4-year	Private, not-for-profit 4-year	Other	Total
Total*	2.2	45.5	38.2	10.6	5.7	100.0
Initial institutional sector						
Public 2-year	2.1	35.0	50.1	6.4	8.4	100.0
Public 4-year	2.4	61.7	23.9	12.2	2.2	100.0
Private, not-for-profit 4-year	2.3	42.1	34.4	18.3	5.1	100.0

*For three primary institutional sectors in which 86 percent of beginning postsecondary students were enrolled.

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.

²⁶See, for example, A. McCormick, *Transfer Behavior Among Beginning Postsecondary Students: 1989–94* (NCES 97-266) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1997).

With respect to first-year attainment among beginning students who were seeking certificates at public 2-year institutions, almost half (47 percent) had completed their certificate programs during the first year.²⁷

Summary and Conclusions

This study examined the characteristics and first-year behaviors of beginning postsecondary students who entered institutions in the three largest sectors (public 2-year; public 4-year; and private, not-for-profit 4-year) in 1995–96. Some differences were observed between students entering institutions in the two 4-year sectors. Generally, students entering public 4-year institutions were more likely to have somewhat lower socioeconomic backgrounds and to demonstrate somewhat lower prior academic achievement than those entering private, not-for-profit 4-year institutions.

The most consistent differences were observed between students entering public 2-year institutions and entrants into institutions in either 4-year sector. Generally, public 2-year institution entrants were more likely to be older, have lower socioeconomic backgrounds, have lower educational aspirations, and demonstrate lower prior academic achievement than their counterparts at 4-year institutions. Moreover, students entering public 2-year institutions were considerably more likely to be characterized by each of seven risk factors known to be associated with attrition and not attaining a degree: delaying entry into postsecondary education, attending part time, working full time, being financially independent, having dependents, being a single parent, and not having a high school diploma. Consistent with their increased risk, therefore, students entering public 2-year institutions were more likely to interrupt enrollment before the end of the first year. Even public 2-year institution entrants without risk factors (“traditional” undergraduates) were less likely than their counterparts at 4-year institutions to be enrolled continuously during the first year.

These findings reflect a clientele for most public 2-year institutions that is unique among degree-granting postsecondary institutions. As Cohen and Brawer point out, “community colleges reached out to attract those who were not being served by traditional higher education: those who could not afford the tuition; who could not take the time to attend a college on a full-time basis...who had inadequate preparation in the lower schools; whose educational progress had been interrupted by some temporary condition”; and so on.²⁸ Moreover, the higher incidence

²⁷U.S. Department of Education, National Center for Education Statistics, 1995–96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

²⁸A. Cohen and F. Brawer, *The American Community College*, 2nd ed. (San Francisco: Jossey-Bass, 1989), p. 22.

of interrupted enrollment among entering students before the end of the first year at public 2-year colleges is consistent with the unique mission of that sector.

It draws poorly prepared students and encourages part-time and commuter status. Its students perceive the institution as being readily accessible for dropping in and out without penalty. They know they need not complete a program soon after leaving secondary school; the institution will be there to accept them later.²⁹

In 1995–96, students who began their postsecondary education at institutions in the three largest sectors had diverse backgrounds with regard to demographic characteristics, educational plans, and prior academic achievement. The institutions they entered offered a wide range of programs and environments, varied considerably in price, and facilitated diverse and often complex means of financing attendance. However, despite this variety, more than four-fifths of first-time students seeking academic degrees were enrolled continuously through the end of their first year. And of those beginning undergraduates, a small fraction transferred out of institutions in each of the three primary sectors. American 2- and 4-year postsecondary institutions appear able to accommodate a diverse group of beginning students during their first year of postsecondary education.

²⁹Ibid., pp. 46–47.

COMPENDIUM TABLES

Section 1—Enrollment Considerations

Institution Level

- In 1995–96, half of all beginning postsecondary students were enrolled in 2-year institutions. Forty percent were enrolled in 4-year institutions, and 10 percent in less-than-2-year institutions (table 1.1).
- Younger first-time beginning students were more likely to be enrolled in 4-year institutions, and less likely to be enrolled in 2-year and less-than-2-year institutions. For example, 55 percent of students 18 years or younger were enrolled in 4-year institutions, compared with 12 percent of students 24 years or older (table 1.1).

Institution Control

- In 1995–96, nearly three-quarters (73 percent) of first-time beginning students were enrolled in public institutions. Sixteen percent were enrolled in private, not-for-profit institutions and 11 percent in private, for-profit institutions (table 1.1).
- Independent students with higher incomes were more likely than those with lower incomes to be enrolled in public institutions, and less likely to be enrolled in private, for-profit institutions. For example, 17 percent of independent students with 1994 incomes of \$25,000 or more were enrolled in private, for-profit institutions, compared with 37 percent of those earning less than \$6,000 (table 1.1).

Institution Type

- In 1995–96, nearly half (46 percent) of first-time beginning students were enrolled in public 2-year institutions. Among those attending public 4-year institutions, 15 percent attended doctorate-granting and 10 percent attended nondoctorate-granting institutions. In the private 4-year sector, 5 percent were enrolled in not-for-profit doctorate-granting institutions and 10 percent in equivalent nondoctorate-granting institutions (table 1.2).
- In 1995–96, Asian/Pacific Islander first-time beginning students were more likely than their black, Hispanic, and American Indian/Alaskan Native counterparts to be enrolled in 4-year doctorate-granting institutions, both public and private, not-for-profit. For example, 27 percent of Asian students were enrolled in public 4-year doctorate-granting institutions, compared with 13 percent of black students and 11 percent of Hispanic and American Indian students (table 1.2).

- Students whose parents were more educated were more likely to be enrolled in 4-year institutions, among them public doctorate-granting institutions; private, not-for-profit doctorate-granting institutions; and private, not-for-profit nondoctorate-granting institutions. Students with less educated parents were more likely to be enrolled in public 2-year institutions and private, for-profit institutions (table 1.2).

Attendance Pattern

- Just over half (52 percent) of first-time beginning students in 1995–96 were enrolled full time for the whole year, while 18 percent were enrolled full time for part of the year. Similar proportions (15 percent and 16 percent) were enrolled part time for the full year and for part of the year (table 1.3).
- Younger students (who tended to be enrolled in 4-year institutions) were more likely to attend school full time for the full year. Sixty-eight percent of students under 18 years attended full time, compared with 21 percent of those 24 years or older. Older students (who tended to be enrolled in 2-year or less-than-2-year institutions) were more likely to attend school part time for part of the year. Thirty-six percent of students 24 or older fit this pattern, compared with 8 percent of students 18 years or younger (table 1.3).

Table 1.1—Percentage distribution of beginning postsecondary students according to level and control of institution: 1995–96

	Level of institution			Control of institution		
	Less-than-2-year	2-year	4-year	Public	Private, not-for-profit	Private, for-profit
Total	9.6	50.1	40.3	72.9	15.8	11.3
Level of institution*						
Less-than-2-year	100.0	†	†	19.4	1.8	78.9
2-year	†	100.0	†	91.2	2.3	6.5
4-year	†	†	100.0	62.8	35.8	1.3
Attendance status						
Full-time, full-year	6.4	32.3	61.3	68.0	24.2	7.8
Full-time, part-year	26.3	49.8	24.0	59.4	9.4	31.2
Part-time, full-year	3.4	78.5	18.1	89.5	6.1	4.4
Part-time, part-year	5.1	82.6	12.3	89.0	4.2	6.8
Undergraduate program						
Certificate	51.8	43.3	4.9	47.8	4.8	47.4
Associate's degree	†	94.0	6.0	91.1	3.6	5.3
Bachelor's degree	†	†	100.0	62.8	36.3	0.9
Nondegree program	1.9	85.9	12.3	93.0	4.7	2.3
Gender						
Male	6.5	53.1	40.4	76.8	15.4	7.9
Female	12.1	47.6	40.3	69.6	16.2	14.3
Race–ethnicity of U.S. citizens/ permanent residents						
White, non-Hispanic	7.7	51.1	41.2	75.2	16.1	8.8
Black, non-Hispanic	17.4	47.8	34.7	66.3	13.9	19.9
Hispanic	14.3	52.7	33.0	68.1	12.3	19.5
Asian/Pacific Islander	4.6	42.5	52.9	73.5	20.2	6.4
American Indian/Alaskan Native	15.6	52.6	31.8	70.2	12.9	17.0
Age as of 12/31/95						
18 years or younger	3.5	41.9	54.6	73.9	21.1	4.9
19 years	6.0	49.2	44.9	75.2	16.9	7.9
20–23 years	15.3	57.0	27.8	70.2	10.0	19.8
24 years or older	23.5	64.9	11.7	69.7	6.3	24.0
Dependency and income level in 1994						
Dependent	3.8	44.9	51.3	75.0	19.5	5.5
Lowest quartile (less than \$25,000)	6.9	49.2	43.9	74.6	15.5	10.0
Second quartile (\$25,000–44,999)	4.4	50.6	45.0	77.1	16.8	6.2
Third quartile (\$45,000–69,999)	2.4	42.5	55.2	76.5	20.0	3.6
Highest quartile (\$70,000 or more)	1.5	37.2	61.3	71.8	26.2	2.1
Independent	24.0	63.2	12.8	67.7	6.4	25.9
Lowest quartile (less than \$6,000)	30.0	54.7	15.2	55.0	8.2	36.8
Second quartile (\$6,000–14,399)	27.8	58.9	13.4	65.0	5.5	29.5
Third quartile (\$14,400–24,999)	18.8	70.5	10.8	75.3	5.8	18.9
Highest quartile (\$25,000 or more)	18.6	69.7	11.6	76.9	5.9	17.2

Table 1.1—Percentage distribution of beginning postsecondary students according to level and control of institution: 1995–96—Continued

	Level of institution			Control of institution		
	Less-than-2-year	2-year	4-year	Public	Private, not-for-profit	Private, for-profit
Parents' highest educational level						
High school diploma or less	14.0	56.1	29.9	72.6	11.0	16.4
Some postsecondary education	7.0	56.1	36.9	79.1	12.7	8.2
Bachelor's degree	4.4	44.4	51.2	75.5	18.8	5.7
Postbaccalaureate degree	1.8	27.8	70.4	64.8	32.7	2.5

*Refers to first (NPSAS) institution, if student attended more than one institution.

†Not applicable.

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—Percentage distribution of beginning postsecondary students according to type of institution: 1995–96

	Public				Private, not-for-profit			Private, for-profit
	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	1.9	45.7	10.2	15.1	1.3	9.8	4.6	11.3
Level of institution*								
Less-than-2-year	19.4	†	†	†	1.8	†	†	78.9
2-year	†	91.2	†	†	2.3	†	†	6.5
4-year	†	†	25.3	37.5	†	24.4	11.4	1.3
Institution type*								
Public	2.5	62.7	14.0	20.8	†	†	†	†
Private, not-for-profit	†	†	†	†	8.5	62.3	29.2	†
Private, for-profit	†	†	†	†	†	†	†	100.0
Attendance status								
Full-time, full-year	1.5	28.7	14.4	23.4	1.2	15.2	7.8	7.8
Full-time, part-year	3.4	40.1	6.8	9.1	2.1	5.6	1.8	31.2
Part-time, full-year	0.8	76.1	5.8	6.8	0.9	4.2	1.0	4.4
Part-time, part-year	1.2	79.5	4.9	3.4	0.8	2.4	1.0	6.8
Undergraduate program								
Certificate	10.1	35.2	1.1	1.5	2.5	1.4	0.9	47.4
Associate's degree	†	87.2	3.3	0.7	2.0	1.3	0.3	5.3
Bachelor's degree	†	†	23.3	39.5	†	24.6	11.7	0.9
Nondegree program	0.1	83.8	4.7	4.5	1.6	1.5	1.6	2.3
Gender								
Male	1.9	49.1	10.0	15.8	1.5	8.9	5.0	7.9
Female	1.8	42.8	10.4	14.6	1.2	10.6	4.3	14.3
Race–ethnicity of U.S. citizens/ permanent residents								
White, non-Hispanic	2.0	47.1	10.9	15.1	1.2	10.1	4.8	8.8
Black, non-Hispanic	2.1	43.0	8.2	13.0	1.0	10.1	2.7	19.9
Hispanic	1.2	46.1	9.5	11.4	1.8	7.4	3.1	19.5
Asian/Pacific Islander	1.3	38.3	7.1	26.8	1.7	8.7	9.8	6.4
American Indian/ Alaskan Native	2.0	42.3	14.6	11.3	7.7	2.5	2.7	17.0
Age as of 12/31/95								
18 years or younger	0.7	39.3	12.8	21.2	0.9	13.2	7.1	4.9
19 years	1.0	45.6	11.1	17.5	1.1	11.4	4.4	7.9
20–23 years	2.6	48.6	8.6	10.4	2.3	5.7	2.1	19.8
24 years or older	4.9	58.0	4.6	2.1	2.0	3.3	1.0	24.0

**Table 1.2—Percentage distribution of beginning postsecondary students according to type of institution:
1995–96—Continued**

	Public				Private, not-for-profit			Private, for-profit
	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 and income level in 1994								
Dependent	0.9	41.7	12.3	20.1	1.1	12.4	6.1	5.5
Lowest quartile (less than \$25,000)	1.2	44.2	12.2	17.0	1.6	10.5	3.3	10.0
Second quartile (\$25,000–44,999)	1.1	47.2	13.1	15.7	0.9	11.2	4.6	6.2
Third quartile (\$45,000–69,999)	0.8	39.8	13.3	22.6	0.8	13.7	5.5	3.6
Highest quartile (\$70,000 or more)	0.3	35.7	10.5	25.3	0.9	14.3	11.0	2.1
Independent	4.4	55.6	5.0	2.6	2.1	3.4	1.0	25.9
Lowest quartile (less than \$6,000)	2.6	44.4	4.9	3.2	2.2	5.1	1.0	36.8
Second quartile (\$6,000–14,399)	5.5	51.1	6.0	2.4	1.6	2.8	1.1	29.5
Third quartile (\$14,400–24,999)	3.6	64.9	4.6	2.2	2.2	3.3	0.3	18.9
Highest quartile (\$25,000 or more)	6.0	63.7	4.6	2.6	2.3	2.2	1.4	17.2
Parents' highest educational level								
High school diploma or less	2.6	50.2	10.0	9.8	1.6	7.5	1.9	16.4
Some postsecondary education	1.7	52.2	10.5	14.7	1.4	8.6	2.6	8.2
Bachelor's degree	1.0	41.5	11.4	21.6	1.0	11.1	6.7	5.7
Postbaccalaureate degree	0.1	26.7	10.2	27.7	0.5	19.0	13.2	2.5

*Refers to first (NPSAS) institution, if student attended more than one institution.

†Not applicable.

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—Percentage distribution of beginning postsecondary students according to attendance status: 1995–96

	Full-time, full-year	Full-time, part-year	Part-time, full-year	Part-time, part-year
Total	51.8	17.7	14.5	15.9
Level of institution*				
Less-than-2-year	35.8	50.1	5.3	8.8
2-year	33.4	17.6	22.8	26.2
4-year	78.2	10.5	6.5	4.8
Institution type*				
Public	48.3	14.4	17.8	19.4
Less-than-2-year	46.5	35.3	6.8	11.3
2-year	32.6	15.6	24.2	27.7
4-year nondoctorate-granting	72.5	11.7	8.2	7.7
4-year doctorate-granting	79.5	10.5	6.5	3.5
Private, not-for-profit	79.6	10.6	5.6	4.2
Less-than-4-year	49.8	29.5	11.0	9.7
4-year nondoctorate-granting	80.0	10.0	6.1	3.9
4-year doctorate-granting	86.6	6.8	3.1	3.5
Private, for-profit	35.7	49.0	5.6	9.6
Undergraduate program				
Certificate	31.4	37.3	13.6	17.8
Associate's degree	39.5	16.7	21.6	22.3
Bachelor's degree	79.7	10.2	6.2	3.9
Nondegree program	7.0	7.1	23.7	62.2
Gender				
Male	52.0	18.0	15.3	14.7
Female	51.7	17.5	13.9	16.9
Race–ethnicity of U.S. citizens/ permanent residents				
White, non-Hispanic	53.8	16.7	13.2	16.4
Black, non-Hispanic	45.5	24.0	16.7	13.8
Hispanic	44.1	18.4	19.4	18.2
Asian/Pacific Islander	60.1	11.9	18.5	9.5
American Indian/Alaskan Native	37.9	16.5	17.9	27.7
Age as of 12/31/95				
18 years or younger	67.5	11.6	12.9	8.0
19 years	59.0	15.9	14.0	11.1
20–23 years	32.5	29.9	16.1	21.5
24 years or older	20.5	26.2	17.8	35.5

**Table 1.3—Percentage distribution of beginning postsecondary students according to attendance status:
1995–96—Continued**

	Full-time, full-year	Full-time, part-year	Part-time, full-year	Part-time, part-year
Dependency and income level in 1994				
Dependent	63.2	13.4	13.4	10.1
Lowest quartile (less than \$25,000)	56.5	18.2	16.2	9.1
Second quartile (\$25,000–44,999)	61.2	12.6	14.7	11.5
Third quartile (\$45,000–69,999)	64.5	13.9	11.1	10.5
Highest quartile (\$70,000 or more)	70.8	8.5	11.5	9.2
Independent	22.8	28.9	17.4	30.9
Lowest quartile (less than \$6,000)	30.5	38.0	15.0	16.5
Second quartile (\$6,000–14,399)	25.5	36.5	11.2	26.8
Third quartile (\$14,400–24,999)	21.1	22.2	23.9	32.9
Highest quartile (\$25,000 or more)	13.8	18.1	20.0	48.1
Parents' highest educational level				
High school diploma or less	43.5	20.2	17.4	18.9
Some postsecondary education	51.8	17.3	15.6	15.3
Bachelor's degree	61.8	14.1	13.9	10.2
Postbaccalaureate degree	73.0	11.2	6.3	9.6

*Refers to first (NPSAS) institution, if student attended 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.

Section 2—Degree Programs, Remedial Courses, and Grades

Degree Program

- Consistent with the distribution of first-time beginning students enrolled in 2-year and 4-year institutions in 1995–96, 42 percent of first-time beginning students were enrolled in associate’s degree programs, and 37 percent were enrolled in bachelor’s degree programs. Eighteen percent were in programs leading to a vocational certificate (table 2.1).
- As age increased, the likelihood of being enrolled in a bachelor’s degree program decreased. For example, half of first-time beginning students 18 years or younger were enrolled in a bachelor’s degree program, compared with 8 percent of students 24 years or older (table 2.1). On the other hand, older students were more likely to be enrolled in programs leading to a certificate or award: 44 percent of those aged 24 and older were enrolled in certificate degree programs, compared with 11 percent of those 19 years old (table 2.1).
- As parental education increased, so did the likelihood of being enrolled in a bachelor’s degree program. For example, about one-quarter of first-time beginning students whose parents had no more than a high school diploma were enrolled in bachelor’s degree programs, compared with two-thirds of those whose parents had graduate or first-professional degrees. On the other hand, as parental education decreased, the likelihood of being enrolled in a certificate or award program increased. Twenty-five percent of students whose parents had not continued their education beyond high school were enrolled in these programs, compared with 5 percent of students whose parents had postbaccalaureate education (table 2.1).

Remedial Courses

- Twenty percent of first-time beginning students in 1995–96 indicated that they had taken at least one remedial course during their first year. Of those enrolled in remedial courses, 64 percent of first-time beginning students were enrolled in mathematics, 39 percent in reading, 38 percent in writing, 27 percent in study skills, and 25 percent in English language (table 2.2).³⁰

³⁰The proportion of NPSAS:96 undergraduates who reported taking remedial courses differs markedly from the proportion of students taking remedial courses as 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. See *Remedial Education at Higher Education Institutions in Fall 1995* (NCES 97-584) (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 1996).

- Students in 2-year institutions (26 percent) were more likely than students in either 4-year (16 percent) or less-than-2-year institutions (4 percent) to report that they were taking or had taken remedial courses (table 2.2).
- Students at public institutions (23 percent) were more likely than those at private, not-for-profit institutions (13 percent) to be enrolled in or to have taken remedial courses (table 2.2).

Grades

- Of 1995–96 first-time beginning students, 12 percent received mostly A’s, 17 percent A’s and B’s, and 20 percent mostly B’s (table 2.3).
- First-time beginners at less-than-2-year institutions (30 percent) were more likely than their counterparts at either 2-year or 4-year institutions (12 percent and 9 percent, respectively) to receive mostly A’s. Students at 2-year institutions (29 percent) were more likely to receive C’s and D’s or lower than were students at either 4-year (15 percent) or less-than-2-year (6 percent) institutions. Those enrolled in 4-year institutions were also more likely to receive C’s and D’s than those enrolled in less-than-2-year institutions (table 2.3).

Table 2.1—Percentage distribution of beginning postsecondary students according to undergraduate program: 1995–96

	Certificate	Associate's degree	Bachelor's degree	Nondegree program
Total	18.4	42.0	36.5	3.1
Level of institution ¹				
Less-than-2-year	99.4	†	†	0.6
2-year	15.9	78.8	†	5.3
4-year	2.2	6.3	90.5	0.9
Institution type ¹				
Public	12.1	52.6	31.5	3.9
Less-than-2-year	99.9	†	†	0.1
2-year	14.1	80.2	†	5.7
4-year nondoctorate-granting	1.9	13.4	83.2	1.4
4-year doctorate-granting	1.8	1.9	95.4	0.9
Private, not-for-profit	5.6	9.5	84.0	0.9
Less-than-4-year	33.7	62.7	†	3.6
4-year nondoctorate-granting	2.6	5.6	91.3	0.5
4-year doctorate-granting	3.7	2.5	92.8	1.1
Private, for-profit	77.0	19.6	2.8	0.6
Attendance status				
Full-time, full-year	11.0	32.1	56.5	0.4
Full-time, part-year	38.3	39.5	21.1	1.2
Part-time, full-year	17.0	62.4	15.7	4.9
Part-time, part-year	20.3	59.0	9.0	11.7
Gender				
Male	15.0	45.3	36.5	3.2
Female	21.2	39.3	36.5	3.0
Race–ethnicity of U.S. citizens/ permanent residents				
White, non-Hispanic	15.9	43.1	37.4	3.6
Black, non-Hispanic	30.8	35.9	32.4	0.8
Hispanic	23.7	46.2	27.4	2.7
Asian/Pacific Islander	12.6	34.7	48.9	3.9
American Indian/Alaskan Native	18.4	51.7	29.9	—
Age as of 12/31/95				
18 years or younger	8.4	39.8	50.1	1.7
19 years	11.4	44.5	41.8	2.3
20–23 years	24.8	47.7	24.0	3.5
24 years or older	44.2	40.6	8.4	6.8

Table 2.1—Percentage distribution of beginning postsecondary students according to undergraduate program: 1995–96—Continued

	Certificate	Associate's degree	Bachelor's degree	Nondegree program
Dependency and income level in 1994				
Dependent	8.8	41.8	47.2	2.2
Lowest quartile (less than \$25,000)	13.8	45.3	39.0	1.9
Second quartile (\$25,000–44,999)	9.7	48.0	40.7	1.6
Third quartile (\$45,000–69,999)	6.3	38.7	51.5	3.6
Highest quartile (\$70,000 or more)	5.0	35.3	58.0	1.7
Independent	42.5	42.5	9.6	5.4
Lowest quartile (less than \$6,000)	47.9	38.2	12.4	1.5
Second quartile (\$6,000–14,399)	40.2	46.2	9.7	3.9
Third quartile (\$14,400–24,999)	43.3	46.5	8.5	1.7
Highest quartile (\$25,000 or more)	38.4	39.4	7.7	14.5
Parents' highest educational level ²				
High school diploma or less	25.3	46.0	25.9	2.8
Some postsecondary education	14.9	49.0	33.6	2.5
Bachelor's degree	8.9	40.7	47.8	2.6
Postbaccalaureate degree	4.6	26.6	66.5	2.3

—Too few cases for a reliable estimate.

†Not applicable.

¹Refers to first (NPSAS) institution, if student attended more than one institution.

²Total percentage is not within the range of percentages for the subgroups due to missing data for this 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.

Table 2.2—Percentage of beginning postsecondary students who reported taking remedial courses and among those enrolled in remedial courses, the percentage enrolled in each type of remedial course:¹ 1995–96

	Any remedial courses ²	Mathematics	Reading	Writing	Study skills	English
Total	19.7	64.2	38.6	37.7	26.8	25.3
Level of institution ³						
Less-than-2-year	4.4	52.0	22.8	49.7	57.4	41.5
2-year	25.5	67.9	41.5	36.6	24.8	24.2
4-year	16.0	57.6	33.7	39.1	28.8	26.4
Institution type ³						
Public	23.3	65.8	39.2	37.0	24.8	24.4
Less-than-2-year	6.8	—	—	—	—	—
2-year	26.9	67.8	41.7	36.5	24.6	23.9
4-year nondoctorate-granting	22.9	63.5	34.4	39.3	20.5	26.7
4-year doctorate-granting	14.8	58.4	33.0	37.1	30.2	25.7
Private, not-for-profit	12.7	50.0	35.1	41.2	37.9	27.1
Less-than-4-year	13.3	56.4	48.0	44.3	31.5	31.0
4-year nondoctorate-granting	15.8	50.3	32.6	39.4	40.2	27.3
4-year doctorate-granting	5.9	44.3	40.9	49.3	28.8	23.6
Private, for-profit	5.5	64.7	30.4	46.8	47.3	44.5
Attendance status						
Full-time, full-year	18.2	62.4	39.0	40.1	25.7	22.5
Full-time, part-year	19.4	63.1	38.0	36.9	33.2	39.0
Part-time, full-year	26.5	74.8	35.4	34.1	28.0	22.9
Part-time, part-year	18.7	57.2	41.7	35.2	21.5	22.4
Undergraduate program						
Certificate	6.6	59.6	30.0	39.2	38.4	34.5
Associate's degree	28.9	67.6	41.5	37.4	25.0	23.9
Bachelor's degree	16.0	56.6	34.3	39.5	29.2	26.5
Nondegree program	13.8	—	—	—	—	—
Gender						
Male	20.5	60.9	41.9	41.2	25.4	23.1
Female	18.9	67.1	35.5	34.6	28.1	27.3
Race–ethnicity of U.S. citizens/ permanent residents						
White, non-Hispanic	18.3	65.1	34.6	36.6	25.5	21.9
Black, non-Hispanic	24.8	71.1	40.5	33.3	28.3	36.3
Hispanic	23.6	58.8	45.2	43.0	22.3	22.4
Asian/Pacific Islander	16.2	44.4	58.7	59.1	40.0	21.1
American Indian/Alaskan Native	22.4	—	—	—	—	—

Table 2.2—Percentage of beginning postsecondary students who reported taking remedial courses and among those enrolled in remedial courses, the percentage enrolled in each type of remedial course:¹ 1995–96—Continued

	Any remedial courses ²	Mathematics	Reading	Writing	Study skills	English
Age as of 12/31/95						
18 years or younger	17.9	67.6	35.9	37.3	24.7	23.0
19 years	23.6	62.3	36.6	38.6	27.2	20.8
20–23 years	21.2	56.7	49.4	27.6	25.8	34.3
24 years or older	17.8	65.2	39.4	45.4	31.9	31.1
Dependency and income level in 1994						
Dependent	20.1	62.9	38.2	37.0	27.2	23.0
Lowest quartile (less than \$25,000)	24.9	62.3	42.6	36.2	33.7	33.9
Second quartile (\$25,000–44,999)	20.8	58.2	45.2	40.5	32.2	21.9
Third quartile (\$45,000–69,999)	18.3	68.3	33.7	44.4	21.3	17.0
Highest quartile (\$70,000 or more)	16.6	63.4	28.2	25.6	18.3	15.1
Independent	18.5	67.7	39.5	39.7	25.6	31.9
Lowest quartile (less than \$6,000)	19.3	70.1	42.6	27.4	18.0	35.7
Second quartile (\$6,000–14,399)	18.8	82.0	31.5	44.2	33.5	40.7
Third quartile (\$14,400–24,999)	19.2	61.1	46.0	62.7	30.6	26.9
Highest quartile (\$25,000 or more)	16.7	56.8	37.2	24.9	21.0	23.4
Parents' highest educational level						
High school diploma or less	20.9	65.0	42.8	39.7	29.7	27.9
Some postsecondary education	20.1	62.4	41.3	37.7	23.2	28.0
Bachelor's degree	18.5	66.6	34.1	35.1	25.2	21.9
Postbaccalaureate degree	14.8	61.9	35.7	35.7	30.9	15.3

—Too few cases for a reliable estimate.

¹Student-reported remedial education status reported by NPSAS undergraduates differs 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, DC: 1996).

²Reflects percentage of individuals who took one or more remedial courses.

³Refers to first (NPSAS) institution, if student attended more than one institution.

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 beginning postsecondary students according to first-year grades: 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	12.1	17.2	20.2	17.4	11.6	21.6
Level of institution*						
Less-than-2-year	29.7	28.5	20.4	10.4	5.1	6.0
2-year	11.7	14.4	17.9	15.6	11.0	29.4
4-year	9.2	18.4	23.0	21.0	13.6	14.8
Institution type*						
Public	10.8	14.8	19.3	17.8	12.3	25.1
Less-than-2-year	39.9	29.4	13.8	5.9	5.1	5.9
2-year	11.2	14.0	17.9	15.7	11.0	30.2
4-year nondoctorate-granting	7.3	12.7	21.0	22.8	16.2	20.2
4-year doctorate-granting	9.2	17.2	23.0	21.5	14.2	14.9
Private, not-for-profit	10.8	23.6	24.1	18.8	11.2	11.5
Less-than-4-year	18.0	15.5	22.4	13.0	10.1	21.2
4-year nondoctorate-granting	9.6	22.7	22.4	20.1	12.5	12.7
4-year doctorate-granting	11.3	27.6	28.1	17.6	8.8	6.5
Private, for-profit	24.0	24.9	20.3	12.8	7.0	11.1
Attendance status						
Full-time, full-year	9.9	20.1	24.6	22.1	13.1	10.3
Full-time, part-year	13.6	15.9	13.6	14.4	8.4	34.2
Part-time, full-year	10.7	16.4	19.4	15.3	13.1	25.1
Part-time, part-year	19.1	9.4	13.3	6.7	8.8	42.6
Undergraduate program						
Certificate	25.6	23.6	19.7	11.9	7.2	12.0
Associate's degree	8.7	14.3	18.0	16.7	11.8	30.5
Bachelor's degree	9.1	18.6	23.3	21.4	13.4	14.2
Nondegree program	24.4	5.2	15.2	9.5	10.6	35.1
Gender						
Male	9.9	13.6	18.9	19.2	13.2	25.3
Female	13.9	20.3	21.3	15.9	10.2	18.4
Race–ethnicity of U.S. citizens/ permanent residents						
White, non-Hispanic	13.3	18.4	20.7	17.0	11.3	19.4
Black, non-Hispanic	8.5	12.2	18.6	17.3	12.5	30.9
Hispanic	8.8	12.8	19.0	19.0	12.8	27.6
Asian/Pacific Islander	12.0	20.0	20.1	19.4	11.5	17.1
American Indian/Alaskan Native	4.4	6.9	29.2	15.3	12.1	32.1

**Table 2.3—Percentage distribution of beginning postsecondary students according to first-year grades:
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
Age as of 12/31/95						
18 years or younger	7.9	16.7	21.7	20.2	13.5	20.1
19 years	7.9	16.5	20.8	18.4	12.2	24.2
20–23 years	11.5	13.5	19.2	17.8	10.7	27.2
24 years or older	27.2	21.3	16.3	9.5	7.2	18.5
Dependency and income level in 1994						
Dependent	8.0	16.1	21.1	20.0	12.9	22.0
Lowest quartile (less than \$25,000)	7.3	14.3	18.4	20.2	13.3	26.5
Second quartile (\$25,000–44,999)	7.2	17.4	21.3	19.7	13.3	21.2
Third quartile (\$45,000–69,999)	8.7	17.4	20.8	19.7	13.3	20.1
Highest quartile (\$70,000 or more)	8.7	15.4	23.9	20.3	11.9	19.9
Independent	23.1	20.1	17.8	10.5	8.0	20.5
Lowest quartile (less than \$6,000)	15.1	18.8	22.4	15.3	6.2	22.3
Second quartile (\$6,000–14,399)	19.2	23.2	16.5	11.5	9.0	20.7
Third quartile (\$14,400–24,999)	27.2	22.4	15.4	10.7	9.4	15.1
Highest quartile (\$25,000 or more)	30.7	16.3	16.8	4.9	7.7	23.6
Parents' highest educational level						
High school diploma or less	14.2	17.1	20.1	15.8	11.4	21.5
Some postsecondary education	9.7	18.1	16.3	17.4	13.4	25.1
Bachelor's degree	8.9	16.5	21.1	21.4	12.9	19.4
Postbaccalaureate degree	10.8	19.9	24.0	20.6	9.0	15.6

*Refers to first (NPSAS) institution, if student attended 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.

Section 3—Student Characteristics

Gender

- In 1995–96, 54 percent of first-time beginning students were women and 46 percent were men. Students enrolled in less-than-2-year institutions were more likely to be women (69 percent) than those in 2- or 4-year institutions (52 and 54 percent) (table 3.1).
- Students 18 years or younger or 24 years or older were more likely than those between 19 and 23 years to be women (56 percent and 61 percent) (table 3.1).

Race–Ethnicity

- First-time beginning students in less-than-2-year institutions were more likely to be black, non-Hispanic (22 percent) than those in 2-year (12 percent) or 4-year (11 percent) institutions. In addition, students in vocational certificate programs were more likely to be black, non-Hispanic (21 percent) than those enrolled in associate’s or bachelor’s degree programs (11 percent each) (table 3.1).
- Dependent first-time beginning students from families with 1994 incomes under \$25,000 were more likely than their counterparts from families with incomes of \$70,000 or higher to be black, non-Hispanic; Hispanic; or Asian/Pacific Islander. For example, 22 percent of dependent first-time beginning students from families with incomes under \$25,000 were Hispanic, compared with 6 percent of those from families with incomes of at least \$70,000 (table 3.1).
- Students whose parents had some college education were more likely to be white, non-Hispanic than those whose parents had not enrolled in at least some college. Students whose parents had no postsecondary education were more likely to be Hispanic than those whose parents had at least some postsecondary experience (table 3.1).

Age

- In 1995–96, 45 percent of all full-time beginning students were 18 years or younger. Twenty-three percent were 19 years old; 12 percent were 20–23 years old; and 20 percent were 24 years or older (table 3.2).
- Financially dependent students from families with 1994 incomes under \$25,000 were less likely than their counterparts from families with incomes of at least \$70,000 to be 18 years or younger, and more likely to be between 20 and 23 years of age (table 3.2).

Income and Dependency Status

- First-time beginning students enrolled in institutions offering shorter award programs were more likely to be financially independent. For example, greater proportions of those enrolled in less-than-2-year institutions were financially independent students (71 percent) than those enrolled in 2- and 4-year institutions (36 percent and 9 percent, respectively) (table 3.2).
- First-time beginning students attending school full time for the full year were more likely to be financially dependent students than those who had any other attendance status, with the exception of part-time, part-year students. For example, 88 percent of full-time, full-year students were financially dependent, compared with 54 percent of full-time, part-year students (table 3.2).
- Financially dependent students enrolled in 4-year institutions were more likely than those enrolled in 2-year and less-than-2-year institutions to come from families with 1994 incomes of \$70,000 or higher. Thirty percent of those in 4-year institutions had family incomes of at least \$70,000, compared with 20 percent of those in 2-year institutions and 10 percent of those in less-than-2-year institutions (table 3.3).
- Among first-time beginning students, dependent white, non-Hispanic students were less likely than other dependent students to come from families with 1994 incomes below \$25,000. Eighteen percent of white, non-Hispanic dependent students had family incomes of less than \$25,000, compared with 48 percent each of black, non-Hispanic and Hispanic, 44 percent of Asian/Pacific Islander, and 50 percent of American Indian/Alaskan Native students (table 3.3).

Local Residence and Parents' Education

- First-time beginning students were most likely to live with their parents or relatives, and were least likely to live on campus. Forty percent of first-time beginning students lived at home with their parents or relatives while they were enrolled. Thirty-two percent lived off campus, and 29 percent lived on campus (table 3.4). This is consistent with the finding that half of all first-time beginning students were enrolled in 2-year institutions, which offer fewer (if any) on-campus living options than 4-year institutions (see discussion of table 1.1 on page 28).
- First-time beginning students were most likely to have parents who completed no more than a high school diploma (i.e., first-generation), and least likely to have parents with graduate or first-professional degrees. Among 1995–96 first-time beginning students, nearly half (47 percent) had parents who did not continue their education beyond high school. Nineteen percent had parents who attended some postsecondary education, but did not attain a bachelor's degree; another 20 percent had parents who completed a bachelor's degree; and 14 percent had parents who attained a postbaccalaureate degree (table 3.5).

- First-time beginning students attending private, for-profit institutions were much more likely than those attending public or private, not-for-profit institutions to be first-generation postsecondary students. Seventy-one percent of students enrolled in private, for-profit institutions were first-generation, compared with 46 percent of students enrolled in public institutions and 32 percent of students enrolled in private, not-for-profit institutions (table 3.5).
- Students enrolled in private, not-for-profit 4-year doctorate-granting institutions were more likely than their counterparts in any other type of institution to have parents with graduate degrees. For example, among students enrolled in 4-year doctorate-granting institutions, 41 percent of those in private, not-for-profit institutions came from families in which the parents had graduate or first-professional degrees, compared with 25 percent of those in public institutions (table 3.5).

Citizenship and Financial Aid Eligibility

- Almost all (94 percent) of 1995–96 first-time beginning students were U.S. citizens. Five percent were not U.S. citizens, but eligible for financial aid, and 1 percent were noncitizens who were not eligible for financial aid (table 3.6).

Primary Language Spoken in Home

- Eighty-eight percent of 1995–96 first-time beginning students spoke English as their primary language at home. Six percent spoke Spanish, and 6 percent identified another language as the primary language spoken in their household (table 3.7).
- First-time beginning students attending 4-year institutions were less likely to indicate that Spanish was a primary language spoken in their home (4 percent) than students attending 2-year (7 percent) or less-than-2-year (11 percent) institutions (table 3.7).

Disability Status

- Among 1995–96 first-time beginning students, 6 percent reported having some kind of disability. Compared with students entering less-than-2-year (8 percent) and 2-year (7 percent) institutions, smaller percentages of students (4 percent) entering 4-year institutions reported having a disability (table 3.8).
- Among 1995–96 first-time beginners with disabilities, 38 percent reported having a learning disability; 17 percent reported having an orthopedic limitation; and 21 percent reported having another health-related disability. Fifteen percent reported having a sight impairment; 12 percent reported having a hearing impairment; and 4 percent reported having a speech limitation (table 3.8).

Table 3.1—Percentage distribution of beginning postsecondary students according to gender and race–ethnicity: 1995–96

	Gender		Race–ethnicity of U.S. citizens or permanent residents					
	Male	Female	White, non-Hispanic	Black, non-Hispanic	Hispanic	Asian/Pacific Islander	American Indian/Alaskan Native	Other ¹
Total	45.8	54.2	70.0	12.4	11.6	4.4	0.8	0.7
Level of institution ²								
Less-than-2-year	31.3	68.7	56.1	22.4	17.2	2.1	1.3	0.9
2-year	48.5	51.5	70.9	11.8	12.2	3.7	0.8	0.6
4-year	45.8	54.2	72.2	10.8	9.6	5.9	0.6	0.9
Institution type ²								
Public	48.2	51.8	72.1	11.3	10.8	4.5	0.8	0.6
Less-than-2-year	46.9	53.1	75.0	14.0	7.1	3.1	0.8	(³)
2-year	49.2	50.8	71.7	11.6	11.7	3.7	0.7	0.6
4-year nondoctorate-granting	44.8	55.2	74.7	9.9	10.8	3.1	1.1	0.4
4-year doctorate-granting	47.7	52.3	70.8	10.8	8.8	8.0	0.6	0.9
Private, not-for-profit	44.6	55.4	72.2	11.1	9.2	5.8	0.7	1.2
Less-than-4-year	51.4	48.6	64.6	9.7	15.6	5.5	4.6	0.1
4-year nondoctorate-granting	41.5	58.5	72.6	12.9	8.9	4.0	0.2	1.5
4-year doctorate-granting	49.2	50.8	73.6	7.4	8.0	9.6	0.5	0.8
Private, for-profit	31.8	68.2	53.7	21.6	19.9	2.5	1.2	1.1
Attendance status								
Full-time, full-year	45.9	54.1	72.8	10.9	9.9	5.1	0.6	0.8
Full-time, part-year	46.5	53.5	66.3	16.9	12.1	2.9	0.7	1.0
Part-time, full-year	48.3	51.7	63.1	14.2	15.3	5.5	1.0	0.9
Part-time, part-year	42.3	57.7	72.0	10.8	13.2	2.6	1.4	0.1
Undergraduate program								
Certificate	37.5	62.6	60.1	20.7	14.9	3.0	0.8	0.5
Associate's degree	49.3	50.7	71.4	10.6	12.7	3.7	1.0	0.8
Bachelor's degree	45.8	54.2	72.4	11.2	8.8	6.0	0.7	0.9
Nondegree program	47.7	52.3	81.0	3.3	10.1	5.5	(³)	(³)
Gender								
Male	100.0	†	71.2	10.8	11.9	4.6	0.6	0.9
Female	†	100.0	68.9	13.8	11.4	4.3	0.9	0.7
Race–ethnicity of U.S. citizens/ permanent residents								
White, non-Hispanic	46.4	53.6	100.0	†	†	†	†	†
Black, non-Hispanic	39.5	60.5	†	100.0	†	†	†	†
Hispanic	46.8	53.2	†	†	100.0	†	†	†
Asian/Pacific Islander	47.4	52.6	†	†	†	100.0	†	†
American Indian/Alaskan Native	36.8	63.2	†	†	†	†	100.0	†

Table 3.1—Percentage distribution of beginning postsecondary students according to gender and race-ethnicity: 1995–96—Continued

	Gender		Race-ethnicity of U.S. citizens or permanent residents					
	Male	Female	White, non-His- panic	Black, non-His- panic	Hispanic	Asian/ Pacific Islander	American Indian/ Alaskan Native	Other ¹
Age as of 12/31/95								
18 years or younger	43.6	56.4	71.7	10.9	11.8	4.4	0.4	0.8
19 years	51.6	48.4	73.4	9.9	10.2	4.6	0.8	1.0
20–23 years	54.1	45.9	56.3	21.1	15.4	5.4	1.4	0.4
24 years or older	39.1	60.9	70.4	13.4	10.7	3.8	1.3	0.5
Dependency and income level in 1994								
Dependent	49.3	50.7	71.2	10.5	11.8	5.0	0.7	0.8
Lowest quartile (less than \$25,000)	46.6	53.4	48.3	19.3	21.6	8.4	1.3	1.1
Second quartile (\$25,000–44,999)	45.3	54.8	71.8	10.7	13.1	3.6	0.4	0.6
Third quartile (\$45,000–69,999)	52.0	48.0	83.1	6.9	5.6	3.1	0.5	0.9
Highest quartile (\$70,000 or more)	53.6	46.4	83.1	4.9	6.3	4.6	0.5	0.7
Independent	36.9	63.1	66.8	17.1	11.3	3.2	1.1	0.5
Lowest quartile (less than \$6,000)	29.9	70.1	53.3	27.8	14.0	2.6	1.1	1.2
Second quartile (\$6,000–14,399)	40.5	59.5	65.5	14.6	13.8	4.5	1.3	0.3
Third quartile (\$14,400–24,999)	42.8	57.2	72.9	13.7	8.1	4.8	0.4	0.1
Highest quartile (\$25,000 or more)	35.2	64.8	77.0	11.3	8.6	1.0	1.7	0.4
Parents' highest educational level								
High school diploma or less	40.4	59.6	63.4	15.0	16.0	4.1	1.0	0.6
Some postsecondary education	43.0	57.0	74.3	13.1	8.9	2.6	0.6	0.6
Bachelor's degree	52.1	47.9	78.6	10.5	5.3	4.8	0.3	0.6
Postbaccalaureate degree	53.8	46.2	81.6	6.5	4.3	6.0	0.8	0.8

†Not applicable.

¹“Other” was a response category option for data collected from institutions and students.

²Refers to first (NPSAS) institution, if student attended more than one institution.

³Indicates that proportion of students in this category was between 0.0 and 0.5.

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 beginning postsecondary students according to age and dependency status: 1995–96

	Age as of 12/31/95				Dependency status	
	18 years or younger	19 years	20–23 years	24 years or older	Dependent	Independent
Total	44.5	22.8	12.4	20.3	71.6	28.4
Level of institution*						
Less-than-2-year	16.1	14.2	19.8	49.9	28.6	71.4
2-year	37.3	22.3	14.1	26.3	64.2	35.9
4-year	60.3	25.3	8.5	5.9	91.0	9.0
Institution type*						
Public	45.2	23.5	11.9	19.4	73.6	26.4
Less-than-2-year	16.3	12.1	17.5	54.1	32.7	67.3
2-year	38.3	22.7	13.2	25.8	65.4	34.6
4-year nondoctorate-granting	55.7	24.7	10.4	9.2	86.0	14.0
4-year doctorate-granting	62.4	26.3	8.5	2.9	95.1	4.9
Private, not-for-profit	59.6	24.4	7.9	8.1	88.5	11.5
Less-than-4-year	29.0	19.2	20.8	31.0	56.6	43.4
4-year nondoctorate-granting	59.7	26.4	7.1	6.8	90.2	9.8
4-year doctorate-granting	68.2	21.7	5.7	4.4	94.2	5.8
Private, for-profit	19.4	15.9	21.7	43.1	34.9	65.1
Attendance status						
Full-time, full-year	58.3	26.1	7.7	7.9	87.6	12.4
Full-time, part-year	29.1	20.5	20.8	29.6	54.2	45.8
Part-time, full-year	39.8	22.0	13.6	24.6	66.3	33.7
Part-time, part-year	22.6	16.0	16.6	44.8	45.5	54.5
Undergraduate program						
Certificate	20.3	14.1	16.8	48.9	34.2	65.8
Associate's degree	42.2	24.1	14.1	19.6	71.3	28.8
Bachelor's degree	61.1	26.0	8.2	4.7	92.5	7.5
Nondegree program	24.3	17.2	14.0	44.5	50.4	49.6
Gender						
Male	42.3	25.6	14.7	17.4	77.1	22.9
Female	46.4	20.3	10.5	22.8	66.9	33.1
Race–ethnicity of U.S. citizens/ permanent residents						
White, non-Hispanic	45.9	23.9	9.6	20.6	72.6	27.4
Black, non-Hispanic	39.3	18.2	20.4	22.1	60.5	39.5
Hispanic	45.3	20.1	15.8	18.9	72.2	27.8
Asian/Pacific Islander	44.6	23.3	14.6	17.5	79.4	20.6
American Indian/Alaskan Native	22.8	24.1	21.0	32.0	59.4	40.6

Table 3.2—Percentage distribution of beginning postsecondary students according to age and dependency status: 1995–96—Continued

	Age as of 12/31/95				Dependency status	
	18 years or younger	19 years	20–23 years	24 years or older	Dependent	Independent
Age as of 12/31/95						
18 years or younger	100.0	†	†	†	95.9	4.1
19 years	†	100.0	†	†	91.8	8.2
20–23 years	†	†	100.0	†	64.5	35.5
24 years or older	†	†	†	100.0	††	100.0
Dependency and income level in 1994						
Dependent	59.6	29.2	11.2	††	100.0	†
Lowest quartile (less than \$25,000)	50.8	30.8	18.4	††	100.0	†
Second quartile (\$25,000–44,999)	62.4	27.7	10.0	††	100.0	†
Third quartile (\$45,000–69,999)	61.7	29.0	9.4	††	100.0	†
Highest quartile (\$70,000 or more)	64.2	29.3	6.5	††	100.0	†
Independent	6.5	6.6	15.5	71.5	†	100.0
Lowest quartile (less than \$6,000)	19.1	15.9	20.7	44.3	†	100.0
Second quartile (\$6,000–14,399)	3.3	6.0	22.3	68.4	†	100.0
Third quartile (\$14,400–24,999)	1.9	2.2	12.9	83.0	†	100.0
Highest quartile (\$25,000 or more)	0.4	1.2	5.4	93.0	†	100.0
Parents' highest educational level						
High school diploma or less	35.6	18.7	14.5	31.2	59.1	40.9
Some postsecondary education	49.3	26.4	11.5	12.9	77.1	22.9
Bachelor's degree	55.4	28.1	11.7	4.8	88.7	11.3
Postbaccalaureate degree	59.1	27.7	8.0	5.2	90.9	9.2

*Refers to first (NPSAS) institution, if student attended more than one institution.

†Not applicable.

††Students age 24 or older are all independent.

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 beginning postsecondary students according to income and dependency status: 1995–96

	Dependent				Independent			
	Lowest quartile (less than \$25,000)	Second quartile (\$25,000–44,999)	Third quartile (\$45,000–69,999)	Highest quartile (\$70,000 or more)	Lowest quartile (less than \$6,000)	Second quartile (\$6,000–14,399)	Third quartile (\$14,400–24,999)	Highest quartile (\$25,000 or more)
Total	26.1	24.5	24.8	24.6	26.6	25.4	23.3	24.7
Level of institution*								
Less-than-2-year	47.2	27.9	15.2	9.6	33.2	29.4	18.3	19.2
2-year	28.6	27.6	23.4	20.4	23.0	23.7	26.0	27.3
4-year	22.4	21.5	26.6	29.5	31.6	26.5	19.6	22.4
Institution type*								
Public	26.0	25.2	25.2	23.6	21.6	24.4	26.0	28.1
Less-than-2-year	37.5	31.2	23.7	7.7	15.7	31.8	19.1	33.5
2-year	27.7	27.7	23.6	21.1	21.2	23.3	27.2	28.3
4-year nondoctorate-granting	26.0	26.1	26.8	21.1	25.6	30.2	21.5	22.8
4-year doctorate-granting	22.1	19.1	27.8	31.0	32.3	23.5	19.4	24.8
Private, not-for-profit	20.7	21.0	25.3	33.0	34.1	21.9	21.2	22.8
Less-than-4-year	40.1	21.5	17.6	20.9	28.0	19.5	25.0	27.4
4-year nondoctorate-granting	22.2	22.2	27.3	28.3	39.9	21.0	22.9	16.2
4-year doctorate-granting	14.3	18.6	22.4	44.8	26.8	30.2	6.5	36.6
Private, for-profit	47.2	27.4	16.1	9.3	37.7	28.9	17.0	16.4
Attendance status								
Full-time, full-year	23.4	23.6	25.3	27.8	35.5	27.6	21.8	15.1
Full-time, part-year	35.5	22.9	25.8	15.8	34.9	31.3	18.1	15.6
Part-time, full-year	31.6	26.6	20.6	21.2	22.9	15.9	32.5	28.7
Part-time, part-year	23.6	27.8	25.9	22.7	14.2	21.6	25.3	39.0
Undergraduate program								
Certificate	41.1	27.1	17.7	14.1	29.9	24.0	23.7	22.3
Associate's degree	28.3	28.1	22.9	20.8	23.9	27.6	25.5	23.0
Bachelor's degree	21.6	21.1	27.0	30.3	34.1	25.5	20.7	19.7
Non-degree program	22.3	17.6	41.1	18.9	7.6	18.4	7.3	66.8
Gender								
Male	24.7	22.4	26.1	26.8	21.5	27.9	27.1	23.6
Female	27.6	26.4	23.4	22.6	29.5	24.0	21.1	25.4
Race–ethnicity of U.S. citizens/ permanent residents								
White, non-Hispanic	17.6	24.8	29.0	28.7	21.2	24.9	25.4	28.5
Black, non-Hispanic	47.6	24.8	16.2	11.3	43.1	21.8	18.7	16.4
Hispanic	47.8	27.3	11.8	13.1	33.1	31.3	16.8	18.8
Asian/Pacific Islander	44.0	17.9	15.4	22.6	21.5	36.2	34.7	7.5
American Indian/Alaskan Native	50.0	12.9	19.6	17.5	26.7	28.6	8.1	36.6

Table 3.3—Percentage distribution of beginning postsecondary students according to income and dependency status: 1995–96—Continued

	Dependent				Independent			
	Lowest quartile (less than \$25,000)	Second quartile (\$25,000–44,999)	Third quartile (\$45,000–69,999)	Highest quartile (\$70,000 or more)	Lowest quartile (less than \$6,000)	Second quartile (\$6,000–14,399)	Third quartile (\$14,400–24,999)	Highest quartile (\$25,000 or more)
Age as of 12/31/95								
18 years or younger	22.3	25.6	25.6	26.5	78.6	12.8	6.9	1.7
19 years	27.6	23.2	24.5	24.7	64.2	23.3	7.9	4.6
20–23 years	43.0	21.8	20.7	14.4	35.4	36.6	19.4	8.6
24 years or older	†	†	†	†	16.5	24.3	27.1	32.2
Parents' highest educational level								
High school diploma or less	41.5	27.0	21.7	9.8	24.8	24.4	23.4	27.4
Some postsecondary education	21.5	28.4	29.5	20.7	36.2	25.0	19.6	19.2
Bachelor's degree	18.4	23.5	28.1	30.0	25.4	29.7	23.3	21.6
Postbaccalaureate degree	7.9	16.8	24.7	50.6	23.5	20.6	32.4	23.5

*Refers to first (NPSAS) institution, if student attended more than one institution.

†Not applicable. Students age 24 or older are all independent.

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 3.4—Percentage distribution of beginning postsecondary students according to their local residence while enrolled: 1995–96

	On campus	Off campus, not with parents or relatives	With parents or relatives
Total	28.5	31.9	39.6
Level of institution*			
Less-than-2-year	1.6	65.6	32.8
2-year	5.7	38.7	55.6
4-year	63.1	15.5	21.4
Institution type*			
Public	23.4	31.0	45.5
Less-than-2-year	2.0	62.2	35.8
2-year	5.2	37.2	57.6
4-year nondoctorate-granting	47.8	18.8	33.4
4-year doctorate-granting	64.6	16.8	18.7
Private, not-for-profit	69.6	12.9	17.5
Less-than-4-year	17.0	45.2	37.8
4-year nondoctorate-granting	71.7	10.5	17.8
4-year doctorate-granting	80.2	8.8	11.0
Private, for-profit	3.7	64.3	32.1
Attendance status			
Full-time, full-year	46.9	17.9	35.3
Full-time, part-year	14.8	43.7	41.4
Part-time, full-year	9.0	38.1	52.9
Part-time, part-year	2.9	57.8	39.4
Undergraduate program			
Certificate	6.4	59.1	34.5
Associate's degree	7.4	33.5	59.1
Bachelor's degree	66.0	14.0	20.0
Nondegree program	3.6	60.8	35.6
Gender			
Male	29.3	27.5	43.3
Female	27.8	35.7	36.5
Race–ethnicity of U.S. citizens/ permanent residents			
White, non-Hispanic	31.2	31.8	36.9
Black, non-Hispanic	26.1	35.9	38.0
Hispanic	11.1	27.7	61.3
Asian/Pacific Islander	31.4	29.8	38.7
American Indian/Alaskan Native	29.2	45.2	25.6

Table 3.4—Percentage distribution of beginning postsecondary students according to their local residence while enrolled: 1995–96—Continued

	On campus	Off campus, not with parents or relatives	With parents or relatives
Age as of 12/31/95			
18 years or younger	41.7	11.8	46.5
19 years	33.9	17.7	48.4
20–23 years	13.1	44.9	42.1
24 years or older	2.9	84.0	13.1
Dependency and income level in 1994			
Dependent	38.4	14.0	47.6
Lowest quartile (less than \$25,000)	27.2	17.5	55.3
Second quartile (\$25,000–44,999)	30.9	14.0	55.1
Third quartile (\$45,000–69,999)	44.1	12.8	43.2
Highest quartile (\$70,000 or more)	52.1	11.5	36.3
Independent	3.4	77.0	19.5
Lowest quartile (less than \$6,000)	4.5	60.7	34.8
Second quartile (\$6,000–14,399)	4.6	71.8	23.6
Third quartile (\$14,400–24,999)	1.3	85.7	13.0
Highest quartile (\$25,000 or more)	3.2	91.7	5.1
Parents' highest educational level			
High school diploma or less	17.2	41.1	41.6
Some postsecondary education	26.3	25.7	48.0
Bachelor's degree	38.6	21.8	39.6
Postbaccalaureate degree	58.1	15.7	26.2

*Refers to first (NPSAS) institution, if student attended 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.

Table 3.5—Percentage distribution of beginning postsecondary students according to their parents’ educational attainment levels: 1995–96

	High school diploma or less	Some postsecondary education	Bachelor’s degree	Graduate or first-professional degree
Total	46.6	18.8	20.2	14.4
Level of institution*				
Less-than-2-year	72.5	14.8	9.9	2.9
2-year	52.6	21.3	18.1	8.1
4-year	33.7	16.8	25.0	24.5
Institution type*				
Public	46.2	20.3	20.8	12.7
Less-than-2-year	68.9	18.1	12.0	1.1
2-year	51.5	21.6	18.4	8.5
4-year nondoctorate-granting	44.8	19.0	22.1	14.1
4-year doctorate-granting	29.2	17.7	27.8	25.4
Private, not-for-profit	32.0	14.9	23.7	29.4
Less-than-4-year	57.8	20.7	15.7	5.8
4-year nondoctorate-granting	34.6	16.1	22.1	27.2
4-year doctorate-granting	19.2	10.6	29.3	41.0
Private, for-profit	71.3	14.5	10.9	3.4
Attendance status				
Full-time, full-year	38.1	18.5	23.5	19.9
Full-time, part-year	54.8	19.1	16.6	9.5
Part-time, full-year	54.8	20.0	19.1	6.2
Part-time, part-year	58.0	19.1	13.7	9.2
Undergraduate program				
Certificate	69.1	16.5	10.6	3.9
Associate’s degree	50.2	21.6	19.2	9.0
Bachelor’s degree	32.1	16.9	25.7	25.4
Nondegree program	50.0	17.6	19.6	12.7
Gender				
Male	41.6	17.9	23.3	17.1
Female	50.7	19.6	17.7	12.1
Race–ethnicity of U.S. citizens/ permanent residents				
White, non-Hispanic	41.7	19.7	22.1	16.5
Black, non-Hispanic	56.1	19.8	16.7	7.4
Hispanic	69.1	15.5	9.7	5.8
Asian/Pacific Islander	45.5	11.6	22.7	20.3
American Indian/Alaskan Native	60.8	15.9	7.4	15.9

Table 3.5—Percentage distribution of beginning postsecondary students according to their parents' educational attainment levels: 1995–96—Continued

	High school diploma or less	Some postsecondary education	Bachelor's degree	Graduate or first-professional degree
Age as of 12/31/95				
18 years or younger	36.4	20.4	24.5	18.7
19 years	37.2	21.3	24.4	17.1
20–23 years	54.4	17.4	19.0	9.3
24 years or older	77.9	13.0	5.2	4.0
Dependency and income level in 1994				
Dependent	37.7	19.9	24.5	17.9
Lowest quartile (less than \$25,000)	60.6	16.5	17.5	5.5
Second quartile (\$25,000–44,999)	41.3	22.9	23.5	12.3
Third quartile (\$45,000–69,999)	32.3	23.1	27.2	17.4
Highest quartile (\$70,000 or more)	15.2	17.0	30.4	37.4
Independent	70.7	16.0	8.5	4.9
Lowest quartile (less than \$6,000)	65.9	21.7	8.1	4.3
Second quartile (\$6,000–14,399)	69.7	16.2	10.1	4.1
Third quartile (\$14,400–24,999)	71.3	13.5	8.5	6.8
Highest quartile (\$25,000 or more)	76.2	12.1	7.2	4.5

*Refers to first (NPSAS) institution, if student attended 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.

Table 3.6—Percentage distribution of beginning postsecondary students according to citizenship and financial aid eligibility status: 1995–96

	U.S. citizen, eligible	Noncitizen, eligible	Noncitizen, not eligible
Total	93.9	5.1	1.0
Level of institution*			
Less-than-2-year	93.5	6.4	0.1
2-year	93.7	5.9	0.4
4-year	94.2	3.8	2.0
Institution type*			
Public	93.9	5.2	0.9
Less-than-2-year	96.1	3.9	0.0
2-year	93.8	5.8	0.4
4-year nondoctorate-granting	95.4	3.7	0.9
4-year doctorate-granting	93.2	4.5	2.3
Private, not-for-profit	94.3	3.4	2.2
Less-than-4-year	90.9	8.1	1.1
4-year nondoctorate-granting	95.6	2.2	2.2
4-year doctorate-granting	92.7	4.7	2.6
Private, for-profit	92.8	6.9	0.3
Attendance status			
Full-time, full-year	94.6	4.3	1.1
Full-time, part-year	93.1	5.3	1.6
Part-time, full-year	93.2	6.6	0.2
Part-time, part-year	94.1	5.0	0.8
Undergraduate program			
Certificate	93.6	6.1	0.4
Associate's degree	93.6	6.0	0.4
Bachelor's degree	94.3	3.7	2.1
Nondegree program	95.2	4.6	0.2
Gender			
Male	93.8	4.8	1.5
Female	94.0	5.4	0.6
Race–ethnicity of U.S. citizens/ permanent residents			
White, non-Hispanic	98.4	1.6	†
Black, non-Hispanic	96.1	3.9	†
Hispanic	86.1	13.9	†
Asian/Pacific Islander	61.3	38.7	†
American Indian/Alaskan Native	93.6	5.5	0.9

Table 3.6—Percentage distribution of beginning postsecondary students according to citizenship and financial aid eligibility status: 1995–96—Continued

	U.S. citizen, eligible	Noncitizen, eligible	Noncitizen, not eligible
Age as of 12/31/95			
18 years or younger	96.1	3.5	0.5
19 years	94.4	4.5	1.1
20–23 years	87.2	8.5	4.3
24 years or older	92.6	7.3	0.1
Dependency and income level in 1994			
Dependent	94.0	4.6	1.4
Lowest quartile (less than \$25,000)	87.2	10.9	1.9
Second quartile (\$25,000–44,999)	96.0	3.2	0.9
Third quartile (\$45,000–69,999)	97.0	2.0	1.0
Highest quartile (\$70,000 or more)	96.4	1.9	1.6
Independent	93.5	6.4	0.1
Lowest quartile (less than \$6,000)	93.6	6.2	0.2
Second quartile (\$6,000–14,399)	92.4	7.6	0.0
Third quartile (\$14,400–24,999)	94.7	5.1	0.2
Highest quartile (\$25,000 or more)	93.4	6.5	0.1
Parents' highest educational level			
High school diploma or less	92.9	6.4	0.7
Some postsecondary education	95.8	3.1	1.2
Bachelor's degree	92.8	5.1	2.1
Postbaccalaureate degree	95.3	3.3	1.3

*Refers to first (NPSAS) institution, if student attended more than one institution.

†Not applicable.

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 3.7—Percentage distribution of beginning postsecondary students according to primary language spoken in home: 1995–96

	English	Spanish	Other
Total	88.2	5.8	6.0
Level of institution*			
Less-than-2-year	82.5	10.8	6.7
2-year	88.2	6.5	5.4
4-year	89.6	3.9	6.5
Institution type*			
Public	88.8	5.5	5.7
Less-than-2-year	89.4	2.8	7.9
2-year	88.5	6.2	5.4
4-year nondoctorate-granting	90.3	5.3	4.5
4-year doctorate-granting	89.0	3.9	7.2
Private, not-for-profit	89.7	3.0	7.3
Less-than-4-year	85.6	5.9	8.5
4-year nondoctorate-granting	92.2	2.1	5.7
4-year doctorate-granting	85.5	4.1	10.5
Private, for-profit	82.0	12.1	5.9
Attendance status			
Full-time, full-year	89.9	4.6	5.6
Full-time, part-year	87.3	6.4	6.3
Part-time, full-year	83.8	7.7	8.5
Part-time, part-year	88.5	7.5	4.0
Undergraduate program			
Certificate	85.0	9.4	5.5
Associate's degree	88.1	6.1	5.8
Bachelor's degree	89.8	3.6	6.6
Nondegree program	89.1	8.2	2.8
Gender			
Male	87.9	6.3	5.9
Female	88.5	5.4	6.0
Race–ethnicity of U.S. citizens/ permanent residents			
White, non-Hispanic	97.0	0.4	2.7
Black, non-Hispanic	96.1	0.9	3.0
Hispanic	45.6	53.9	0.5
Asian/Pacific Islander	42.6	0.1	57.3
American Indian/Alaskan Native	77.9	12.7	9.5

Table 3.7—Percentage distribution of beginning postsecondary students according to primary language spoken in home: 1995–96—Continued

	English	Spanish	Other
Age as of 12/31/95			
18 years or younger	90.8	4.6	4.6
19 years	88.1	5.6	6.3
20–23 years	79.9	9.2	11.0
24 years or older	87.9	6.6	5.5
Dependency and income level in 1994			
Dependent			
Lowest quartile (less than \$25,000)	73.0	13.4	13.6
Second quartile (\$25,000–44,999)	89.1	5.9	5.0
Third quartile (\$45,000–69,999)	95.1	1.6	3.3
Highest quartile (\$70,000 or more)	94.7	1.4	4.0
Independent			
Lowest quartile (less than \$6,000)	88.9	7.1	4.0
Second quartile (\$6,000–14,399)	86.6	7.9	5.5
Third quartile (\$14,400–24,999)	89.6	5.4	4.9
Highest quartile (\$25,000 or more)	90.0	5.5	4.4
Parents' highest educational level			
High school diploma or less	83.9	9.4	6.8
Some postsecondary education	93.8	3.5	2.7
Bachelor's degree	90.3	2.8	7.0
Postbaccalaureate degree	93.4	1.1	5.6

*Refers to first (NPSAS) institution, if student attended 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.

Table 3.8—Percentage of beginning postsecondary students who reported a disability, and among those with disabilities, the type of disability: 1995–96

	Any disabilities	Visual	Hearing	Speech	Orthopedic	Learning disability	Other
Total	5.9	15.2	12.4	3.7	17.2	38.1	21.4
Level of institution*							
Less-than-2-year	8.3	20.9	17.2	1.4	31.5	28.8	15.2
2-year	7.0	12.2	10.9	3.5	16.5	42.1	22.3
4-year	4.0	18.6	13.4	5.2	11.9	34.1	22.6
Institution type*							
Public	5.9	14.5	12.0	3.9	14.7	40.0	22.1
Less-than-2-year	9.4	—	—	—	—	—	—
2-year	7.1	12.6	11.2	3.5	15.4	42.8	21.6
4-year nondoctorate-granting	4.1	19.3	13.3	9.5	13.1	37.7	17.3
4-year doctorate-granting	3.2	20.5	15.5	2.9	12.3	25.4	28.7
Private, not-for-profit	5.0	17.4	13.1	4.9	11.1	37.3	21.4
Less-than-4-year	7.1	—	—	—	—	—	—
4-year nondoctorate-granting	5.0	15.6	13.0	4.8	13.6	40.1	17.6
4-year doctorate-granting	4.4	19.9	10.9	3.4	4.6	34.4	28.4
Private, for-profit	7.2	16.5	13.8	1.3	37.0	28.5	18.1
Attendance status							
Full-time, full-year	5.5	17.9	12.6	3.6	16.7	34.5	21.2
Full-time, part-year	7.0	11.9	14.5	0.8	29.5	29.1	24.0
Part-time, full-year	6.0	10.8	14.4	9.6	2.4	53.1	18.2
Part-time, part-year	5.8	16.2	7.7	2.7	18.3	43.4	22.3
Undergraduate program							
Certificate	8.3	17.0	18.1	3.7	22.8	29.2	21.0
Associate's degree	6.9	10.5	9.7	3.6	17.9	44.1	20.8
Bachelor's degree	3.8	20.0	13.1	4.2	11.7	34.6	22.3
Nondegree program	4.5	—	—	—	—	—	—
Gender							
Male	6.9	15.8	13.8	4.3	17.4	35.0	18.5
Female	5.1	14.5	10.9	3.0	17.0	41.5	24.6
Race–ethnicity of U.S. citizens/ permanent residents							
White, non-Hispanic	6.7	14.0	14.0	2.0	16.7	39.2	21.8
Black, non-Hispanic	3.4	12.3	7.4	3.2	26.6	29.7	31.2
Hispanic	5.2	21.5	7.8	14.5	13.5	36.2	9.8
Asian/Pacific Islander	1.2	—	—	—	—	—	—
American Indian/Alaskan Native	12.4	—	—	—	—	—	—

Table 3.8—Percentage of beginning postsecondary students who reported a disability, and among those with disabilities, the type of disability: 1995–96—Continued

	Any disabilities	Visual	Hearing	Speech	Orthopedic	Learning disability	Other
Age as of 12/31/95							
18 years or younger	4.4	15.9	12.3	4.3	6.4	42.2	22.1
19 years	7.4	18.2	9.5	4.9	3.9	52.3	16.0
20–23 years	5.4	14.7	10.8	5.1	11.3	46.3	17.2
24 years or older	7.9	11.2	16.4	1.0	47.6	14.0	28.2
Dependency and income level in 1994							
Dependent	5.4	16.4	11.3	5.2	6.0	46.2	19.1
Lowest quartile (less than \$25,000)	6.8	15.7	8.2	7.3	6.4	46.0	21.8
Second quartile (\$25,000–44,999)	4.1	23.3	13.2	3.8	4.1	44.2	21.2
Third quartile (\$45,000–69,999)	5.1	15.7	6.7	2.4	8.0	45.5	23.2
Highest quartile (\$70,000 or more)	5.5	12.7	18.4	6.0	5.2	48.8	9.9
Independent	7.2	12.8	14.6	0.9	38.5	22.6	25.9
Lowest quartile (less than \$6,000)	8.3	22.8	6.6	0.6	33.6	23.4	31.9
Second quartile (\$6,000–14,399)	7.7	4.6	16.5	0.0	33.6	26.8	29.0
Third quartile (\$14,400–24,999)	7.7	9.3	21.9	3.0	45.6	18.4	17.4
Highest quartile (\$25,000 or more)	5.2	—	—	—	—	—	—
Parents' highest educational level							
High school diploma or less	6.1	15.4	14.3	3.7	24.4	28.2	23.2
Some postsecondary education	6.4	18.5	5.5	0.8	17.8	45.3	23.1
Bachelor's degree	6.0	17.7	15.7	6.8	7.7	41.7	16.9
Postbaccalaureate degree	5.9	13.3	14.5	0.0	5.8	53.8	16.0

—Too few cases for a reliable estimate.

*Refers to first (NPSAS) institution, if student attended more than one institution.

NOTE: Details may not sum to 100 due to rounding or respondents having more than one disability.

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—High School Completion and Preparation

- Nine out of 10 1995–96 first-time beginning students attended public schools. Six percent attended private, Catholic and 5 percent attended private, non-Catholic schools (table 4.1).
- Among first-time beginning students, those enrolled in 2-year or less-than-2-year institutions were more likely to be graduates of public schools (93 and 94 percent) than those enrolled in 4-year institutions (85 percent) (table 4.1).
- Students whose parents had not continued their education beyond high school (first-generation students) were more likely to have attended public schools (93 percent) than those whose parents had attained either bachelor's or postbaccalaureate degrees (87 percent and 82 percent) (table 4.1).
- Of all 1995–96 beginning postsecondary students, 90 percent had earned a high school diploma, and 7 percent a GED or equivalency degree (table 4.2).
- The proportions of students within each institution sector who had earned high school diplomas differed significantly, ranging from 71 percent at less-than-2-year institutions, to 88 percent at 2-year institutions, to 97 percent at 4-year institutions (table 4.2).
- Just over half (56 percent) of 1995–96 beginning postsecondary students took the ACT Assessment (American College Testing program), the SAT I (Scholastic Assessment Test), or both (table 4.3).
- The proportions of students obtaining actual or derived SAT I combined verbal and mathematics scores in the top 25 percent of all beginning postsecondary students who took a test differed according to institution type. For example, 62 percent of students attending private, not-for-profit doctorate-granting institutions scored in the highest quartile, compared with 37 percent at comparable public institutions (table 4.3).
- The percentages of white, non-Hispanic; black, non-Hispanic; Hispanic; and Asian/Pacific Islander students having actual or derived SAT I combined scores in the top 25 percent of all beginning postsecondary students differed significantly from each other. Asians were most likely to score in the highest quartile (46 percent), followed by white, non-Hispanics (27 percent), Hispanics (13 percent), and black, non-Hispanics (6 percent) (table 4.3).

Table 4.1—Percentage distribution of beginning postsecondary students according to type of high school attended: 1995–96

	Public	Private, Catholic	Private, non-Catholic
Total	89.8	5.7	4.5
Level of institution*			
Less-than-2-year	94.3	3.8	1.9
2-year	93.0	3.9	3.1
4-year	85.4	8.2	6.4
Institution type*			
Public	91.7	4.8	3.5
Less-than-2-year	92.4	5.1	2.5
2-year	93.1	3.8	3.1
4-year nondoctorate-granting	90.4	6.4	3.3
4-year doctorate-granting	88.7	6.5	4.8
Private, not-for-profit	78.7	11.3	10.0
Less-than-4-year	85.6	10.1	4.4
4-year nondoctorate-granting	81.4	9.4	9.2
4-year doctorate-granting	71.3	15.5	13.3
Private, for-profit	94.7	3.2	2.1
Attendance status			
Full-time, full-year	87.7	6.6	5.8
Full-time, part-year	92.0	4.4	3.7
Part-time, full-year	92.0	5.4	2.7
Part-time, part-year	93.6	4.1	2.3
Undergraduate program			
Certificate	94.7	3.5	1.8
Associate's degree	92.3	4.1	3.5
Bachelor's degree	85.2	8.3	6.5
Nondegree program	88.4	6.7	4.9
Gender			
Male	89.2	6.1	4.7
Female	90.3	5.4	4.3
Race–ethnicity of U.S. citizens/ permanent residents			
White, non-Hispanic	90.1	5.0	4.9
Black, non-Hispanic	94.7	2.7	2.6
Hispanic	88.2	9.8	2.0
Asian/Pacific Islander	79.9	12.4	7.6
American Indian/Alaskan Native	97.5	1.7	0.9

Table 4.1—Percentage distribution of beginning postsecondary students according to type of high school attended: 1995–96—Continued

	Public	Private, Catholic	Private, non-Catholic
Age as of 12/31/95			
18 years or younger	88.4	6.9	4.7
19 years	88.7	5.5	5.7
20–23 years	92.1	4.7	3.2
24 years or older	94.0	3.3	2.7
Dependency and income level in 1994			
Dependent	88.3	6.6	5.1
Lowest quartile (less than \$25,000)	91.5	5.5	3.0
Second quartile (\$25,000–44,999)	87.7	7.0	5.3
Third quartile (\$45,000–69,999)	90.0	5.2	4.7
Highest quartile (\$70,000 or more)	83.8	8.8	7.4
Independent	94.6	3.0	2.4
Lowest quartile (less than \$6,000)	96.2	1.8	2.0
Second quartile (\$6,000–14,399)	95.3	2.7	2.0
Third quartile (\$14,400–24,999)	95.3	2.9	1.8
Highest quartile (\$25,000 or more)	91.8	4.4	3.8
Parents' highest educational level			
High school diploma or less	93.3	4.5	2.2
Some postsecondary education	92.1	4.7	3.2
Bachelor's degree	87.4	6.8	5.8
Postbaccalaureate degree	82.3	7.9	9.8

*Refers to first (NPSAS) institution, if student attended 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.

Table 4.2—Percentage distribution of beginning postsecondary students 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	90.2	6.5	0.5	2.8
Level of institution*				
Less-than-2-year	70.8	17.7	0.8	10.8
2-year	88.2	7.8	0.5	3.4
4-year	97.2	2.3	0.3	0.2
Institution type*				
Public	91.3	5.8	0.5	2.5
Less-than-2-year	67.2	23.1	0.1	9.7
2-year	88.8	7.1	0.6	3.5
4-year nondoctorate-granting	96.6	2.8	0.4	0.2
4-year doctorate-granting	98.0	1.7	0.3	0.1
Private, not-for-profit	96.5	2.7	0.3	0.5
Less-than-4-year	87.9	9.8	0.6	1.7
4-year nondoctorate-granting	96.8	2.7	0.3	0.3
4-year doctorate-granting	98.4	0.8	0.3	0.6
Private, for-profit	74.3	16.6	0.6	8.5
Attendance status				
Full-time, full-year	94.7	4.1	0.2	1.0
Full-time, part-year	83.4	10.6	0.2	5.9
Part-time, full-year	91.1	5.4	0.4	3.2
Part-time, part-year	82.3	11.3	1.8	4.7
Undergraduate program				
Certificate	74.9	13.6	1.0	10.5
Associate's degree	91.5	7.0	0.1	1.4
Bachelor's degree	97.5	1.9	0.4	0.2
Nondegree program	76.2	12.3	3.5	8.1
Gender				
Male	90.3	6.8	0.2	2.6
Female	90.0	6.3	0.7	3.0
Race–ethnicity of U.S. citizens/ permanent residents				
White, non-Hispanic	91.3	6.3	0.3	2.1
Black, non-Hispanic	86.3	6.5	0.2	7.1
Hispanic	86.0	9.2	1.5	3.3
Asian/Pacific Islander	95.9	2.6	0.3	1.3
American Indian/Alaskan Native	88.8	7.2	0.0	4.0

Table 4.2—Percentage distribution of beginning postsecondary students 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
Age as of 12/31/95				
18 years or younger	96.2	2.1	0.1	1.6
19 years	95.2	3.3	0.0	1.5
20–23 years	85.3	11.0	0.7	3.1
24 years or older	74.5	17.1	1.6	6.9
Dependency and income level in 1994				
Dependent	95.7	2.8	0.2	1.3
Lowest quartile (less than \$25,000)	92.2	5.1	0.4	2.4
Second quartile (\$25,000–44,999)	96.3	2.1	0.1	1.6
Third quartile (\$45,000–69,999)	96.5	2.3	0.2	1.1
Highest quartile (\$70,000 or more)	97.9	1.8	0.1	0.3
Independent	76.4	15.8	1.2	6.6
Lowest quartile (less than \$6,000)	69.4	19.3	1.6	9.7
Second quartile (\$6,000–14,399)	75.4	18.1	1.3	5.3
Third quartile (\$14,400–24,999)	83.4	11.4	1.9	3.4
Highest quartile (\$25,000 or more)	78.1	14.1	0.1	7.8
Parents' highest educational level				
High school diploma or less	87.3	8.8	0.3	3.6
Some postsecondary education	90.9	6.5	0.8	1.8
Bachelor's degree	95.2	3.0	0.2	1.7
Postbaccalaureate degree	95.8	3.0	0.5	0.7

*Refers to first (NPSAS) institution, if student attended 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.

Table 4.3—Percentage distribution of beginning postsecondary students according to admission test-taking behavior and test scores: 1995–96

	Standardized admission test taking Took ACT and/or SAT	Actual or derived SAT combined score percentile rank among beginning postsecondary students ¹		
		Lowest quartile (SAT combined: 400–700)	Middle quartiles (SAT combined: 710–1020)	Highest quartile (SAT combined: 1030–1600)
Total	55.9	25.7	49.4	24.9
Level of institution ²				
Less-than-2-year	10.5	61.7	37.1	1.2
2-year	39.0	43.1	47.3	9.6
4-year	87.8	15.1	50.9	33.9
Institution type ²				
Public	56.6	28.6	50.9	20.4
Less-than-2-year	14.7	38.4	61.0	0.6
2-year	40.3	43.0	47.1	9.9
4-year nondoctorate-granting	82.6	24.1	59.1	16.8
4-year doctorate-granting	93.6	12.5	50.8	36.7
Private, not-for-profit	83.7	12.9	46.1	41.0
Less-than-4-year	41.4	36.6	57.9	5.5
4-year nondoctorate-granting	85.4	15.2	52.3	32.6
4-year doctorate-granting	92.6	5.3	32.4	62.3
Private, for-profit	12.7	60.1	36.8	3.0
Attendance status				
Full-time, full-year	76.8	21.3	49.2	29.6
Full-time, part-year	38.8	35.7	52.0	12.4
Part-time, full-year	40.8	38.1	49.5	12.4
Part-time, part-year	23.9	34.1	47.7	18.2
Undergraduate program				
Certificate	14.8	43.2	41.7	15.1
Associate's degree	45.5	42.7	47.5	9.8
Bachelor's degree	90.6	14.2	51.0	34.7
Nondegree program	32.5	33.6	53.5	13.0
Gender				
Male	56.8	23.7	50.2	26.1
Female	55.2	27.4	48.8	23.8

Table 4.3—Percentage distribution of beginning postsecondary students according to admission test-taking behavior and test scores: 1995–96—Continued

	Standardized admission test taking Took ACT and/or SAT	Actual or derived SAT combined score percentile rank among beginning postsecondary students ¹		
		Lowest quartile (SAT combined: 400–700)	Middle quartiles (SAT combined: 710–1020)	Highest quartile (SAT combined: 1030–1600)
Race–ethnicity of U.S. citizens/ permanent residents				
White, non-Hispanic	61.1	19.8	53.1	27.1
Black, non-Hispanic	48.7	56.8	37.3	5.8
Hispanic	34.5	47.2	39.7	13.1
Asian/Pacific Islander	57.1	16.9	37.0	46.2
American Indian/Alaskan Native	48.4	31.8	50.0	18.3
Age as of 12/31/95				
18 years or younger	77.2	22.0	49.8	28.2
19 years	72.0	29.3	49.5	21.2
20–23 years	33.5	40.8	44.2	15.0
24 years or older	5.1	31.6	55.7	12.6
Dependency and income level in 1994				
Dependent	73.0	25.0	49.3	25.7
Lowest quartile (less than \$25,000)	58.6	39.7	44.2	16.1
Second quartile (\$25,000–44,999)	71.5	28.3	50.2	21.5
Third quartile (\$45,000–69,999)	80.3	21.2	53.5	25.3
Highest quartile (\$70,000 or more)	82.4	14.8	48.0	37.1
Independent	13.0	36.0	51.7	12.4
Lowest quartile (less than \$6,000)	21.3	52.2	41.6	6.2
Second quartile (\$6,000–14,399)	13.9	23.4	59.9	16.6
Third quartile (\$14,400–24,999)	8.7	21.8	47.8	30.4
Highest quartile (\$25,000 or more)	7.3	25.3	71.6	3.1
Parents' highest educational level				
High school diploma or less	41.9	34.7	50.8	14.5
Some postsecondary education	61.0	32.6	51.3	16.1
Bachelor's degree	74.2	17.7	53.5	28.8
Postbaccalaureate degree	85.3	13.0	41.5	45.5

¹For an explanation of the actual or derived SAT score, refer to the glossary in appendix A at the back of this report.

²Refers to first (NPSAS) institution, if student attended 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.

Section 5—Financial Aid and Employment

Financial Aid

- Sixty percent of 1995–96 first-time beginners received some form of financial aid, averaging about \$4,900 (table 5.1). Of those who were enrolled full time for the full year, about 7 in 10 (71 percent) received some form of financial aid (table 5.2).
- Fifty-eight percent of dependent first-time beginning students received some form of financial aid, averaging about \$5,500. Sixty-five percent of independent students also did so, averaging about \$3,400 (table 5.1).
- Consistent with financial aid policies, first-time beginning dependent students from families with 1994 incomes under \$25,000 were more likely to receive financial aid than their counterparts from families with higher incomes. Dependent students from families earning below \$45,000 were more likely than those from families earning \$70,000 or higher to be receiving any aid. For example, three-quarters of dependent students from families with incomes under \$25,000 received aid, compared with 41 percent of those with family incomes of \$70,000 or more. Similarly, independent first-time beginning students earning under \$14,400 were also more likely to receive financial aid than their counterparts earning at least that amount. For example, 83 percent of independent students earning under \$6,000 received aid, compared with 45 percent of those earning \$25,000 or more (table 5.1).

Price of Attendance

- For all 1995–96 first-time beginning students, the tuition and fees at postsecondary institutions averaged about \$3,600. Tuition and fees varied by type of institution. For those in public 2-year institutions, the average tuition and fees were about \$800, compared with an average of \$3,900 at public 4-year doctorate-granting and \$14,700 at comparable private, not-for-profit institutions (table 5.3).
- Among all full-time, full-year 1995–96 first-time beginners, tuition and fees ranged from about \$1,300 at public 2-year institutions, to about \$4,300 at public 4-year doctorate-granting institutions, to about \$16,000 at comparable private institutions (table 5.4).
- The total student budget for 1995–96 full-time, full-year enrolled first-time beginning students includes tuition and fees, books and supplies, housing and meals, and transportation and personal expenses. As with tuition and fees, the student budget varied according to institution type. It ranged from an average of about \$6,700 for public 2-

year institutions, to about \$11,300 for public 4-year doctorate-granting institutions, to about \$23,800 for comparable private, not-for-profit institutions (table 5.4).

- The net price of attendance is defined as the student budget minus the aid the student receives, or the out-of-pocket expenses for the student for that school year. The average student budget for students at private, not-for-profit institutions was \$19,500; the average price after including the aid received was about \$11,110. The price for students at public institutions averaged about \$6,300; for those in private, for-profit institutions, it was about \$7,200 (table 5.4).

Work

- About 70 percent of 1995–96 first-time beginning students worked while they were enrolled in postsecondary education (table 5.5). Among beginning students who worked while enrolled, 71 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 5.6).
- The proportions of 1995–96 first-time beginning students who did not work while attending postsecondary education differed between institutional sectors, ranging from 21 percent of students in 2-year institutions, to 38 percent in 4-year institutions, to 48 percent in less-than-2-year institutions (table 5.5).
- Among 1995–96 first-time beginning students who worked while enrolled in postsecondary education to meet their educational expenses, half reported working between 16 and 34 hours per week; 28 percent reported working between 1 and 15 hours per week; and 22 percent said they worked 35 or more hours per week (table 5.6).
- In 1995–96, about 1 out of 20 first-time beginning students reported participating in an apprenticeship, internship, or cooperative education program. Three percent indicated that they had participated in an internship program, 1 percent in an apprenticeship program, and 2 percent in a cooperative education program (table 5.7). Students could participate in more than one type of program.
- First-time beginners in less-than-2-year institutions were more likely to have participated in an apprenticeship, internship, or cooperative education program (12 percent) than their counterparts in either 4-year or 2-year institutions (5 percent and 4 percent) (table 5.7).

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

	Received any aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Total	59.7	49.4	29.2	\$4,850	\$2,982	\$3,162
Level of institution*						
Less-than-2-year	75.8	57.2	46.0	4,300	1,803	3,846
2-year	44.6	37.9	12.1	2,548	1,586	3,019
4-year	72.7	60.4	45.4	6,815	4,411	3,090
Institution type*						
Public	50.7	41.7	18.9	3,322	2,107	2,701
Less-than-2-year	54.5	43.7	4.3	1,760	1,317	—
2-year	40.8	35.2	7.6	1,977	1,451	2,416
4-year nondoctorate-granting	68.7	54.5	39.6	4,166	2,348	2,741
4-year doctorate-granting	67.8	52.3	40.6	5,342	3,354	2,822
Private, not-for-profit	79.9	72.0	53.0	9,410	6,113	3,447
Less-than-4-year	75.4	64.3	40.0	5,066	2,776	3,673
4-year nondoctorate-granting	83.5	76.5	55.2	8,933	5,774	3,311
4-year doctorate-granting	73.4	64.5	52.1	11,843	7,923	3,704
Private, for-profit	82.7	62.5	59.2	4,995	1,973	3,882
Attendance status						
Full-time, full-year	71.0	59.7	40.2	6,238	3,911	3,274
Full-time, part-year	61.5	47.3	29.5	3,298	1,669	3,082
Part-time, full-year	47.4	39.8	15.9	2,712	1,718	2,686
Part-time, part-year	32.4	27.1	6.8	1,473	802	2,500
Undergraduate program						
Certificate	65.0	50.1	31.9	3,882	1,846	3,710
Associate's degree	47.5	40.9	15.1	2,908	1,764	2,944
Bachelor's degree	73.1	60.5	46.2	6,858	4,472	3,057
Nondegree program	33.6	29.5	4.6	1,661	1,277	—
Gender						
Male	54.3	43.7	28.0	5,052	2,960	3,193
Female	64.2	54.2	30.3	4,705	2,996	3,137
Race–ethnicity of U.S. citizens/ permanent residents						
White, non-Hispanic	56.4	45.1	28.6	4,930	3,004	3,148
Black, non-Hispanic	73.7	62.8	36.7	4,477	2,639	3,165
Hispanic	64.1	59.1	27.0	4,402	2,738	3,245
Asian/Pacific Islander	64.5	58.2	31.8	6,065	4,175	3,156
American Indian/Alaskan Native	59.6	54.7	37.8	4,596	2,566	2,863

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

	Received any aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Age as of 12/31/95						
18 years or younger	58.9	49.4	31.1	\$5,836	\$3,808	\$3,038
19 years	59.3	49.0	31.9	5,017	3,113	2,936
20–23 years	60.3	50.1	28.5	3,895	2,131	3,134
24 years or older	61.3	49.4	22.6	3,165	1,551	3,911
Dependency and income level in 1994						
Dependent	57.6	47.4	30.8	5,520	3,566	2,934
Lowest quartile (less than \$25,000)	75.4	72.9	33.3	5,117	3,520	2,759
Second quartile (\$25,000–44,999)	57.3	47.7	34.0	5,893	3,643	3,119
Third quartile (\$45,000–69,999)	55.6	38.4	35.1	5,662	3,605	2,919
Highest quartile (\$70,000 or more)	41.0	29.2	20.5	5,596	3,508	2,953
Independent	64.8	54.3	25.3	3,351	1,698	3,859
Lowest quartile (less than \$6,000)	83.1	76.4	37.7	3,758	2,015	3,750
Second quartile (\$6,000–14,399)	69.9	55.9	30.3	3,708	1,719	3,885
Third quartile (\$14,400–24,999)	59.5	49.9	20.0	3,080	1,460	3,916
Highest quartile (\$25,000 or more)	45.0	33.0	12.1	2,313	1,214	4,067
Parents' highest educational level						
High school diploma or less	69.2	58.2	32.1	4,221	2,570	3,133
Some postsecondary education	53.7	45.5	26.9	4,786	2,657	3,214
Bachelor's degree	55.7	44.6	31.8	5,660	3,585	3,202
Postbaccalaureate degree	52.6	41.0	27.5	6,837	4,807	3,034

—Too few cases for a reliable estimate.

*Excludes students attending more than one institution.

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 5.2—Percentage of full-time, full-year beginning postsecondary students receiving financial aid for postsecondary education, and among those receiving aid, the average amount of aid received: 1995–96

	Received any aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Total	71.0	59.7	40.2	\$6,238	\$3,911	\$3,274
Level of institution*						
Less-than-2-year	84.4	59.5	52.8	5,073	2,071	4,228
2-year	57.2	50.6	19.8	3,502	2,160	3,292
4-year	76.0	64.0	48.8	7,546	4,893	3,204
Institution type*						
Public	63.7	52.7	29.9	4,365	2,715	2,851
Less-than-2-year	64.1	44.1	4.4	1,952	1,546	—
2-year	53.2	47.8	13.7	2,817	1,978	2,605
4-year nondoctorate-granting	73.6	57.7	45.2	4,668	2,640	2,865
4-year doctorate-granting	70.2	56.1	41.8	5,732	3,582	2,934
Private, not-for-profit	83.2	75.8	57.5	10,506	6,831	3,549
Less-than-4-year	86.2	76.3	53.1	6,647	3,706	4,037
4-year nondoctorate-granting	87.2	80.5	59.2	9,861	6,384	3,407
4-year doctorate-granting	74.8	66.4	54.9	12,633	8,419	3,779
Private, for-profit	91.5	67.2	71.4	6,205	2,441	4,380
Undergraduate program						
Certificate	76.5	59.2	44.7	5,240	2,532	3,949
Associate's degree	59.7	52.3	22.7	3,852	2,320	3,281
Bachelor's degree	76.3	64.0	49.2	7,501	4,900	3,156
Nondegree program	76.3	65.9	36.0	—	—	—
Gender						
Male	67.7	55.4	38.5	6,202	3,733	3,318
Female	73.8	63.4	41.6	6,265	4,043	3,239
Race–ethnicity of U.S. citizens/ permanent residents						
White, non-Hispanic	68.0	55.6	39.0	6,213	3,859	3,260
Black, non-Hispanic	87.9	75.8	53.1	5,977	3,513	3,369
Hispanic	80.6	75.4	38.3	5,814	3,726	3,289
Asian/Pacific Islander	64.5	56.7	43.9	8,520	5,998	3,109
American Indian/Alaskan Native	92.3	78.7	53.7	5,695	3,655	—
Age as of 12/31/95						
18 years or younger	67.9	57.7	38.1	6,707	4,375	3,184
19 years	70.9	59.2	41.5	5,927	3,720	3,027
20–23 years	79.6	67.5	47.4	5,391	3,107	3,330
24 years or older	85.8	68.4	43.9	5,121	2,345	4,552

Table 5.2—Percentage of full-time, full-year beginning postsecondary students receiving financial aid for postsecondary education, and among those receiving aid, the average amount of aid received: 1995–96—Continued

	Received any aid	Received grants	Received loans	Average total aid amount	Average grant amount	Average loan amount
Dependency and income level in 1994						
Dependent	68.9	57.9	39.3	\$6,391	\$4,153	\$3,060
Lowest quartile (less than \$25,000)	87.6	86.0	45.1	6,402	4,434	2,881
Second quartile (\$25,000–44,999)	72.6	62.5	44.4	6,734	4,202	3,296
Third quartile (\$45,000–69,999)	69.6	51.7	44.8	6,266	3,917	3,024
Highest quartile (\$70,000 or more)	49.3	35.9	25.1	6,106	3,825	3,038
Independent	86.1	72.9	46.5	5,371	2,554	4,546
Lowest quartile (less than \$6,000)	90.0	86.3	54.1	5,715	2,908	4,420
Second quartile (\$6,000–14,399)	93.0	72.1	55.4	5,885	2,615	4,761
Third quartile (\$14,400–24,999)	79.6	67.1	33.5	5,256	2,181	4,405
Highest quartile (\$25,000 or more)	73.6	51.1	31.3	3,378	1,701	4,583
Parents' highest educational level						
High school diploma or less	82.6	70.1	46.9	5,805	3,639	3,272
Some postsecondary education	64.1	55.3	38.5	6,067	3,429	3,277
Bachelor's degree	67.2	55.5	41.3	6,555	4,152	3,272
Postbaccalaureate degree	61.9	50.8	31.5	7,416	5,119	3,149

—Too few cases for a reliable estimate.

*Excludes students attending more than one institution.

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 5.3—Among beginning postsecondary students, average tuition and fees, total student budget, and net price amounts at postsecondary institutions they entered: 1995–96¹

	Tuition and fees	Total student budget ²	Net price (student budget less all aid) ³	Tuition and fees less grants	
				Percent positive ⁴	Average positive amount
Total	\$3,590	\$8,473	\$5,730	79.1	\$2,996
Level of institution					
Less-than-2-year	4,697	8,960	5,616	91.2	4,065
2-year	1,129	5,046	3,996	75.8	994
4-year	6,374	12,577	7,919	80.4	5,052
Institution type					
Public	1,701	6,324	4,758	74.4	1,525
Less-than-2-year	900	5,196	4,213	70.9	642
2-year	783	4,571	3,837	74.3	691
4-year nondoctorate-granting	2,701	8,150	5,477	74.0	2,396
4-year doctorate-granting	3,851	10,445	7,147	75.5	3,484
Private, not-for-profit	11,104	17,330	10,097	89.9	7,611
Less-than-4-year	4,140	9,088	5,305	87.7	2,777
4-year nondoctorate-granting	10,256	16,083	8,898	89.2	6,730
4-year doctorate-granting	14,690	22,089	13,826	92.1	10,598
Private, for-profit	5,375	10,052	5,981	94.6	4,404
Attendance status					
Full-time, full-year	5,502	11,793	7,564	77.2	4,550
Full-time, part-year	2,518	6,233	4,346	81.8	2,326
Part-time, full-year	1,475	6,433	5,303	74.4	1,369
Part-time, part-year	585	2,277	1,883	86.0	518
Undergraduate program					
Certificate	3,350	7,415	4,944	83.2	3,070
Associate's degree	1,343	5,557	4,313	75.3	1,165
Bachelor's degree	6,496	12,784	8,054	81.0	5,094
Nondegree program	659	2,436	2,035	84.1	582
Gender					
Male	3,463	8,349	5,773	81.9	2,932
Female	3,698	8,580	5,693	76.7	3,054
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	3,710	8,579	5,927	83.0	3,043
Black, non-Hispanic	2,939	7,730	4,506	66.2	2,479
Hispanic	2,577	7,240	4,639	70.3	2,048
Asian/Pacific Islander	4,947	10,746	7,209	71.9	4,294
American Indian/Alaskan Native	2,520	6,866	4,279	75.6	2,022

Table 5.3—Among beginning postsecondary students, average tuition and fees, total student budget, and net price amounts at postsecondary institutions they entered: 1995–96¹—Continued

	Tuition and fees	Total student budget ²	Net price (student budget less all aid) ³	Tuition and fees less grants	
				Percent positive ⁴	Average positive amount
Age as of 12/31/95					
18 years or younger	\$4,453	\$10,011	\$6,736	80.2	\$3,578
19 years	3,873	8,945	6,129	80.9	3,203
20–23 years	2,623	6,787	4,558	76.6	2,330
24 years or older	1,908	5,490	3,696	75.8	1,761
Dependency and income level in 1994					
Dependent					
Lowest quartile (less than \$25,000)	3,212	8,102	4,415	56.5	2,379
Second quartile (\$25,000–44,999)	3,627	8,737	5,439	84.4	2,456
Third quartile (\$45,000–69,999)	4,267	9,571	6,533	91.8	3,236
Highest quartile (\$70,000 or more)	5,669	11,559	9,381	93.8	5,018
Independent					
Lowest quartile (less than \$6,000)	2,817	7,485	4,543	58.3	2,840
Second quartile (\$6,000–14,399)	2,326	6,338	3,928	76.2	2,056
Third quartile (\$14,400–24,999)	1,636	5,304	3,638	74.4	1,459
Highest quartile (\$25,000 or more)	1,402	4,320	3,337	84.0	1,302
Parents' highest educational level					
High school diploma or less	2,746	7,276	4,517	71.9	2,222
Some postsecondary education	2,793	7,533	5,122	78.2	2,303
Bachelor's degree	4,224	9,647	6,596	85.3	3,323
Postbaccalaureate degree	6,755	12,732	9,280	90.6	5,430

¹Excludes students attending more than one institution.

²Includes tuition and fees, books and supplies, housing and meals, transportation and personal expenses. Based on institutional estimates and adjusted for attendance status.

³Excludes 3 percent of students whose aid covered the entire student budget (zero net price).

⁴Grant aid may be greater than the tuition and fees; the remainder is used to cover the nontuition expenses in the student budget.

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 5.4—Among full-time, full-year beginning postsecondary students, average tuition and fees, total student budget, and net price amounts at postsecondary institutions they entered: 1995–96¹

	Tuition and fees	Total student budget ²	Net price (student budget less all aid) ³	Tuition and fees less grants	
				Percent positive ⁴	Average positive amount
Total	\$5,502	\$11,793	\$7,564	77.2	\$4,550
Level of institution					
Less-than-2-year	5,624	11,500	6,877	91.7	4,764
2-year	1,911	7,460	5,577	69.8	1,725
4-year	7,347	14,060	8,677	79.8	5,806
Institution type					
Public	2,764	8,887	6,316	70.5	2,571
Less-than-2-year	1,574	8,211	6,717	68.4	1,342
2-year	1,338	6,736	5,356	66.9	1,218
4-year nondoctorate-granting	3,148	9,196	6,015	72.1	2,853
4-year doctorate-granting	4,303	11,328	7,681	73.9	3,932
Private, not-for-profit	12,744	19,508	11,110	90.7	8,573
Less-than-4-year	6,024	12,402	6,886	89.8	3,715
4-year nondoctorate-granting	11,586	17,823	9,522	89.6	7,429
4-year doctorate-granting	15,979	23,828	14,811	92.8	11,409
Private, for-profit	6,668	12,936	7,246	94.8	5,330
Undergraduate program					
Certificate	5,233	11,407	7,263	83.3	4,621
Associate's degree	2,226	7,771	5,620	69.9	2,008
Bachelor's degree	7,379	14,109	8,723	80.3	5,769
Nondegree program	—	—	—	—	—
Gender					
Male	5,244	11,527	7,590	79.0	4,434
Female	5,722	12,020	7,543	75.7	4,654
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	5,643	11,926	7,875	82.3	4,530
Black, non-Hispanic	4,344	10,542	5,375	59.1	3,849
Hispanic	4,054	10,155	5,718	59.6	3,346
Asian/Pacific Islander	7,131	14,092	9,087	75.8	5,847
American Indian/Alaskan Native	3,950	10,360	5,655	53.9	—
Age as of 12/31/95					
18 years or younger	5,867	12,199	7,875	78.6	4,738
19 years	5,381	11,407	7,406	79.2	4,391
20–23 years	4,716	10,911	6,695	69.3	4,405
24 years or older	3,761	10,779	6,463	67.0	3,596

Table 5.4—Among full-time, full-year beginning postsecondary students, average tuition and fees, total student budget, and net price amounts at postsecondary institutions they entered: 1995–96¹
—Continued

	Tuition and fees	Total student budget ²	Net price (student budget less all aid) ³	Tuition and fees less grants	
				Percent positive ⁴	Average positive amount
Dependency and income level in 1994					
Dependent	\$5,704	\$11,909	\$7,727	78.6	\$4,662
Lowest quartile (less than \$25,000)	4,406	10,255	4,917	47.3	3,422
Second quartile (\$25,000–44,999)	5,074	11,001	6,268	80.0	3,411
Third quartile (\$45,000–69,999)	5,812	12,020	7,800	89.8	4,347
Highest quartile (\$70,000 or more)	7,225	13,963	11,131	93.3	6,373
Independent	3,949	10,899	6,305	67.0	3,544
Lowest quartile (less than \$6,000)	4,380	11,244	6,044	57.4	4,053
Second quartile (\$6,000–14,399)	4,272	11,283	5,845	69.2	3,751
Third quartile (\$14,400–24,999)	3,409	10,225	6,079	68.9	3,117
Highest quartile (\$25,000 or more)	3,174	10,377	7,835	81.2	2,941
Parents' highest educational level					
High school diploma or less	4,356	10,380	5,751	67.0	3,475
Some postsecondary education	4,211	10,197	6,489	76.9	3,377
Bachelor's degree	5,792	12,244	8,016	83.8	4,495
Postbaccalaureate degree	8,450	15,325	10,942	88.7	6,798

—Too few cases for a reliable estimate.

¹Excludes students attending more than one institution.

²Includes tuition and fees, books and supplies, housing and meals, transportation and personal expenses. Based on institutional estimates and adjusted for attendance status.

³Excludes 3 percent of students whose aid covered the entire student budget (zero net price).

⁴Grant aid may be greater than the tuition and fees; the remainder is used to cover the nontuition expenses in the student budget.

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 5.5—Percentage distribution of beginning postsecondary students according to employment status while enrolled: 1995–96

	Did not work	Worked
Total	30.2	69.8
Level of institution*		
Less-than-2-year	48.0	52.0
2-year	20.7	79.3
4-year	37.9	62.1
Institution type*		
Public	26.9	73.1
Less-than-2-year	43.0	57.0
2-year	19.4	80.6
4-year nondoctorate-granting	33.9	66.1
4-year doctorate-granting	43.1	57.0
Private, not-for-profit	35.7	64.3
Less-than-4-year	34.7	65.3
4-year nondoctorate-granting	34.3	65.7
4-year doctorate-granting	39.0	61.0
Private, for-profit	43.9	56.1
Attendance status		
Full-time, full-year	34.6	65.4
Full-time, part-year	41.8	58.2
Part-time, full-year	16.3	83.7
Part-time, part-year	14.9	85.1
Undergraduate program		
Certificate	38.1	61.9
Associate's degree	20.8	79.2
Bachelor's degree	38.6	61.4
Nondegree program	12.7	87.3
Gender		
Male	28.3	71.7
Female	31.8	68.2
Race–ethnicity of U.S. citizens/ permanent residents		
White, non-Hispanic	27.1	72.9
Black, non-Hispanic	35.1	64.9
Hispanic	32.2	67.8
Asian/Pacific Islander	45.0	55.1
American Indian/Alaskan Native	33.4	66.6

Table 5.5—Percentage distribution of beginning postsecondary students according to employment status while enrolled: 1995–96—Continued

	Did not work	Worked
Age as of 12/31/95		
18 years or younger	30.1	69.9
19 years	28.7	71.3
20–23 years	29.1	70.9
24 years or older	33.0	67.0
Dependency and income level in 1994		
Dependent	29.0	71.0
Lowest quartile (less than \$25,000)	33.5	66.5
Second quartile (\$25,000–44,999)	21.3	78.7
Third quartile (\$45,000–69,999)	25.8	74.2
Highest quartile (\$70,000 or more)	35.1	64.9
Independent	33.3	66.7
Lowest quartile (less than \$6,000)	42.7	57.3
Second quartile (\$6,000–14,399)	41.2	58.8
Third quartile (\$14,400–24,999)	24.3	75.7
Highest quartile (\$25,000 or more)	23.6	76.4
Parents' highest educational level		
High school diploma or less	30.0	70.0
Some postsecondary education	24.2	75.8
Bachelor's degree	30.4	69.6
Postbaccalaureate degree	34.0	66.1

*Refers to first (NPSAS) institution, if student attended 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.

Table 5.6—Percentage distribution of beginning postsecondary students according to how they defined their primary role and the number of hours worked while enrolled: 1995–96

	Among all students working, primary role while enrolled		Average hours worked per week while enrolled among students primarily working to meet expenses		
	Student working to meet expenses	Employee enrolled in school	1–15 hours	16–34 hours	35 hours or more
Total	71.1	28.9	28.2	49.5	22.3
Level of institution*					
Less-than-2-year	53.6	46.4	11.8	55.8	32.4
2-year	62.5	37.5	14.5	56.2	29.4
4-year	87.9	12.1	45.4	41.4	13.2
Institution type*					
Public	69.5	30.5	23.3	52.7	24.0
Less-than-2-year	59.1	40.9	9.2	61.3	29.5
2-year	62.3	37.7	14.7	56.0	29.3
4-year nondoctorate-granting	83.4	16.6	32.8	50.1	17.2
4-year doctorate-granting	90.0	10.0	42.2	44.5	13.3
Private, not-for-profit	87.5	12.5	56.1	33.2	10.8
Less-than-4-year	64.5	35.5	19.1	52.0	28.8
4-year nondoctorate-granting	88.5	11.5	55.5	34.8	9.7
4-year doctorate-granting	92.3	7.7	65.0	25.6	9.3
Private, for-profit	57.9	42.1	10.7	56.6	32.8
Attendance status					
Full-time, full-year	87.6	12.4	38.2	48.4	13.4
Full-time, part-year	66.1	33.9	11.9	58.6	29.5
Part-time, full-year	64.7	35.3	14.5	50.7	34.9
Part-time, part-year	38.6	61.4	13.3	42.6	44.1
Undergraduate program					
Certificate	49.6	50.4	13.9	53.7	32.4
Associate's degree	68.5	31.6	16.2	56.3	27.5
Bachelor's degree	89.5	10.6	46.6	40.6	12.9
Nondegree program	34.8	65.2	6.3	52.1	41.6
Gender					
Male	70.7	29.3	24.0	49.8	26.3
Female	71.5	28.5	31.9	49.3	18.8

Table 5.6—Percentage distribution of beginning postsecondary students according to how they defined their primary role and the number of hours worked while enrolled: 1995–96—Continued

	Among all students working, primary role while enrolled		Average hours worked per week while enrolled among students primarily working to meet expenses		
	Student working to meet expenses	Employee enrolled in school	1–15 hours	16–34 hours	35 hours or more
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	71.2	28.8	28.4	49.7	21.9
Black, non-Hispanic	67.3	32.7	26.9	50.2	22.9
Hispanic	69.4	30.6	22.5	52.3	25.2
Asian/Pacific Islander	82.2	17.8	36.4	39.6	24.1
American Indian/Alaskan Native	71.6	28.4	52.6	25.6	21.8
Age as of 12/31/95					
18 years or younger	85.0	15.0	32.9	50.2	17.0
19 years	80.5	19.5	27.7	52.5	19.8
20–23 years	58.7	41.3	16.0	48.2	35.9
24 years or older	33.4	66.6	16.1	37.3	46.6
Dependency and income level in 1994					
Dependent	82.2	17.8	30.6	50.8	18.6
Lowest quartile (less than \$25,000)	79.0	21.0	27.6	52.5	19.9
Second quartile (\$25,000–44,999)	81.7	18.3	28.0	51.5	20.5
Third quartile (\$45,000–69,999)	83.5	16.5	32.2	50.9	16.9
Highest quartile (\$70,000 or more)	84.5	15.5	34.8	48.4	16.8
Independent	40.6	59.4	14.9	42.0	43.1
Lowest quartile (less than \$6,000)	63.7	36.3	16.5	49.9	33.7
Second quartile (\$6,000–14,399)	52.6	47.4	9.2	46.2	44.6
Third quartile (\$14,400–24,999)	31.0	69.0	17.2	33.1	49.7
Highest quartile (\$25,000 or more)	22.3	77.7	18.7	28.1	53.3
Parents' highest educational level					
High school diploma or less	61.7	38.3	24.2	51.3	24.5
Some postsecondary education	75.1	24.9	25.0	53.4	21.6
Bachelor's degree	82.4	17.6	29.7	46.6	23.7
Postbaccalaureate degree	84.7	15.3	41.7	44.5	13.8

*Refers to first (NPSAS) institution, if student attended 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.

Table 5.7—Percentage of beginning postsecondary students who participated in an apprenticeship, internship, or cooperative education program: 1995–96

	Participated in any of the three	Apprenticeship	Internship	Cooperative education
Total	5.2	1.0	3.1	1.5
Level of institution*				
Less-than-2-year	12.3	4.4	8.2	0.5
2-year	4.2	0.9	1.5	2.0
4-year	5.3	0.5	4.3	0.8
Institution type*				
Public	4.3	0.9	2.0	1.7
Less-than-2-year	20.2	14.5	7.0	0.6
2-year	3.7	0.7	1.2	2.1
4-year nondoctorate-granting	1.6	0.5	0.7	0.2
4-year doctorate-granting	6.1	0.3	4.9	1.6
Private, not-for-profit	7.5	1.2	6.1	0.5
Less-than-4-year	12.5	7.9	4.6	0.9
4-year nondoctorate-granting	6.4	0.6	5.5	0.4
4-year doctorate-granting	8.8	0.9	7.9	0.7
Private, for-profit	9.3	1.4	7.3	1.0
Attendance status				
Full-time, full-year	5.7	0.5	4.3	1.2
Full-time, part-year	5.8	1.4	4.0	1.1
Part-time, full-year	4.8	1.9	0.9	2.2
Part-time, part-year	3.7	1.2	0.9	1.8
Undergraduate program				
Certificate	10.6	4.2	6.0	1.3
Associate's degree	3.2	0.4	1.2	1.8
Bachelor's degree	5.2	0.4	4.3	0.8
Nondegree program	6.2	0.0	1.6	4.8
Gender				
Male	5.9	1.6	3.0	1.9
Female	4.7	0.5	3.3	1.0
Race–ethnicity of U.S. citizens/ permanent residents				
White, non-Hispanic	5.2	1.2	2.7	1.7
Black, non-Hispanic	6.7	0.5	5.4	0.8
Hispanic	4.8	0.5	3.3	1.2
Asian/Pacific Islander	3.1	0.3	2.5	0.2
American Indian/Alaskan Native	1.0	0.0	1.0	0.0

Table 5.7—Percentage of beginning postsecondary students who participated in an apprenticeship, internship, or cooperative education program: 1995–96—Continued

	Participated in any of the three	Apprenticeship	Internship	Cooperative education
Age as of 12/31/95				
18 years or younger	5.4	0.6	3.3	1.8
19 years	4.8	0.7	3.1	1.1
20–23 years	5.9	1.5	3.8	0.8
24 years or older	5.0	2.1	2.2	1.4
Dependency and income level in 1994				
Dependent				
Lowest quartile (less than \$25,000)	4.6	0.8	2.6	1.3
Second quartile (\$25,000–44,999)	6.5	0.7	4.0	2.0
Third quartile (\$45,000–69,999)	4.9	0.3	2.8	2.0
Highest quartile (\$70,000 or more)	5.1	0.9	3.8	0.9
Independent				
Lowest quartile (less than \$6,000)	6.2	1.7	3.5	1.3
Second quartile (\$6,000–14,399)	7.4	3.4	3.2	1.5
Third quartile (\$14,400–24,999)	2.4	0.0	1.7	0.8
Highest quartile (\$25,000 or more)	4.9	2.9	2.4	0.8
Parents' highest educational level				
High school diploma or less	4.3	1.3	2.3	1.0
Some postsecondary education	5.4	1.1	2.5	2.1
Bachelor's degree	5.2	0.6	3.2	1.6
Postbaccalaureate degree	8.0	0.4	6.6	1.7

*Refers to first (NPSAS) institution, if student attended more than one institution.

NOTE: Some students participated in more than one of the three during the year.

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, Matters of Importance, and Institutional and Community Involvement

Educational Aspirations

- About half of 1995–96 first-time beginning students aspired to obtain an advanced degree. There were no significant differences in aspirations for an advanced degree among undergraduates in various racial–ethnic groups. However, aspirations differed by institutional sector: three-quarters of students in 4-year institutions indicated this as a goal, while 36 percent in 2-year institutions and 12 percent in less-than-2-year institutions did so (table 6.1).
- About four out of five first-time beginners aspired to earn a bachelor’s degree or higher. This was true regardless of race–ethnicity; for example, 80 percent of black, non-Hispanic students planned to attain at least a bachelor’s degree—30 percent aspired to a baccalaureate, and 50 percent a postbaccalaureate (table 6.1).
- Age, on the other hand, was associated with educational goals: younger students (19 years or younger) were more likely to aspire to an advanced degree than older students (20 years or older). Conversely, students 20 years and older were more likely to aspire to earning an associate’s degree as their ultimate degree goal (table 6.1).

Matters of Importance

- When asked whether or not various goals were very important to them, nearly all (97 percent) 1995–96 first-time beginning students indicated that succeeding in a particular career was very important to them. More students indicated the importance of this goal than any other. The remaining goals also differed significantly in terms of the percentage of students who said that they were very important (table 6.2).
- There were some gender differences with respect to what mattered to first-time beginning students. Males were more likely to indicate that influencing the political structure, succeeding in their own business, becoming an authority in a field, and being a leader in the community were very important to them (table 6.2).
- First-time beginners differed somewhat in what mattered most to them in terms of professional achievement according to their racial–ethnic backgrounds. For example, black, non-Hispanic students were more likely than white, non-Hispanics, Hispanics, or Asian/Pacific Islanders to indicate that being very well off financially and being a leader in their community were very important to them. They were also more likely than white, non-Hispanic or Hispanic students to indicate that influencing the political structure was very important to them (table 6.2).

- Female first-time beginning students were more likely to say that living close to parents and relatives was very important to them (table 6.3). This finding may be related to female students' increased likelihood of being older and independent and having families.
- Getting away from the area where they were raised was more likely to be very important to black, non-Hispanic first-time beginners (49 percent) than to their counterparts who were white, non-Hispanic (36 percent), Hispanic (36 percent), or Asian/Pacific Islander (34 percent) (table 6.3).

Institutional Involvement

- A majority of 1995–96 first-time beginners who were enrolled full time for the full year indicated that they had met with an advisor about plans or talked with faculty outside of class (82 percent and 80 percent, respectively). Almost two-thirds (63 percent) said that they had attended study groups outside of class and about half (52 percent) said that they had had social contact with faculty or attended lectures, conventions, or field trips outside of class (table 6.4).
- Student participation in study groups varied by institution type. Eighty-two percent of first-time beginning students attending private, not-for-profit 4-year institutions full time for the full year indicated that they had participated in study groups, compared with 77 percent of those attending public 4-year institutions and 46 percent of those in public 2-year institutions (table 6.4).
- Likewise, the percentages of full-time students who indicated that they had spoken with faculty outside of class varied according to institution type. These figures ranged from 92 percent at private, not-for-profit 4-year institutions, to 85 percent at public 4-year institutions, to 69 percent at public 2-year institutions (table 6.4).
- Sixty-seven percent of full-time students at private, not-for-profit 4-year institutions reported that they had participated in school clubs, compared with 49 percent of those at public 4-year institutions and 18 percent of those at public 2-year institutions (table 6.5).

Community Involvement

- About one-third of 1995–96 first-time beginners reported that they had participated in community service or volunteer activities. The proportions of students participating in community service ranged from 19 percent at less-than-2-year institutions to 47 percent at 4-year institutions (table 6.6).
- Twenty-seven percent of beginning postsecondary students said that they had participated in one activity, and 8 percent in two or more activities (table 6.6).
- First-time beginning students who were involved in community service activities spent an average of 10 hours per week in such activities (table 6.6).

- About three-fourths (77 percent) of 1995–96 first-time beginning students who were U.S. citizens were registered to vote in U.S. elections. Eighty-three percent had voted or planned to vote in the 1996 presidential election, and 64 percent had voted in a national, state, or local election (table 6.7).

Table 6.1—Percentage distribution of beginning postsecondary students according to highest level of education planned: 1995–96

	No degree/ certificate	Vocational certificate	Associate's degree	Bachelor's degree	Advanced degree/ post- baccalaureate certificate
Total	2.7	7.0	7.8	32.3	50.2
Level of institution*					
Less-than-2-year	4.2	45.6	10.4	27.7	12.2
2-year	4.0	6.2	12.6	41.2	36.0
4-year	0.9	0.2	1.5	22.5	74.9
Institution type*					
Public	3.0	4.6	8.1	35.0	49.4
Less-than-2-year	7.4	42.8	8.6	27.9	13.3
2-year	4.1	5.7	11.7	41.7	36.8
4-year nondoctorate-granting	1.7	0.4	2.5	32.7	62.8
4-year doctorate-granting	0.1	0.2	1.2	18.1	80.4
Private, not-for-profit	1.5	0.8	2.6	20.9	74.3
Less-than-4-year	4.9	7.6	19.5	33.0	35.0
4-year nondoctorate-granting	1.8	0.2	1.4	23.2	73.5
4-year doctorate-granting	0.1	0.1	0.4	12.4	87.1
Private, for-profit	2.7	35.0	14.5	30.6	17.2
Attendance status					
Full-time, full-year	0.9	3.9	4.7	27.7	62.8
Full-time, part-year	4.2	14.0	11.4	33.7	36.7
Part-time, full-year	1.5	6.5	8.4	46.8	36.8
Part-time, part-year	8.6	10.3	14.2	33.4	33.6
Undergraduate program					
Certificate	4.8	36.8	14.5	29.2	14.7
Associate's degree	2.6	2.1	11.6	43.8	40.0
Bachelor's degree	0.8	0.1	0.9	21.3	77.0
Nondegree program	19.1	1.8	6.6	24.7	47.8
Gender					
Male	3.3	5.4	5.9	36.5	49.0
Female	2.2	8.3	9.5	28.8	51.1
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	3.0	6.7	7.7	33.1	49.6
Black, non-Hispanic	3.3	10.2	8.0	29.5	49.1
Hispanic	1.8	8.1	7.9	36.0	46.3
Asian/Pacific Islander	0.0	2.4	10.0	25.9	61.6
American Indian/Alaskan Native	0.8	6.9	14.4	33.2	44.7

Table 6.1—Percentage distribution of beginning postsecondary students according to highest level of education planned: 1995–96—Continued

	No degree/ certificate	Vocational certificate	Associate's degree	Bachelor's degree	Advanced degree/ post- baccalaureate certificate
Age as of 12/31/95					
18 years or younger	0.7	2.3	4.1	31.9	61.0
19 years	1.4	3.8	6.7	32.0	56.1
20–23 years	2.7	7.6	9.7	38.0	42.1
24 years or older	9.3	22.2	17.4	30.0	21.1
Dependency and income level in 1994					
Dependent	1.2	2.7	4.9	32.5	58.6
Lowest quartile (less than \$25,000)	0.9	4.7	6.9	33.5	54.0
Second quartile (\$25,000–44,999)	0.7	2.8	6.0	32.6	57.9
Third quartile (\$45,000–69,999)	2.9	2.2	3.7	33.5	57.7
Highest quartile (\$70,000 or more)	0.3	1.2	3.0	30.4	65.0
Independent	6.8	18.7	15.9	31.9	26.7
Lowest quartile (less than \$6,000)	5.8	17.7	17.2	29.8	29.5
Second quartile (\$6,000–14,399)	4.5	21.8	12.1	31.4	30.3
Third quartile (\$14,400–24,999)	5.0	20.9	13.9	33.9	26.4
Highest quartile (\$25,000 or more)	11.7	14.9	20.2	32.3	20.9
Parents' highest educational level					
High school diploma or less	4.4	10.7	12.0	35.6	37.3
Some postsecondary education	1.4	6.6	5.9	37.6	48.6
Bachelor's degree	0.9	2.8	4.8	35.0	56.6
Postbaccalaureate degree	1.5	0.7	1.6	14.0	82.2

*Refers to first (NPSAS) institution, if student attended 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.

Table 6.2—Percentage of beginning postsecondary students rating various professional/financial achievement matters as important: 1995–96

	Influence the political structure	Become successful in one's own business	Be successful in a particular career	Be very well-off financially	Become an authority in a field	Be a leader in the community
Total	35.6	67.2	96.9	81.3	76.9	59.2
Level of institution*						
Less-than-2-year	38.3	73.7	95.9	88.1	77.4	54.0
2-year	34.9	66.3	96.5	83.4	75.4	53.9
4-year	35.8	66.8	97.6	77.2	78.5	66.7
Institution type*						
Public	35.3	66.5	97.0	82.2	76.5	58.1
Less-than-2-year	42.2	60.9	94.2	89.1	76.4	52.3
2-year	34.8	65.8	96.6	83.1	75.3	54.1
4-year nondoctorate-granting	35.6	68.8	97.6	82.2	78.5	61.8
4-year doctorate-granting	35.9	67.6	98.1	78.7	79.0	68.2
Private, not-for-profit	36.0	65.2	97.2	72.5	78.5	68.2
Less-than-4-year	37.5	75.2	95.8	81.6	82.6	57.6
4-year nondoctorate-granting	35.3	64.6	97.3	71.6	78.4	68.8
4-year doctorate-granting	37.0	63.6	97.3	71.8	77.4	70.1
Private, for-profit	36.7	75.3	96.1	88.1	76.8	53.1
Attendance status						
Full-time, full-year	36.0	67.0	97.8	80.1	78.0	64.2
Full-time, part-year	34.1	70.8	95.8	83.5	78.1	54.1
Part-time, full-year	36.8	68.0	97.7	81.9	77.9	54.3
Part-time, part-year	34.5	63.0	94.3	82.2	70.8	52.2
Undergraduate program						
Certificate	38.5	70.1	95.8	86.1	78.4	52.7
Associate's degree	34.6	66.9	97.1	83.4	75.6	55.0
Bachelor's degree	35.9	66.5	97.8	76.9	78.3	67.7
Nondegree program	28.5	64.0	89.3	77.4	67.3	49.6
Gender						
Male	38.6	72.7	97.0	82.8	79.8	63.4
Female	33.1	62.7	96.8	80.0	74.4	55.6
Race–ethnicity of U.S. citizens/ permanent residents						
White, non-Hispanic	31.2	63.5	96.7	78.8	76.1	56.2
Black, non-Hispanic	51.6	79.4	97.3	92.2	81.8	73.9
Hispanic	38.6	72.8	98.0	84.3	73.5	62.3
Asian/Pacific Islander	45.8	73.6	97.9	79.9	75.5	58.0
American Indian/Alaskan Native	59.2	75.4	99.8	82.3	89.1	58.6

Table 6.2—Percentage of beginning postsecondary students rating various professional/financial achievement matters as important: 1995–96—Continued

	Influence the political structure	Become successful in one's own business	Become successful in a particular career	Be very well-off financially	Become an authority in a field	Be a leader in the community
Age as of 12/31/95						
18 years or younger	35.2	67.1	97.6	81.0	77.7	63.1
19 years	36.6	70.4	97.5	83.1	79.4	61.1
20–23 years	42.5	68.9	96.5	82.7	76.3	58.1
24 years or older	30.6	62.3	94.8	78.8	72.1	48.2
Dependency and income level in 1994						
Dependent	36.0	68.4	97.6	81.4	77.9	62.0
Lowest quartile (less than \$25,000)	43.8	73.2	98.0	85.0	78.2	62.3
Second quartile (\$25,000–44,999)	33.3	66.1	97.7	81.0	76.8	60.0
Third quartile (\$45,000–69,999)	33.3	64.2	97.4	80.7	77.0	62.4
Highest quartile (\$70,000 or more)	33.7	70.0	97.4	78.9	79.6	63.2
Independent	34.5	64.2	95.1	81.1	74.2	51.8
Lowest quartile (less than \$6,000)	39.1	73.7	95.9	85.7	76.7	57.2
Second quartile (\$6,000–14,399)	32.1	63.7	95.5	84.1	78.2	51.0
Third quartile (\$14,400–24,999)	35.1	54.5	96.8	78.9	74.7	48.5
Highest quartile (\$25,000 or more)	31.4	63.8	92.4	75.3	67.2	50.0
Parents' highest educational level						
High school diploma or less	34.7	69.2	96.6	84.5	76.9	54.9
Some postsecondary education	36.1	62.7	96.3	81.5	76.5	58.8
Bachelor's degree	35.5	69.6	97.4	80.3	78.5	63.5
Postbaccalaureate degree	37.6	62.1	97.7	71.5	75.4	66.1

*Refers to first (NPSAS) institution, if student attended more than one institution.

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 beginning postsecondary students rating various personal achievement-related matters as important: 1995–96

	Get away from area where raised	Give own children better opportunities	Raise a family	Have leisure time to enjoy interests	Live close to parents and relatives
Total	37.6	92.6	88.3	96.7	53.4
Level of institution*					
Less-than-2-year	40.4	95.7	89.0	96.9	59.0
2-year	38.4	92.5	87.4	95.9	56.9
4-year	36.0	92.0	89.4	97.6	47.9
Institution type*					
Public	37.8	92.6	88.2	96.5	54.5
Less-than-2-year	29.1	95.5	88.6	97.9	64.3
2-year	38.5	92.4	87.2	95.9	56.4
4-year nondoctorate-granting	39.4	94.3	89.3	97.2	50.8
4-year doctorate-granting	35.8	92.0	90.3	97.7	50.1
Private, not-for-profit	33.6	90.6	88.9	97.6	44.7
Less-than-4-year	32.7	93.7	91.3	95.4	61.9
4-year nondoctorate-granting	35.6	90.3	88.0	97.9	42.6
4-year doctorate-granting	29.6	90.2	90.1	97.6	44.2
Private, for-profit	41.7	95.1	88.5	96.4	59.0
Attendance status					
Full-time, full-year	36.1	92.4	89.9	97.4	52.2
Full-time, part-year	40.4	94.4	89.2	96.7	53.8
Part-time, full-year	38.4	92.8	88.0	96.5	56.2
Part-time, part-year	38.8	91.0	82.6	94.3	54.4
Undergraduate program					
Certificate	37.3	94.5	88.2	95.8	59.4
Associate's degree	39.7	92.3	87.5	96.6	55.7
Bachelor's degree	35.9	91.8	89.8	97.6	47.7
Nondegree program	29.6	94.3	82.6	91.9	58.3
Gender					
Male	39.2	93.9	88.5	96.4	48.5
Female	36.2	91.5	88.2	96.9	57.5
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	36.1	91.3	88.3	97.8	51.6
Black, non-Hispanic	49.4	94.9	86.8	95.4	45.3
Hispanic	35.8	97.3	89.9	92.8	68.9
Asian/Pacific Islander	34.2	96.3	89.1	90.8	68.1
American Indian/Alaskan Native	49.8	90.3	86.1	93.0	56.2

Table 6.3—Percentage of beginning postsecondary students rating various personal achievement-related matters as important: 1995–96—Continued

	Get away from area where raised	Give own children better opportunities	Raise a family	Have leisure time to enjoy interests	Live close to parents and relatives
Age as of 12/31/95					
18 years or younger	38.6	91.9	89.2	97.4	50.7
19 years	38.7	91.9	87.8	96.5	56.2
20–23 years	39.6	95.4	91.0	96.3	57.7
24 years or older	32.5	93.3	85.2	95.4	53.6
Dependency and income level in 1994					
Dependent	38.2	92.2	88.2	96.8	53.2
Lowest quartile (less than \$25,000)	40.8	94.1	87.6	95.1	57.4
Second quartile (\$25,000–44,999)	37.3	94.3	88.1	97.6	54.0
Third quartile (\$45,000–69,999)	37.4	90.9	87.7	96.7	51.5
Highest quartile (\$70,000 or more)	37.3	89.4	89.4	98.0	50.0
Independent	35.9	93.7	88.8	96.3	54.1
Lowest quartile (less than \$6,000)	42.3	95.4	92.2	97.2	58.0
Second quartile (\$6,000–14,399)	34.2	95.1	90.9	98.1	54.6
Third quartile (\$14,400–24,999)	38.5	90.2	84.0	94.7	46.3
Highest quartile (\$25,000 or more)	28.4	93.9	87.5	95.1	56.8
Parents' highest educational level					
High school diploma or less	38.2	93.7	87.9	95.9	57.5
Some postsecondary education	38.6	93.0	87.2	97.2	55.5
Bachelor's degree	36.2	91.2	90.2	97.1	49.6
Postbaccalaureate degree	35.5	89.3	88.5	98.9	44.5

*Refers to first (NPSAS) institution, if student attended more than one institution.

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 6.4—Percentage of beginning postsecondary students reporting activity related to academic integration: 1995–96

	Participate in study groups	Have social contact with faculty	Talk with faculty outside of class	Meet with advisor about plans	Attend lectures, conventions, or field trips
	Total¹				
Total	50.7	42.9	66.6	69.6	42.7
Level of institution ²					
Less-than-2-year	27.1	29.9	52.9	51.7	44.4
2-year	36.5	35.5	55.3	59.3	29.8
4-year	73.7	54.8	83.5	86.5	58.3
Institution type ²					
Public	48.1	39.9	64.0	68.1	37.8
Less-than-2-year	22.7	31.2	52.5	52.5	55.5
2-year	35.7	34.4	54.6	59.0	28.9
4-year nondoctorate-granting	65.2	51.2	79.0	82.5	48.7
4-year doctorate-granting	76.1	49.7	83.1	87.4	54.9
Private, not-for-profit	76.0	62.3	86.0	87.5	67.0
Less-than-4-year	56.5	55.1	70.6	67.4	42.1
4-year nondoctorate-granting	76.6	64.6	86.7	88.3	68.7
4-year doctorate-granting	80.5	59.3	89.0	91.6	70.5
Private, for-profit	32.2	34.8	56.0	54.4	40.9
Attendance status					
Full-time, full-year	64.9	52.2	79.7	82.1	55.9
Full-time, part-year	40.2	38.0	57.4	62.1	33.5
Part-time, full-year	43.6	37.0	57.9	62.7	31.5
Part-time, part-year	22.6	23.0	41.1	44.0	20.3
Undergraduate program					
Certificate	28.8	31.6	51.6	50.7	39.3
Associate's degree	39.3	37.7	58.2	64.4	30.5
Bachelor's degree	75.5	55.8	84.6	87.7	59.8
Nondegree program	33.3	20.0	48.4	31.1	22.8
Gender					
Male	49.4	47.1	66.7	69.3	43.8
Female	51.8	39.4	66.4	70.0	41.8
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	51.2	42.8	69.3	70.5	43.9
Black, non-Hispanic	48.3	44.6	63.6	68.8	42.6
Hispanic	45.2	35.7	53.8	62.1	32.5
Asian/Pacific Islander	63.1	47.5	61.1	70.1	43.3
American Indian/Alaskan Native	54.2	45.3	66.9	77.3	54.1

Table 6.4—Percentage of beginning postsecondary students reporting activity related to academic integration: 1995–96—Continued

	Participate in study groups	Have social contact with faculty	Talk with faculty outside of class	Meet with advisor about plans	Attend lectures, conventions, or field trips
Age as of 12/31/95					
18 years or younger	60.5	49.0	74.1	77.5	49.6
19 years	54.4	47.5	70.8	72.7	45.7
20–23 years	39.6	40.5	61.4	64.7	34.7
24 years or older	30.8	24.3	47.0	50.8	28.4
Dependency and income level in 1994					
Dependent	58.0	48.6	72.5	76.0	47.1
Lowest quartile (less than \$25,000)	53.1	46.5	67.1	74.1	40.2
Second quartile (\$25,000–44,999)	56.5	47.7	68.0	74.2	45.2
Third quartile (\$45,000–69,999)	59.5	47.4	75.9	77.5	49.7
Highest quartile (\$70,000 or more)	62.9	53.0	79.0	78.0	53.2
Independent	31.8	27.8	51.0	53.2	31.5
Lowest quartile (less than \$6,000)	39.7	38.4	58.8	57.8	40.3
Second quartile (\$6,000–14,399)	34.7	25.7	51.1	57.1	28.6
Third quartile (\$14,400–24,999)	24.8	25.8	50.3	52.8	31.9
Highest quartile (\$25,000 or more)	27.1	20.4	43.2	45.2	24.5
Public 4-year					
Total	71.7	50.3	81.4	85.4	52.4
Attendance status					
Full-time, full-year	76.8	52.6	85.0	89.1	57.0
Full-time, part-year	58.6	48.6	68.7	76.9	40.0
Part-time, full-year	64.7	41.5	79.7	84.6	41.0
Part-time, part-year	37.0	33.8	59.7	52.3	30.5
Undergraduate program					
Certificate	55.8	45.3	75.3	75.9	51.2
Associate's degree	52.5	46.1	71.2	81.2	35.6
Bachelor's degree	73.5	51.0	82.2	86.2	53.8
Nondegree program	49.9	27.6	75.9	59.2	27.4
Gender					
Male	68.7	52.4	80.0	83.6	52.0
Female	74.4	48.5	82.7	87.0	52.8

Table 6.4—Percentage of beginning postsecondary students reporting activity related to academic integration: 1995–96—Continued

	Participate in study groups	Have social contact with faculty	Talk with faculty outside of class	Meet with advisor about plans	Attend lectures, conventions, or field trips
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	71.1	48.5	82.8	85.8	51.5
Black, non-Hispanic	80.6	57.6	84.4	87.3	59.7
Hispanic	73.7	52.7	74.1	82.4	53.7
Asian/Pacific Islander	75.9	43.0	75.1	79.9	48.1
American Indian/Alaskan Native	69.3	60.8	84.1	77.8	69.0
Age as of 12/31/95					
18 years or younger	75.4	52.2	84.1	88.2	57.0
19 years	74.0	48.4	83.4	84.5	54.5
20–23 years	60.0	51.6	68.4	80.7	32.4
24 years or older	44.3	37.7	67.5	69.3	30.7
Dependency and income level in 1994					
Dependent	74.0	51.7	82.9	86.6	54.4
Lowest quartile (less than \$25,000)	68.5	50.2	74.6	83.9	47.2
Second quartile (\$25,000–44,999)	74.1	52.8	81.7	86.4	55.2
Third quartile (\$45,000–69,999)	74.8	52.0	86.2	87.2	56.3
Highest quartile (\$70,000 or more)	77.5	51.6	87.1	88.6	57.5
Independent	49.1	36.7	66.9	73.2	32.9
Lowest quartile (less than \$6,000)	60.0	38.1	61.6	77.5	39.0
Second quartile (\$6,000–14,399)	51.6	41.9	73.2	82.9	26.5
Third quartile (\$14,400–24,999)	42.2	37.0	74.1	67.9	38.8
Highest quartile (\$25,000 or more)	39.1	28.3	58.8	61.1	27.5
Private, not-for-profit 4-year					
Total	77.8	62.9	87.4	89.4	69.3
Attendance status					
Full-time, full-year	81.8	65.9	91.5	93.0	73.5
Full-time, part-year	56.3	54.3	65.3	74.9	49.3
Part-time, full-year	76.8	56.8	80.9	77.6	61.4
Part-time, part-year	39.5	22.4	53.5	56.7	29.9
Undergraduate program					
Certificate	66.6	49.7	79.0	84.3	68.9
Associate’s degree	51.6	46.1	69.0	66.8	50.1
Bachelor’s degree	79.6	64.3	88.9	91.0	70.5
Nondegree program	—	—	—	—	—

Table 6.4—Percentage of beginning postsecondary students reporting activity related to academic integration: 1995–96—Continued

	Participate in study groups	Have social contact with faculty	Talk with faculty outside of class	Meet with advisor about plans	Attend lectures, conventions, or field trips
Gender					
Male	74.9	63.5	85.5	87.3	66.6
Female	80.1	62.5	89.0	91.0	71.4
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	79.8	64.5	89.9	90.4	69.7
Black, non-Hispanic	69.8	58.3	79.4	83.8	65.3
Hispanic	71.6	55.5	80.7	82.2	66.7
Asian/Pacific Islander	77.6	62.3	87.4	91.7	75.1
American Indian/Alaskan Native	—	—	—	—	—
Age as of 12/31/95					
18 years or younger	81.0	65.8	90.8	92.1	72.5
19 years	78.8	66.6	87.4	90.8	71.8
20–23 years	74.2	55.2	84.5	84.8	65.0
24 years or older	42.2	23.4	53.7	57.9	26.5
Dependency and income level in 1994					
Dependent	80.3	65.7	89.7	91.7	72.1
Lowest quartile (less than \$25,000)	75.4	63.3	87.9	90.3	71.1
Second quartile (\$25,000–44,999)	77.9	64.1	87.1	92.3	67.3
Third quartile (\$45,000–69,999)	80.0	65.0	91.0	91.3	72.9
Highest quartile (\$70,000 or more)	84.4	68.3	91.1	92.2	75.0
Independent	49.3	30.8	61.5	62.5	36.2
Lowest quartile (less than \$6,000)	45.7	38.2	56.9	53.8	38.6
Second quartile (\$6,000–14,399)	64.5	32.9	71.5	68.2	47.6
Third quartile (\$14,400–24,999)	—	—	—	—	—
Highest quartile (\$25,000 or more)	43.8	21.0	62.4	64.0	31.1
Public 2-year					
Total	35.7	34.4	54.6	59.0	28.9
Attendance status					
Full-time, full-year	45.5	44.5	69.1	70.9	41.0
Full-time, part-year	39.3	34.9	56.9	64.5	26.1
Part-time, full-year	38.6	35.6	52.8	58.3	27.5
Part-time, part-year	19.5	20.6	37.3	42.1	17.2

Table 6.4—Percentage of beginning postsecondary students reporting activity related to academic integration: 1995–96—Continued

	Participate in study groups	Have social contact with faculty	Talk with faculty outside of class	Meet with advisor about plans	Attend lectures, conventions, or field trips
Undergraduate program					
Certificate	22.6	28.3	43.8	44.1	29.8
Associate's degree	38.4	36.4	57.0	63.5	29.2
Bachelor's degree	—	—	—	—	—
Nondegree program	29.9	19.1	45.6	27.8	21.7
Gender					
Male	35.2	41.0	55.6	59.9	33.0
Female	36.3	28.3	53.6	58.1	25.0
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	35.4	33.9	57.6	59.0	30.9
Black, non-Hispanic	32.5	39.0	52.3	62.8	25.7
Hispanic	34.5	27.8	42.6	54.5	18.9
Asian/Pacific Islander	49.3	44.4	37.9	54.6	25.1
American Indian/Alaskan Native	—	—	—	—	—
Age as of 12/31/95					
18 years or younger	41.2	38.7	59.4	64.0	32.3
19 years	37.5	41.5	59.8	62.9	32.5
20–23 years	30.5	34.7	55.3	57.6	27.3
24 years or older	27.7	19.7	40.8	47.3	20.4
Dependency and income level in 1994					
Dependent	39.0	39.5	59.0	63.4	30.9
Lowest quartile (less than \$25,000)	40.0	39.2	58.9	67.4	26.6
Second quartile (\$25,000–44,999)	41.1	40.0	54.1	62.9	31.5
Third quartile (\$45,000–69,999)	40.2	35.7	61.7	64.0	33.8
Highest quartile (\$70,000 or more)	33.3	43.6	62.4	57.9	32.0
Independent	29.2	24.2	45.7	50.1	24.9
Lowest quartile (less than \$6,000)	43.1	42.2	58.8	57.4	39.1
Second quartile (\$6,000–14,399)	29.4	18.0	43.8	55.4	15.8
Third quartile (\$14,400–24,999)	21.5	22.3	45.3	50.7	28.4
Highest quartile (\$25,000 or more)	25.7	16.8	37.4	40.3	17.5

—Too few cases for a reliable estimate.

¹Included in totals but not shown separately are standards in other institutional sectors, including public less-than-2-year; private, less-than-4-year; and private, for-profit institutions.

²Refers to first (NPSAS) institution, if student attended more than one institution.

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 6.5—Percentage of beginning postsecondary students reporting activity related to social integration: 1995–96

	Participate in school clubs	Participate in fine arts activities	Participate in intramural sports	Participate in varsity sports	Go places with friends
	Total¹				
Total	27.5	39.3	25.5	10.7	74.2
Level of institution ²					
Less-than-2-year	16.3	—	—	—	58.9
2-year	12.1	21.8	13.1	6.4	63.4
4-year	49.0	60.2	40.4	15.9	90.9
Institution type ²					
Public	22.9	35.1	22.5	8.5	72.7
Less-than-2-year	30.8	—	—	—	54.6
2-year	11.4	22.4	13.3	6.4	63.2
4-year nondoctorate-granting	35.0	53.1	30.4	15.1	85.8
4-year doctorate-granting	47.8	59.8	43.8	10.0	94.3
Private, not-for-profit	57.8	63.4	42.6	22.4	88.9
Less-than-4-year	19.5	18.1	15.6	12.7	62.5
4-year nondoctorate-granting	59.3	67.0	43.5	25.6	90.1
4-year doctorate-granting	65.5	66.6	47.2	17.9	94.0
Private, for-profit	15.0	15.2	8.6	3.3	62.6
Attendance status					
Full-time, full-year	41.7	53.0	34.9	15.1	88.7
Full-time, part-year	17.7	27.6	21.6	9.3	66.9
Part-time, full-year	12.7	25.2	16.1	5.2	63.4
Part-time, part-year	5.4	17.5	6.6	2.7	44.6
Undergraduate program					
Certificate	13.4	11.9	8.2	2.1	59.0
Associate's degree	14.2	25.6	15.0	7.5	66.5
Bachelor's degree	50.9	62.5	41.9	16.8	92.2
Nondegree program	8.3	11.9	11.6	1.9	47.9
Gender					
Male	26.9	37.3	34.2	15.1	76.1
Female	28.0	41.0	17.9	6.9	72.6
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	27.5	40.3	26.1	10.5	76.2
Black, non-Hispanic	25.5	38.0	25.4	12.1	65.6
Hispanic	22.2	30.5	15.9	8.5	67.6
Asian/Pacific Islander	42.9	40.1	28.2	10.2	76.8
American Indian/Alaskan Native	21.3	50.9	46.5	27.3	74.3

Table 6.5—Percentage of beginning postsecondary students reporting activity related to social integration: 1995–96—Continued

	Participate in school clubs	Participate in fine arts activities	Participate in intramural sports	Participate in varsity sports	Go places with friends
Age as of 12/31/95					
18 years or younger	36.0	49.5	31.4	12.7	86.4
19 years	31.0	40.5	30.1	13.9	83.2
20–23 years	18.1	30.6	20.8	8.9	63.2
24 years or older	9.7	13.1	4.0	1.1	41.7
Dependency and income level in 1994					
Dependent	33.9	46.2	31.1	13.2	84.8
Lowest quartile (less than \$25,000)	26.3	37.0	23.3	10.7	77.2
Second quartile (\$25,000–44,999)	32.3	46.1	27.2	9.9	83.9
Third quartile (\$45,000–69,999)	36.0	47.2	35.1	15.3	88.7
Highest quartile (\$70,000 or more)	41.0	54.0	38.0	16.6	89.1
Independent	10.9	16.2	6.9	2.5	46.7
Lowest quartile (less than \$6,000)	18.1	21.4	8.6	4.6	63.1
Second quartile (\$6,000–14,399)	12.7	15.3	7.3	2.9	50.4
Third quartile (\$14,400–24,999)	7.2	16.7	7.7	1.9	44.4
Highest quartile (\$25,000 or more)	4.8	11.8	4.4	0.7	27.8
Public 4-year					
Total	42.7	57.1	38.5	12.0	90.9
Attendance status					
Full-time, full-year	48.7	61.2	42.5	13.4	95.4
Full-time, part-year	27.5	44.5	30.6	8.0	82.8
Part-time, full-year	24.9	49.4	26.5	9.2	80.4
Part-time, part-year	14.5	37.9	16.1	5.7	59.0
Undergraduate program					
Certificate	30.2	29.7	26.2	5.8	80.1
Associate's degree	23.8	34.2	21.2	7.8	76.8
Bachelor's degree	44.4	59.2	40.0	12.4	92.1
Nondegree program	16.5	36.3	14.5	10.4	83.0
Gender					
Male	41.2	52.9	51.6	17.0	91.2
Female	43.9	60.8	27.0	7.7	90.6

Table 6.5—Percentage of beginning postsecondary students reporting activity related to social integration: 1995–96—Continued

	Participate in school clubs	Participate in fine arts activities	Participate in intramural sports	Participate in varsity sports	Go places with friends
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	42.3	58.9	40.1	11.7	90.9
Black, non-Hispanic	41.3	59.1	39.6	16.6	91.0
Hispanic	38.8	45.2	25.3	7.0	88.8
Asian/Pacific Islander	56.7	47.2	32.0	9.3	91.0
American Indian/Alaskan Native	34.8	48.5	50.8	19.3	97.4
Age as of 12/31/95					
18 years or younger	47.3	61.4	40.5	12.3	94.7
19 years	45.1	55.4	43.7	13.8	95.0
20–23 years	28.3	50.5	29.4	11.1	87.6
24 years or older	8.4	31.5	9.5	2.5	38.5
Dependency and income level in 1994					
Dependent	45.7	59.5	41.0	12.8	94.8
Lowest quartile (less than \$25,000)	37.0	50.5	33.5	12.5	91.8
Second quartile (\$25,000–44,999)	44.4	58.9	37.8	9.9	92.7
Third quartile (\$45,000–69,999)	47.9	61.1	45.7	15.2	96.3
Highest quartile (\$70,000 or more)	51.4	65.5	44.7	13.0	97.3
Independent	12.5	33.6	13.6	4.1	52.3
Lowest quartile (less than \$6,000)	18.2	40.6	27.9	5.3	69.5
Second quartile (\$6,000–14,399)	14.8	21.7	10.1	6.1	51.2
Third quartile (\$14,400–24,999)	9.2	49.8	10.9	3.1	46.5
Highest quartile (\$25,000 or more)	5.8	23.8	2.5	1.0	37.9
Private, not-for-profit 4-year					
Total	61.3	66.8	44.7	23.2	91.4
Attendance status					
Full-time, full-year	66.8	71.6	48.3	24.3	95.6
Full-time, part-year	36.0	47.0	31.6	14.7	74.4
Part-time, full-year	48.2	51.4	28.7	28.0	84.8
Part-time, part-year	11.2	23.7	14.7	10.7	42.3
Undergraduate program					
Certificate	62.8	66.0	30.8	4.2	87.8
Associate's degree	30.9	29.0	27.8	4.7	74.5
Bachelor's degree	62.9	69.0	46.0	24.7	92.5
Nondegree program	—	—	—	—	—

Table 6.5—Percentage of beginning postsecondary students reporting activity related to social integration: 1995–96—Continued

	Participate in school clubs	Participate in fine arts activities	Participate in intramural sports	Participate in varsity sports	Go places with friends
Gender					
Male	55.4	59.1	58.0	32.0	90.1
Female	66.0	73.0	34.2	16.2	92.4
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	62.6	69.1	48.7	26.2	93.8
Black, non-Hispanic	47.8	62.7	29.0	15.9	78.3
Hispanic	56.0	53.2	35.7	13.4	86.7
Asian/Pacific Islander	73.2	65.3	38.5	11.9	90.1
American Indian/Alaskan Native	—	—	—	—	—
Age as of 12/31/95					
18 years or younger	66.0	70.6	46.4	23.5	95.7
19 years	62.8	70.2	50.3	29.0	95.2
20–23 years	51.3	57.5	35.6	14.1	85.9
24 years or older	14.3	20.4	10.7	3.3	32.1
Dependency and income level in 1994					
Dependent	64.9	70.2	47.2	24.5	95.4
Lowest quartile (less than \$25,000)	57.6	66.0	39.7	19.2	90.7
Second quartile (\$25,000–44,999)	61.1	66.8	42.8	20.8	96.4
Third quartile (\$45,000–69,999)	61.3	69.4	46.4	27.1	95.8
Highest quartile (\$70,000 or more)	73.6	74.9	54.2	27.4	96.9
Independent	19.2	28.0	15.6	7.7	43.5
Lowest quartile (less than \$6,000)	28.7	31.5	19.7	17.5	51.6
Second quartile (\$6,000–14,399)	29.7	31.5	23.5	2.0	52.5
Third quartile (\$14,400–24,999)	—	—	—	—	—
Highest quartile (\$25,000 or more)	5.3	20.0	8.1	1.4	25.6
Public 2-year					
Total	11.4	22.4	13.3	6.4	63.2
Attendance status					
Full-time, full-year	18.4	31.5	17.2	11.2	81.2
Full-time, part-year	14.7	19.7	18.2	9.6	65.3
Part-time, full-year	8.7	20.0	13.9	3.1	60.1
Part-time, part-year	3.9	15.2	5.3	1.9	43.0

Table 6.5—Percentage of beginning postsecondary students reporting activity related to social integration: 1995–96—Continued

	Participate in school clubs	Participate in fine arts activities	Participate in intramural sports	Participate in varsity sports	Go places with friends
Undergraduate program					
Certificate	5.7	7.9	5.7	1.4	53.4
Associate's degree	12.8	25.9	14.9	7.7	66.2
Bachelor's degree	—	—	—	—	—
Nondegree program	5.7	8.9	10.4	0.7	43.7
Gender					
Male	12.9	23.3	18.7	9.4	68.1
Female	10.1	21.7	8.4	3.7	58.8
Race–ethnicity of U.S. citizens/ permanent residents					
White, non-Hispanic	10.4	22.0	12.0	5.1	66.0
Black, non-Hispanic	14.4	22.0	18.2	8.3	48.1
Hispanic	10.5	23.6	10.1	9.4	60.4
Asian/Pacific Islander	23.6	24.0	22.4	11.3	65.6
American Indian/Alaskan Native	—	—	—	—	—
Age as of 12/31/95					
18 years or younger	14.3	30.4	17.2	7.8	76.4
19 years	13.6	22.6	16.1	9.5	74.3
20–23 years	9.7	19.9	15.8	7.0	51.7
24 years or older	5.4	10.5	2.6	0.7	36.4
Dependency and income level in 1994					
Dependent	13.9	26.8	17.3	8.8	74.2
Lowest quartile (less than \$25,000)	12.5	22.2	13.2	7.7	66.3
Second quartile (\$25,000–44,999)	17.4	32.7	16.0	6.3	75.6
Third quartile (\$45,000–69,999)	16.5	25.7	21.9	10.3	80.3
Highest quartile (\$70,000 or more)	7.7	26.7	18.8	12.1	75.5
Independent	6.6	13.6	5.4	1.7	41.2
Lowest quartile (less than \$6,000)	16.2	20.0	4.6	3.3	65.8
Second quartile (\$6,000–14,399)	9.7	12.5	5.0	1.3	42.8
Third quartile (\$14,400–24,999)	2.3	12.4	7.4	1.8	41.4
Highest quartile (\$25,000 or more)	1.1	10.5	4.5	0.6	21.2

—Too few cases for a reliable estimate.

¹Included in totals but not shown separately are standards in other institutional sectors, including public less-than-2-year; private, less-than-4-year; and private, for-profit institutions.

²Refers to first (NPSAS) institution, if student attended more than one institution.

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 6.6—Percentage distribution of beginning postsecondary students according to community service activities and the number of hours volunteered per week: 1995–96

	No community service	One activity	Two or more activities	Average hours per week of those participating
Total	65.5	26.8	7.7	9.8
Level of institution*				
Less-than-2-year	81.1	16.5	2.4	9.4
2-year	72.8	22.8	4.4	11.8
4-year	52.9	34.1	13.0	8.3
Institution type*				
Public	67.1	26.1	6.7	10.2
Less-than-2-year	74.4	20.9	4.7	5.1
2-year	72.2	23.3	4.5	11.7
4-year nondoctorate-granting	61.5	29.2	9.3	9.7
4-year doctorate-granting	54.9	33.2	12.0	8.0
Private, not-for-profit	46.4	37.7	15.9	8.0
Less-than-4-year	76.3	21.1	2.6	10.4
4-year nondoctorate-granting	45.9	38.1	16.0	8.1
4-year doctorate-granting	38.5	41.8	19.7	7.4
Private, for-profit	82.2	15.7	2.1	12.1
Attendance status				
Full-time, full-year	59.8	30.1	10.1	9.2
Full-time, part-year	72.2	23.2	4.6	9.7
Part-time, full-year	73.3	22.0	4.6	11.5
Part-time, part-year	69.6	24.4	6.0	10.8
Undergraduate program				
Certificate	79.8	17.0	3.2	10.5
Associate's degree	71.7	23.6	4.7	12.0
Bachelor's degree	51.7	35.0	13.4	8.4
Nondegree program	62.1	30.9	7.0	—
Gender				
Male	65.8	27.9	6.3	11.1
Female	65.3	25.8	8.8	8.7
Race–ethnicity of U.S. citizens/ permanent residents				
White, non-Hispanic	62.9	28.8	8.4	9.7
Black, non-Hispanic	69.2	24.4	6.3	10.8
Hispanic	74.8	20.7	4.5	10.5
Asian/Pacific Islander	66.0	23.8	10.2	6.4
American Indian/Alaskan Native	61.4	24.3	14.3	—

Table 6.6—Percentage distribution of beginning postsecondary students according to community service activities and the number of hours volunteered per week: 1995–96—Continued

	No community service	One activity	Two or more activities	Average hours per week of those participating
Age as of 12/31/95				
18 years or younger	62.5	28.1	9.4	9.5
19 years	60.4	31.7	7.9	9.4
20–23 years	76.0	20.0	4.0	13.5
24 years or older	72.0	22.3	5.7	8.8
Dependency and income level in 1994				
Dependent	63.5	28.1	8.5	9.9
Lowest quartile (less than \$25,000)	71.3	23.0	5.7	11.3
Second quartile (\$25,000–44,999)	65.6	25.9	8.5	10.0
Third quartile (\$45,000–69,999)	61.5	30.3	8.2	9.3
Highest quartile (\$70,000 or more)	54.9	33.4	11.7	9.3
Independent	70.9	23.5	5.6	9.4
Lowest quartile (less than \$6,000)	68.4	25.2	6.4	11.0
Second quartile (\$6,000–14,399)	76.5	17.5	6.1	8.2
Third quartile (\$14,400–24,999)	73.3	24.0	2.7	11.2
Highest quartile (\$25,000 or more)	66.0	27.0	7.0	7.0
Parents' highest educational level				
High school diploma or less	72.6	21.4	6.0	10.3
Some postsecondary education	65.5	28.1	6.4	11.1
Bachelor's degree	59.1	30.7	10.2	9.1
Postbaccalaureate degree	47.5	39.6	12.9	8.4

—Too few cases for a reliable estimate.

*Refers to first (NPSAS) institution, if student attended 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.

Table 6.7—Percentage of U.S. citizen beginning postsecondary students who reported having registered to vote, voting in the 1996 presidential elections, and ever having voted: 1995–96

	Registered to vote in the United States	Will vote or voted in 1996 presidential election ¹	Ever voted
Total	77.4	83.0	63.7
Level of institution ²			
Less-than-2-year	66.9	69.3	50.7
2-year	75.7	81.0	63.5
4-year	80.1	86.3	65.0
Institution type ²			
Public	77.8	83.2	64.9
Less-than-2-year	68.0	69.3	54.5
2-year	76.2	81.5	64.1
4-year nondoctorate-granting	80.8	86.5	68.8
4-year doctorate-granting	80.1	85.9	64.7
Private, not-for-profit	78.9	86.2	61.8
Less-than-4-year	71.7	79.3	63.5
4-year nondoctorate-granting	79.7	86.1	63.6
4-year doctorate-granting	79.1	88.4	57.7
Private, for-profit	67.7	70.1	51.2
Attendance status			
Full-time, full-year	75.4	83.0	55.3
Full-time, part-year	73.9	76.1	56.6
Part-time, full-year	80.4	84.2	71.4
Part-time, part-year	79.7	85.5	74.3
Undergraduate program			
Certificate	75.6	78.5	63.8
Associate's degree	74.2	80.3	61.4
Bachelor's degree	80.1	86.4	64.3
Nondegree program	87.7	89.5	81.2
Gender			
Male	75.3	81.4	61.5
Female	79.0	84.2	65.4
Race–ethnicity of U.S. citizens/ permanent residents			
White, non-Hispanic	79.0	84.6	66.8
Black, non-Hispanic	78.7	82.2	58.2
Hispanic	70.9	74.5	53.5
Asian/Pacific Islander	59.1	74.3	42.6
American Indian/Alaskan Native	58.5	70.6	46.3

Table 6.7—Percentage of U.S. citizen beginning postsecondary students who reported having registered to vote, voting in the 1996 presidential elections, and ever having voted: 1995–96—Continued

	Registered to vote in the United States	Will vote or voted in 1996 presidential election ¹	Ever voted
Age as of 12/31/95			
18 years or younger	60.0	78.5	21.9
19 years	72.3	81.7	38.3
20–23 years	77.2	80.6	60.6
24 years or older	83.0	86.1	82.4
Dependency and income level in 1994			
Dependent	73.1	81.2	48.2
Lowest quartile (less than \$25,000)	70.5	77.5	43.0
Second quartile (\$25,000–44,999)	72.9	81.7	48.2
Third quartile (\$45,000–69,999)	73.6	80.3	51.5
Highest quartile (\$70,000 or more)	74.7	84.2	48.6
Independent	81.5	84.8	78.6
Lowest quartile (less than \$6,000)	79.8	79.3	67.3
Second quartile (\$6,000–14,399)	77.5	80.2	70.0
Third quartile (\$14,400–24,999)	76.8	83.1	75.5
Highest quartile (\$25,000 or more)	85.9	89.2	87.4
Parents' highest educational level			
High school diploma or less	76.1	81.0	65.3
Some postsecondary education	77.0	82.3	61.7
Bachelor's degree	78.6	86.4	62.4
Postbaccalaureate degree	81.5	86.4	66.6

¹Question may have been asked prior to 1996 elections.

²Refers to first (NPSAS) institution, if student attended more than one institution.

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 generally appear in the report; the glossary is in alphabetical order by variable label (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.

GLOSSARY INDEX

ENROLLMENT VARIABLES

Attendance pattern ATTNST1
Attended one institution STUDMULT
Control of institution AIDCTRL/CONTROL
Enrolled in fall ATTEND
First-time beginner FTBTYPE
Level of institution AIDLEVEL/LEVEL
Persistence during first year ENLEN
Primary institutional sector SECTOR
Primary sector of subsequent institution .. SCHL2SEC
Type of institution AIDSECT/SECTOR9

DEGREE PROGRAM, REMEDIAL COURSE, AND GRADE VARIABLES

Remedial language courses SILANG
Remedial math courses SIMATH
Remedial reading courses SIREAD
Remedial study skills courses SISTUD
Remedial writing courses SIWRIT
Reported first-year grades GPA
Seeking associate's/bachelor's degree DEGLAST
Took any remedial courses ANYREM
Undergraduate program DEGFIRST

STUDENT CHARACTERISTICS

Age as of 12/31/95 AGE
Citizenship CITIZEN2
Deaf or hard-of-hearing DEAFNESS
Dependency status DEPEND
Disability status DISABIL
Family income of dependent students DEPINC
Family income of independent students INDEPINC
Gender GENDER

Learning disability LEARNDIS
Local residence LOCALRES
Other health-related disabilities HEALTOTH
Orthopedic impairment ORTHO
Parents' education PAREduc
Primary language spoken at home SGLANG
Race-ethnicity and U.S. residency RACE2
Speech impairment SPEECH
Visual impairment VISUAL

OTHER AT-RISK/NONTRADITIONAL STUDENT FACTORS

Delayed entry DELAYED
Having dependents NDEPEND
Single parenthood SINGLPAR
Traditional/nontraditional status
(index of risk factors) RISKINDX

HIGH SCHOOL COMPLETION AND PREPARATION VARIABLES

Actual or derived SAT combined score ... TESATDP2
High school degree or equivalency status HSDEG
Type of high school attended SAHSTYPE

FINANCIAL AID VARIABLES

Net price (price of attendance less aid) NETCST1
Price of attendance BUDGETA2
Received any aid/average amount TOTAIID
Received grants/average amount TOTGRT
Received loans/average amount TOTLOAN
Received loans only/average amount LOANAID2
Tuition and fees TUITION2
Tuition and fees less grants NETCST9

EMPLOYMENT VARIABLES

Participated in apprenticeships APPRENT
Participated in apprenticeships, intern-
ships, or cooperative education..... SEPROGRM
Participated in cooperative education COOP
Participated in internships..... INTERN
Primary role if working while enrolledSEROLE
Weekly hours worked while enrolled.....HRSWORK

LIFE VALUES AND ASPIRATIONS

Be a leader in the community.....SILEAD
Be successful in a particular career..... SISUCCAR
Be very well off financially..... SIFINC
Become an authority in a field SIAUTH
Become successful in own business..... SIBUSIN
Get away from area where raised.....SIAWAY
Give own children better opportunities..... SIBTROPP
Have leisure time to enjoy interests SILEISR
Highest level of education plannedSBHIGHED
Influence the political structure..... SIINFL
Live close to parents and relatives SILIVCLS
Raise a family SIFAMILY

INSTITUTIONAL INVOLVEMENT VARIABLES

Attend lectures/conventions/field trips.....SILECTUR
Go places with friendsSIFRIEND
Have social contact with faculty SISOCIAL
Meet with advisor about plans SIMEET
Participate in fine arts activities SIARTS
Participate in intramural sportsSIINTRAM
Participate in school clubs SICLUBS
Participate in study groups.....SISTUDGP
Participate in varsity sports..... SIVARSTY
Talk with faculty outside of class.....SITALK

COMMUNITY INVOLVEMENT VARIABLES

Ever voted.....SGVOTEVR
Number of community service
activities COMMNUM
Weekly hours of community service.... COMMHOUR
Will vote or voted in 1996
presidential electionSGVOTE96
Registered to vote in U.S. election.....SGVOTE

Control of institution**AIDCTRL**

Source of revenue and control of operations for the NPSAS institution. Used for analyses involving financial aid variables (Compendium tables 5.1–5.4). Students attending more than one institution in 1995–96 were excluded.

Public	A postsecondary education institution that is 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.

Level of institution**AIDLEVL**

Level of highest offering at the NPSAS institution. Used for analyses involving financial aid variables (Compendium tables 5.1–5.4). Students attending more than one institution in 1995–96 were excluded.

Less-than-2-year	Institution where all of the programs are less than 2 years in duration. The institution must offer a minimum of one program of at least 3 months in duration that results in a terminal certificate or license or is creditable toward a formal 2-year or higher award.
2-year	Institution that confers a 2-year formal award (certificate or associate's degree) or offers a 2-year program that partially fulfills requirements for a baccalaureate or higher degree at a 4-year institution. The institution does not award a baccalaureate degree. These would include most community or junior colleges.
4-year	Institution that confers at least a baccalaureate degree in one or more programs, and may or may not award a master's degree or higher award.

Type of institution**AIDSECT**

Indicates the level and control of the NPSAS institution. Institution level concerns the institution's highest offering (see AIDLEVL), and control concerns the source of revenue and control of operations (see AIDCTRL). Used for analyses involving financial aid variables (Compendium tables 5.1–5.4). Students attending more than one institution in 1995–96 were excluded.

Public
Less-than-2-year
2-year
4-year
Nondoctorate-granting
Doctorate-granting

Private, not-for-profit
 Less-than-4-year
 4-year
 Nondoctorate-granting
 Doctorate-granting

Private, for-profit

Age as of 12/31/95

AGE

18 years or younger
 19 years
 20–23 years
 24 years or older

Took any 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).

Enrolled in fall

ATTEND

Indicates student’s attendance status during the fall (September or October 1995).

Attendance pattern

ATTNST1

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 for 8 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 9 or more months.

Full-time, full-year

Students were considered to have been enrolled for a full year if they were enrolled at least 8 months full time during 1995–96. Additional months enrolled could be part time.

Full-time, part-year

Students were enrolled less than 8 months during 1995–96 and attending full time in all of these months.

Part-time, full-year

Students were enrolled 8 or more months during 1995–96 and some of these months were part time.

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.
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Private, for-profit	A postsecondary institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and proprietary institutions.
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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 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.
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Seeking associate’s/bachelor’s degree **DEGLAST**

Degree program in which student was enrolled in the last term, as reported by the institution. The following categories were used in this report:

Associate’s degree	Student pursuing an associate’s degree
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Bachelor’s degree	Student pursuing a Bachelor’s of Arts or Bachelor’s of Science degree
-------------------	---

Delayed entry **DELAYED**

Indicates whether the student delayed entry by one or more years into postsecondary education for students with high school diplomas. Assumed high school graduation takes place in May or June. If the student entered postsecondary education in the summer or fall subsequent to high school graduation (in the same calendar year) then student is not considered delayed, DELAYED=0. Students with no high school diploma or GED or certificate of completion are considered to have delayed.

Dependency status**DEPEND**

Student dependency status. Students were considered independent if they met any of the following criteria:

- 1) Student was age 24 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.

In addition, financial aid officers may designate students who do not meet these criteria to be independent if the students can document that they are in fact self-supporting.

Dependent
Independent

Family income of dependent students**DEPINC**

Indicates dependent student's parents' total income for 1994. Percentile ranks based on all dependent beginning postsecondary students.

Lowest quartile (Under \$25,000)
Second quartile (\$25,000–44,999)
Third quartile (\$45,000–69,999)
Highest quartile (Over \$70,000)

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 (HEALTOTH), learning disability (LEARNDIS), orthopedic or mobility limitation (ORTHO), speech disability or limitation (SPEECH), and visual impairment (VISUAL). Asked on student CATI (Yes/No).

Persistence during first year**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.

First-time beginner**FTBTYPE**

Indicates whether the student was a first-time beginner at a postsecondary institution in 1995–96.

Gender**GENDER**

Male
Female

Reported first-year grades

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

HEALTOTH

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

Weekly hours worked while enrolled

HRSWORK

Student response to the 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. Asked on student CATI.

- Did not work
- 1–15 hours
- 16–34 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.

Family income of independent students**INDEPINC**

Indicates independent student's total income in 1994. Percentile ranks based on all independent beginning post-secondary students.

- Lowest quartile (Under \$6,000)
- Second quartile (\$6,000–14,399)
- Third quartile (\$14,400–24,999)
- Highest quartile (\$25,000 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 DISABIL. Asked on student CATI (Yes/No).

Level of institution**LEVEL**

Highest award offering of institution at first (NPSAS) institution attended, if more than one institution attended. Used for analyses other than those involving financial aid variables.

Less-than-2-year	At least one of the programs offered at the institution is 3 months long or longer, and produces a terminal award or certificate. In addition, no program at the institution lasts longer than 2 years.
2-year	Institution that does not confer bachelor's degrees, but does provide 2-year programs that result in certificates, or an associate's degree, or 2- to 3-year programs that fulfill part of the requirements for a bachelor's degree or higher at 4-year institutions.
4-year	Four-year institutions that can award bachelor's degrees or higher; includes institutions that can award bachelor's and master's degrees but not doctorates or first-professional degrees, and institutions that award doctorate degrees and first-professional degrees. These include chiropractic, pharmacy, dentistry, podiatry, medicine, optometry, law, osteopathic medicine, and theology.

Received loans only/average amount**LOANAID2**

Indicates whether a student received only loan aid (excluding PLUS) as contrasted with a combination of loan and non-loan aid, or only non-loan aid such as grants or work-study. PLUS loans are classified as "other aid." The average amount received is the average for all students who received loans only.

Local residence

LOCALRES

Student’s 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 parents or relatives

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.

Net price (price of attendance less all aid)

NETCST1

Indicates attendance-adjusted student budget minus total aid (BUDGETA2 - TOTAID). This item helps to answer “On average, how much money did students (including full-time and part-time students) who attended in 1995–96 need to come up with, considering the student budget (tuition, books, fees, living expenses) then subtracting all aid received (grants, loans, work-study)?” It’s not the total amount, because the loans will need to be repaid someday.

Tuition and fees less grants

NETCST9

Indicates tuition and fees (TUITION2) minus grants (TOTGRT). Negative values set to zero. See NETCST1 for additional information.

Having dependents

NDEPEND

Number of dependents reported by student not including a 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

PAREUC

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:

High school diploma or less

Some postsecondary education

Bachelor’s degree

Postbaccalaureate (graduate or first-professional degree)

Race–ethnicity and U.S. residency**RACE2**

U.S. citizen or permanent resident: 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.
Other	A person not in one of the above categories.
Nonresident alien	A person not a U.S. citizen or permanent resident.

When race–ethnicity of U.S. citizens and permanent residents is used as a row variable, the “other” category (which accounts for less than 1 percent of first-time beginners) is not shown.

Traditional/nontraditional status (index of risk factors)**RISKINDX**

Based on an index of risk from 0–7 related to 7 characteristics known to be adversely related to persistence and attainment. Characteristics include: delayed enrollment, no high school diploma (including GED recipients), part-time enrollment, financial independence, having dependents other than spouse, single parent status, and working full-time while enrolled.

Traditional	Student had no risk factors
Minimally nontraditional	Student had 1 risk factor
Moderately nontraditional	Student had 2 or 3 risk factors
Highly nontraditional	Student had 4 or more risk factors

Type of high school attended**SAHSTYPE**

Student response to the question “Was your high school a public or private school?” If student indicated that the type of high school attended was private then a follow-up question was asked: “Was it a Catholic, other religious, or some other private high school?” Asked on student CATI. The variable was aggregated to the following categories in this report:

Public
Private, Catholic
Private, non-Catholic

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

Primary sector of subsequent institution

SCHL2SEC

Type of second (non-NPSAS) institution attended in 1995–96, if the student attended more than one institution sequentially. Used in essay table 5.

Primary institutional sector

SECTOR

Indicates the level and control of the NPSAS institution where the student was surveyed. Constructed by combining the level of the NPSAS institution (LEVEL) and the control of that institution (CONTROL).

- Public 2-year
- Public 4-year
- Private, not for profit 4-year

Type of institution

SECTOR9

Indicates the institution type and highest degree offered at the first (NPSAS) institution attended, if more than one institution attended. Used for analyses other than those involving financial aid variables. Constructed by combining the control of the institution and the highest level of degree offered at that institution.

- Public
 - Less-than-2-year
 - 2-year
 - 4-year
 - Nondoctorate-granting
 - Doctorate-granting
- Private, not for profit
 - Less-than-4-year
 - 4-year
 - Nondoctorate-granting
 - Doctorate-granting
- Private for-profit

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 (APPRENT), 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

Primary language spoken at home**SGLANG**

Student response to the question “What language was spoken most often in your home while you were growing up?” Asked on student CATI. For this analysis, the answers were categorized as follows:

English
Spanish
Other

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).

Ever voted**SGVOTEVR**

Student response to the question, “Have you ever voted in a national, state, or local election?” Asked on student CATI (Yes/No).

Participate in fine arts activities**SIARTS**

Indicates whether student participated in fine arts activities. For complete description, see SILECTUR. Asked on student CATI.

Become an authority in a field**SIAUTH**

Student response to the question, “Are the following personal goals very important to you?” Asked on student CATI (Yes/No).

Professional/financial achievement goals

Becoming an authority in a field (SIAUTH)
Influencing the political structure (SIINFL)
Being very well off financially (SIFINC)
Becoming successful in your own business (SIBUSIN)
Being successful in a particular career (SISUCCAR)
Being a leader in the community (SILEAD)

Living close to your parents and relatives (SILIVCLS)
Getting away from the area where you were raised (SIAWAY)

Personal achievement

Having leisure time to enjoy personal interests (SILEISR)
Raising a family (SIFAMILY)
Being able to give your children better opportunities than you had (SIBTROPP)

Get away from area where raised **SIAWAY**

Indicates whether student cited getting away from home as an important personal achievement. For complete description, see SIAUTH. Asked on student CATI (yes/no).

Give own children better opportunities **SIBTROPP**

Indicates whether student cited offering better opportunities to children as an important personal achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Become successful in own business **SIBUSIN**

Indicates whether student cited succeeding in own business as an important professional/financial achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Participate in school clubs **SICLUBS**

Indicates whether student reported participating in school clubs. For complete description, see SISTUDGP. Asked on student CATI.

Raise a family **SIFAMILY**

Indicates whether student cited raising a family as an important personal achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Be very well off financially **SIFINC**

Indicates whether student cited being very well off financially as an important professional/financial achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Go places with friends **SIFRIEND**

Indicates if student reported going places with friends. For complete description, see SITALK. Asked on student CATI.

Influence the political structure **SIINFL**

Indicates whether student cited influencing the political structure as an important professional/financial achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Participate in intramural sports 1995–96**SIINTRAM**

Indicates whether student participated in an intramural sport. For complete description, see SILECTUR. Asked on student CATI.

Remedial language courses**SILANG**

Indicates whether student took a remedial English language class in 1995–96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Be a leader in the community**SILEAD**

Indicates whether student cited being a leader in his/her community as an important professional/financial achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Attend lectures/conventions/field trips**SILECTUR**

Student response to the question, “During 95–96, how often (did you...)?” Possible responses were: never, once, sometimes, and often. Asked on student CATI.

Attend academic or career-related lectures, conventions, or field trips? (SILECTUR)

Attend music, choir, drama, or other fine arts activities? (SIARTS)

Participate in intramural or nonvarsity sports? (SIINTRAM)

Participate in varsity or intercollegiate sports? (SIVARSTY)

Have leisure time to enjoy interests**SILEISR**

Indicates whether student cited having leisure time as an important personal achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Live close to parents and relatives**SILIVCLS**

Indicates whether student cited living close to family as an important personal achievement. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Remedial math courses**SIMATH**

Indicates whether student took a remedial math class in 1995–96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Meet with advisor about plans**SIMEET**

Indicates whether student met with advisor about plans. For complete description, see SITALK. Asked on student CATI (Yes/No).

Single parenthood

SINGLPAR

Identifies independent students who were single parents. Students were considered to be single parents if they had dependents and were not married. Although the number of dependents does not distinguish between dependent children and other dependents such as parents or relatives, only a small proportion were caring for individuals other than their children.

Not a single parent
Single parent

Remedial reading courses

SIREAD

Indicates whether student took a remedial reading class in 1995–96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Be successful in a particular career

SISUCCAR

Indicates whether student reported being successful in a particular career as an important professional/financial achievement goal. For complete description, see SIAUTH. Asked on student CATI (Yes/No).

Talk with faculty outside of class

SITALK

Student response to the question, “Please tell me how often you participated in the activity.” Possible answers are never, sometimes, and often. Asked on student CATI.

Talk with faculty about academic matters outside of class time (SITALK)
Meet with advisor concerning academic plans (SIMEET)
Have informal or social contacts with advisor or other faculty members outside of classrooms and offices (SISOCIAL)

Have social contact with faculty

SISOCIAL

Indicates if student reported having social contact with faculty. For complete description, see SITALK. Asked on student CATI.

Remedial study skills courses

SISTUD

Indicates whether student took a remedial study skills class in 1995–96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

Participate in study groups

SISTUDGP

Student response to the question, “Please tell me how often you participated in the following activity.” Possible responses were: never, often, and sometimes. Asked on student CATI.

Attend study groups outside of the classroom (SISTUDGP)
Go places with friends from school (SIFRIEND)
Participate in school clubs (SICLUBS)

Participate in varsity sports**SIVARSTY**

Indicates if student reported participating in varsity sports. For complete description, see SILECTUR. Asked on student CATI.

Remedial writing courses**SIWRIT**

Indicates whether student took a remedial writing class in 1995–96. For complete description, see ANYREM. Asked on student CATI (Yes/No).

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).

Attended one institution**STUDMULT**

Indicates the number of institutions attended in 1995–96. May be sequential or simultaneous. Used for analyses involving financial aid variables (e.g., essay table 2).

Actual or derived SAT combined score**TESATDP2**

Percentile rank among beginning postsecondary students of the Scholastic Assessment Test (SAT I Reasoning Test) combined score, which is either the sum of SAT verbal and mathematics scores or the ACT Assessment (American College Testing program) composite score converted to an estimated SAT combined score using a concordance table.³¹ Constructed from agency-reported, institution-reported, or student-reported SAT or ACT scores in the following order of precedence (with corresponding percentages of beginning postsecondary students):

- 1) Agency-reported (ETS) SAT verbal and math scores (30%);
- 2) Agency-reported (ACT) ACT composite scores (22%);
- 3) Institution-reported (CADE) SAT verbal and math scores (2%);
- 4) Institution-reported (CADE) ACT composite scores (1%);
- 5) Student-reported (CATI) SAT verbal and math scores (1%);
- 6) Student-reported (CATI) ACT composite scores (1%).

All SAT scores are provided in original (not recentered) scale. Applies to cases having any reported ACT composite score or SAT verbal and mathematics scores (56% of beginning postsecondary students). For this analysis, the scores were aggregated as follows:

- Lowest quartile (400–700)
- Middle quartiles (710–1020)
- Highest quartile (1030–1600)

The percentage of students having actual or derived SAT combined scores is the percentage with positive amounts recorded for this variable.

³¹G. Marco, A. Abdel-fattah, and P. Baron, *Methods Used to Establish Score Comparability on the Enhanced ACT Assessment and the SAT* (College Board Report No. 92-3) (New York: College Entrance Examination Board, 1992).

Received any aid/average amount

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/average amount

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/average amount

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.

Tuition and fees

TUITION2

Indicates amount of tuition charged the student for the terms attended at the NPSAS institution, as reported by the institution. If tuition amounts were not reported they were estimated based on the average per credit or per term charges for other students at the institution according to their class level, degree program, and attendance status. Students attending more than one institution during 1995–96 are excluded, since their tuition at the second institution is unknown.

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 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 also describes demographic and other characteristics of students enrolled. The study is based on a nationally representative sample of all students in postsecondary education institutions, including undergraduate, graduate, and first-professional students. Students attending all types and levels of institutions are represented in the sample, including public and private institutions and less-than-2-year institutions, 2-year institutions, and 4-year colleges and universities. The study 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 1992–93.³²

Information in NPSAS:96 was obtained from more than 830 postsecondary institutions on approximately 12,000 first-time beginning students, all of whom were interviewed. Initially, over 19,000 students were classified as being potentially first-time beginning students. For institutional record data collection, the weighted response rate among these students was 94.9 percent. For the telephone interviews, the weighted effective response rate was 77.6 percent.

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and nonsampling errors. Sampling errors occur because observations are made only on samples of students, not entire populations. Nonsampling errors occur not only in sample surveys but also in complete censuses of entire populations. Nonsampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in

³²For more information on the NPSAS survey, consult U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1995–96 National Postsecondary Student Aid Study* (NCES 90-073) (Washington, DC: 1997).

recording or coding data; and other errors of collecting, processing, sampling, and imputing missing data.

Data Analysis System

The estimates presented in this report were produced using the NPSAS:96 Data Analysis Systems (DAS). 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 errors³³ and weighted sample sizes for these estimates. For example, table B1 contains standard errors that correspond to table 1 in the essay of this report, 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.

For more information about the NPSAS:96 Data Analysis Systems, 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 analyses of NPSAS:96 data: the Study weight, which was based on the entire sample, and the CATI (Computer Assisted Telephone Interview) weight,

³³The 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.

Table B1—Standard errors for table 1: Percentage distribution of 1995–96 beginning postsecondary students according to selected characteristics and educational plans, by sector of first institution attended

	Three primary institutional sectors*		
	Public 2-year	Public 4-year	Private, not-for- profit 4-year
Gender			
Male	1.79	1.12	1.87
Female	1.79	1.12	1.87
Age as of 12/31/95			
18 or under	1.80	1.37	1.64
19	1.38	1.03	1.48
20–23	1.11	0.95	0.76
24 or over	1.73	0.65	1.19
Race–ethnicity of U.S. citizens/ permanent residents			
White, non-Hispanic	2.06	2.04	2.45
Black, non-Hispanic	1.19	1.10	2.22
Hispanic	1.51	1.85	1.24
Asian/Pacific Islander	0.64	0.87	0.69
American Indian/Alaskan Native	0.29	0.19	0.12
Other	0.20	0.17	0.71
Nonresident aliens	0.19	0.64	0.46
Dependency status			
Dependent	1.97	0.74	1.39
Independent	1.97	0.74	1.39
Dependency and 1994 income			
Dependent			
Lowest quartile (less than \$25,000)	1.96	1.35	1.28
Middle quartiles (\$25,000–69,999)	2.01	1.14	1.30
Highest quartile (\$70,000 or more)	1.55	1.34	1.60
Independent			
Lowest quartile (less than \$6,000)	2.07	3.33	3.41
Middle quartiles (\$6,000–24,999)	3.19	3.96	5.02
Highest quartile (\$25,000 or more)	2.89	3.67	4.31
Highest level of education planned			
Certificate or less	1.17	0.34	0.96
Associate’s degree	1.08	0.36	0.27
Bachelor’s degree	1.75	1.16	1.50
Postbaccalaureate degree	1.83	1.39	1.72
Admission test taking and scores			
Admission test-taking behavior			
Took ACT and/or SAT	1.98	1.98	1.73
Took neither ACT nor SAT	1.98	1.98	1.73
Actual or derived SAT combined score			
Lowest quartile (400–700)	2.78	1.15	1.43
Middle quartiles (710–1020)	2.50	1.35	1.91
Highest quartile (1030–1600)	1.36	1.58	2.34

*Enrolled 86 percent of beginning postsecondary 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.

which was based on all students who were interviewed. Since beginning postsecondary student status was known only for CATI respondents, estimates in this report were calculated using CATI weights.

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.³⁴

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.³⁵ The estimates, standard errors, and correlations can all be obtained from the DAS.

³⁴U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, No. 2, 1993.

³⁵Ibid.

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 statistical 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 $p \leq .05$.³⁶

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,

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

³⁶The 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.