

## **Section 6**

# *Societal Support for Learning*





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## Summary: Societal Support for Learning

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At the broadest level, this section addresses the contributions made by society and its subgroups—the family, the individual, and employers, and other organizations outside school—to education. Consequently, it combines traditional concerns about financial support for education in schools and colleges with issues of the amounts of time and attention parents devote to their children’s learning, the support that exists in the community and other settings such as the workplace for learning, and the consistency of cultural messages about the value of knowledge and learning expressed across these settings. An important theme is the extent to which education is considered to be a private or individual responsibility as distinct from a public or collective responsibility.

### PARENTAL AND FAMILY SUPPORT FOR LEARNING

Policymakers, researchers, and educators agree that a family’s involvement with education is closely linked to children’s success in school (Henderson and Berla 1994). *Indicator 59* shows that the percentage of parents who participated in some way in school events or meetings increased between 1996 and 1999. Such an increase may reflect favorable changes in parental priorities and willingness to exert energy on behalf of their children’s learning. Despite the overall increase, however, parental involvement decreases as children move from elementary to middle to high school (*Indicator 59*). This is due partly to the reduced opportunities for involvement as children grow older (NCES 98–091). *Indicator 59* also shows that white students were more likely than black or Hispanic students to have parents who attended a general meeting, attended a school event, or acted as a volunteer or served on a committee in 1999.

Parental perceptions of school environments and practices can also be an indicator of support. Favorable perceptions are positively related to the frequency of a family’s involvement at school (NCES 97–327). The percentage of children with parents who reported they were very satisfied with their child’s school declined from 1993 to 1999 but remained similar with respect to the child’s teachers, the school’s academic standards, and the school’s order and discipline (*Indicator 60*). Despite this decrease, more than half of children in grades 3–12 had parents who reported they were very satisfied with the learning environment at the schools their children attended in 1999. In addition, parents who selected the school their child attends were more likely to be very satisfied with the schools than parents of children attending assigned schools (*Indicator 46*). The percentages of white and black children with parents who were very satisfied were similar in 1999. Parents of Hispanic students were more likely to be very satisfied than the parents of white and black students (*Indicator 60*).

Family support for learning is demonstrated not only through the support of schools but also by the time and attention they devote to their children’s learning outside of school. Among children in grades K–8 in 1999, 19 percent received care from a relative, 7 percent from a nonrelative, 19 percent attended a center-based program, and 12 percent cared for themselves (*Indicator 58*). The remainder received care from their parents. Differences in arrangements for before- and after-school care can affect opportunities for learning social skills and developing interests. Such differences in types and lengths of care children receive before and after school can have both positive and negative effects on their development, such as when young children must take care of themselves before or after school.



## Summary: Societal Support for Learning

Continued

Parents and families also impart early literacy skills to their children through direct and indirect means. In 1996, 83 percent of parents reported that a parent or other member of the family read to their 3- to 5-year-old child at least 3 times in the past week, which was an increase from 71 percent in 1991. In 1996, 38 percent of parents also reported that their 3- to 5-year-old child visited the library at least once in the last month (*Indicator 34, Condition of Education 1999*).

### FINANCIAL SUPPORT FOR LEARNING

Finances are central to all aspects of education. Inherent in the decentralized system of public education in the United States are differences in “how,” “to whom,” and “how many” public dollars are allocated to schools. Differences in expenditures are of special interest when considering children in particular categories of historical concern, such as minority status, poverty, and other at-risk factors.

Although state governments support elementary and secondary education through more than 15,000 school districts, many of these districts have considerable responsibility for raising school funds, typically through property or other local taxes. Other districts rely primarily on other government units, such as counties, to raise funds for local schools (NCES 98–018 and *Indicator 63*). If districts with less funding per capita are less able to provide a high-quality education to students, the disparity in per-pupil school funding among school districts becomes a legitimate concern among parents, teachers, and practitioners. The proportion of total disparity in average per-pupil instructional spending among school districts due to differences within states declined from 1992–93 to 1996–97 school years (*Indicator 64*), while the proportion of the total variation

in the average instructional spending due to differences among states increased.

Sources of public education funding also vary across regions. School districts in the Northeast have historically relied to a greater degree on local funding than in the West, where schools have relied more on state than on local funding (*Indicator 63*). Between 1991–92 and 1994–95, the West was the only region with an increase in the proportion of local funding, but this increase was not sustained in the two years that followed (*Indicator 63*).

In 1995–96, school districts with the largest concentrations of children living in poverty spent considerably less per student than districts with smaller concentrations (*Indicator 61*). During that same period, public school districts serving metropolitan areas spent more per student for instruction, support services, and capital outlay combined than other districts.

As real personal income per capita has risen in the recent past, public revenue for education per elementary or secondary student has also increased. During the 1990s, however, revenue as a percentage of personal income, adjusted for the number of students and population size, decreased slightly, indicating that a somewhat smaller percentage of personal income is being spent on elementary and secondary education than in the past (*Indicator 62*).

Undergraduate tuition, room, and board have been increasing, making college a greater financial cost for students. In addition, the opportunity costs and loss of potential income associated with not obtaining a postsecondary education have also increased (NCES 98–088). As public effort for postsecondary students in degree-granting institutions has generally de-



## Summary: Societal Support for Learning

### Continued

clined since 1966 (*Indicator 62*), students and their families have become increasingly responsible for meeting these increased college costs and, as a result, tuition and fees have increased as a proportion of total public revenues for postsecondary education in degree-granting institutions. Faced with the challenge of meeting these costs, how and when parents begin financial planning can affect their children's access to postsecondary education and their choice of institutions to attend. In 1999, 93 percent of parents of students in grades 6–12 expected their children to continue their education after high school, and 60 percent of parents surveyed had started saving money or making financial plans for their children's further education (*Indicator 66*).

In addition, the percentage of high school seniors who reported they would definitely complete a bachelor's degree increased considerably between 1980 and 1997 (*Indicator 24*). The high percentage of parents expecting their children to enroll in postsecondary education underscores the risks that "first-generation" students face (*Indicator 56, Condition of Education 1999*). First-generation students, who are the first members of their families to enroll in any education beyond high school, are more likely than their peers to be from a low-income family, have lower achievement (as measured by the Collegiate Assessment of Academic Proficiency), and have lower overall degree aspirations (NCES 98–082). Low-income families rarely have savings or assets against which to borrow and are unlikely to have enough to pay

for this postsecondary education with their current income.

The price of college attendance can also affect a student's access to postsecondary education. Students and their families are responsible for the net price of college attendance, which is the difference between the total price of attendance and grants received. In 1995–96, the net price varied based on the type of institution attended and family income; the net price was less for low and lower middle income students than for upper middle and high income students (*Indicator 67*). Nevertheless, a family at the 20<sup>th</sup> income percentile would be required to spend 32 percent of its income to pay for tuition, room, and board at an average-priced public college or university in 1995 and 89 percent at an average-priced private one (NCES 1999–022).

Total expenditures per full-time-equivalent (FTE) student increased about 16 percent between 1980 and 1992 at public institutions. In contrast, expenditures rose much more (about 43 percent) at private institutions during the same period (NCES 95–769). In 1995–96, instructional expenditures per FTE student varied depending on the number of graduate and first-professional students enrolled in the institution (*Indicator 65*). Although instructional costs per FTE student were comparable among primarily undergraduate institutions, instructional expenditures per FTE student varied more and were higher among research universities and doctoral institutions.





# Family Support

## Before and After School Care

Among children in grades K–8 who received care on a regular basis from someone other than a parent before and after school in 1999, more received care from a relative or attended a center-based program than received care from a nonrelative or cared for themselves.

Many children spend the time before or after school either alone or in the care of someone other than a parent. The manner in which a child spends this time may influence the development of both social skills and the ability to form relationships with other people (McCartney and Clarke-Stewart 1999).

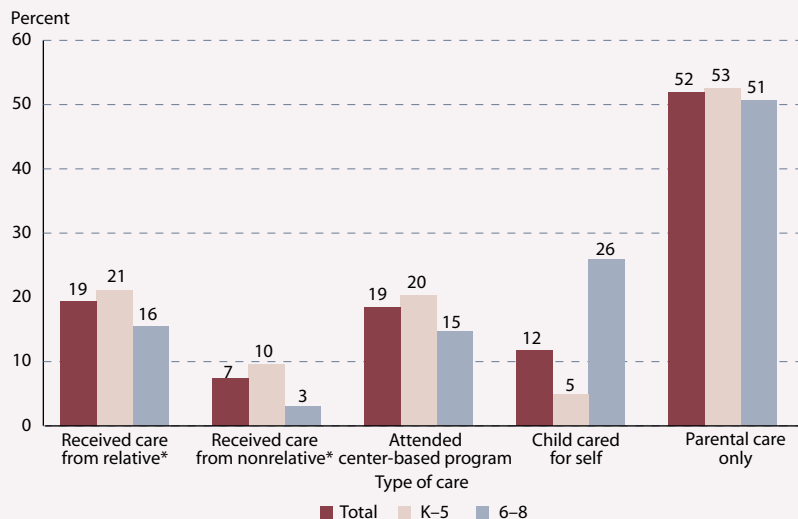
Among children in grades K–8, 19 percent received care from a relative, seven percent received care from a nonrelative, 19 percent attended a center-based program, and 12 percent cared for themselves in 1999. In contrast, about half of children in grades K–8 received before and after school care from a parent.

Black children were more likely to receive nonparental before or after school care than white or Hispanic children. Black and Hispanic children were more likely than white children

to receive care from a relative. In addition, black children were more likely to attend center-based programs than white or Hispanic children. The percentage of children who received care from a nonrelative or who cared for themselves was similar across racial-ethnic groups in 1999.

The percentage of children who received care from a relative was greater for poor children than for nonpoor children. Whereas poor and nonpoor children were equally likely to have attended a center-based program, nonpoor children were more likely to care for themselves. The percentage of children who received care from a nonrelative, attended a center-based program, or cared for themselves was generally similar, regardless of parents' highest education level (see supplemental table 58-1).

**BEFORE AND AFTER SCHOOL CARE: Percentage of children in grades K–8 who received various types of care before and after school: 1999**



\* Care received from a relative or nonrelative may be provided inside or outside of the child's home.

NOTE: The National Household Education Survey (NHES) asked parents or guardians about the type of care received by the child on a regular basis before or after school. "Received care from a relative" includes care received from someone other than the parent or guardian. See the glossary for the definitions of the types of care arrangements. Percentages may not add to 100.0 because children can be included in more than one type of care arrangement.

SOURCE: U.S. Department of Education, NCES, National Household Education Survey (NHES), 1999 (Parent Interview Component).

FOR MORE INFORMATION:  
Supplemental Notes 2, 3  
Supplemental Table 58-1



McCartney and Clarke-Stewart 1999



# Family Support

## Parental Involvement in Schools

*The levels of parental involvement in American elementary and secondary education are relatively high, but the frequency of such participation depends on the child's grade in school as well as parental income and educational attainment.*

Effective parental involvement in education requires a working partnership among parents, teachers, and administrators. Many schools actively encourage parents to increase their involvement in their children's education. Parental involvement can include attendance at a general meeting (open houses or back-to-school nights), a scheduled meeting with a teacher (parent-teacher conferences), a school event (class plays, sports, or science fairs), or acting as a volunteer or committee member.

In both 1996 and 1999, at least 90 percent of children had parents who participated in at least one of these activities. However, parents in both years were least likely to participate in the activity that required the most time—acting as a volunteer or serving on a committee (see supplemental table 59-1).

Parental involvement typically is lower for children in higher grades. As an illustration, in both years, at least 86 percent of children in

grades K–5 had parents who reported that they had attended a scheduled meeting with a teacher. In contrast, among children in grades 6–8 and 9–12 about 70 percent and 50 percent, respectively, had parents who reported attendance at such a meeting.

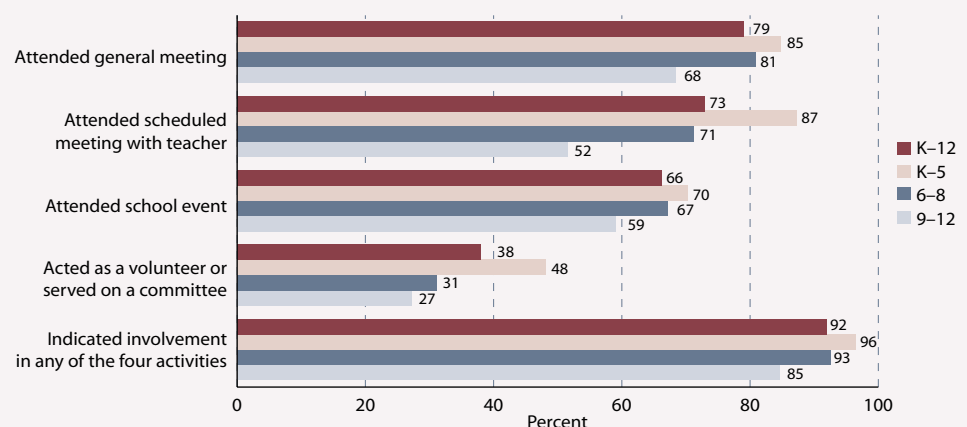
Parents' involvement is related to household income and their level of education. As household income and educational attainment increase, the percentage of students whose parents reported attending a general or a scheduled meeting with a teacher, attending a school event, or serving as a volunteer or committee member also increases.

Among racial-ethnic groups, white students are more likely than black and Hispanic students to have parents who report participation in school activities. Black and Hispanic students were equally likely to have parents who participated in the four categories of activities.

NOTE: Ungraded students or children who were home schooled were not included in this analysis; these students accounted for 1.6 percent of students in grades K–12.

SOURCE: U.S. Department of Education, NCES, National Household Education Survey (NHES), 1999 (Parent and Family Involvement in Education Component).

**PARENTAL INVOLVEMENT: Percentage of students in grades K–12 whose parents reported involvement in specific activities in their child's school: 1999**



FOR MORE INFORMATION:  
Supplemental Note 2  
Supplemental Table 59-1





# Community Support

## Parents' Attitudes Toward Schools

*In 1999, at least half of children in grades 3–12 had parents who reported that they were very satisfied with their child's school, their child's teacher, the school's academic standards, and the school's order and discipline.*

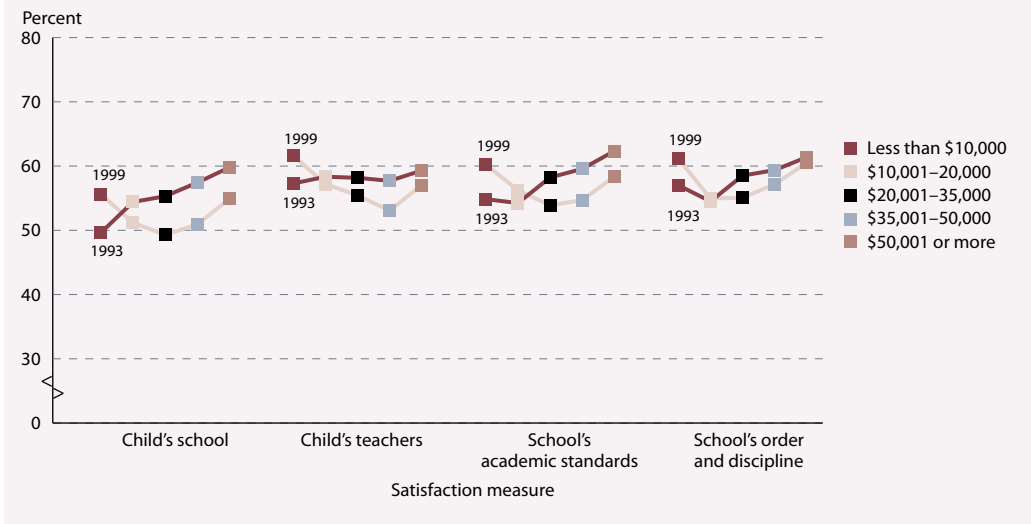
Parents' opinions of their children's schools provide an indicator of the perceived relative health of U.S. education. Examining parents' level of satisfaction with schools can help to define perceived problems within America's schools and focus reform efforts on those issues.

The percentage of children in grades 3–12 with parents who reported they were very satisfied with their child's school decreased from 56 percent in 1993 to 53 percent in 1999. In contrast, the percentage of those with parents who reported they were very satisfied with their child's teacher, the school's academic standards, and the school's order and discipline remained similar. In 1993, the percentage of children with parents who were very satisfied with their child's school, the school's academic standards, and the school's order and discipline was higher as household income increased. This relationship was not evident in 1999. The percentage

of children with parents who were very satisfied with these three areas in 1993 was higher among those with higher and lower family income levels and lower among those at the middle income levels (see supplemental table 60-1).

In 1993, black children in grades 3–12 were less likely than their white peers to have parents who reported that they were very satisfied with these four measures. However, between 1993 and 1999, the percentages of white children with parents who reported being very satisfied decreased, while the percentages of black children with very satisfied parents remained similar. Due to these changes, the percentages of white and black children with very satisfied parents were similar in 1999. Among all racial-ethnic groups in 1999, Hispanic children had the highest percentage of parents who were very satisfied with the four areas assessed (see supplemental table 60-1).

**ATTITUDES TOWARD SCHOOL: Percentage of children in grades 3–12 whose parents were very satisfied with various aspects of their schools, by family income: 1993 and 1999**



SOURCE: U.S. Department of Education, NCES, National Household Education Survey (NHES), 1993 and 1999 (Parent Interview Component).

FOR MORE INFORMATION:  
Supplemental Note 2  
Supplemental Table 60-1





# Financial Support

## Public Elementary and Secondary Expenditures

*Public school expenditures vary depending upon the poverty level and metropolitan status of school districts.*

School districts with the smallest concentrations of children living in poverty spent more per student for instruction and support services than districts with larger concentrations of poverty. Public school districts serving central cities spent more per student for instruction, support services, and capital outlay combined than districts in other types of metropolitan areas.

School districts with less than two percent of children living below the poverty level spent an average of \$3,753 per student on instruction in 1995–96, while districts with a higher percentage spent less. This same pattern is evident with support services. The districts with the lowest poverty levels spent an average of \$2,074 per pupil on support services, while higher-poverty districts spent less than \$2,000 per pupil. Average per-pupil expenditures on capital outlay ranged between \$529 and \$701.

School districts primarily serving a central city spent more per pupil on instruction, support services, and capital outlay than districts that

did not serve a metropolitan area in 1995–96. Average per-pupil expenditures on instruction, support services, and capital outlay by public elementary and secondary schools primarily serving a central city were \$3,607, \$1,958, and \$567, respectively. The same figures for public schools that did not serve a metropolitan area were \$3,168, \$1,663, and \$558, respectively. These differences may be partially due to differences in the costs of living or other factors between central cities and nonmetropolitan areas.

Geographically cost-adjusted expenditures on instruction, support services, and capital outlay were considerably less for school districts that did not serve a metropolitan area than the cost-adjusted expenditures for school districts serving a metropolitan area. Average per-pupil expenditures for instruction, support services, and capital outlay were similar between school districts serving a metropolitan area but not a central city and those primarily serving a central city.

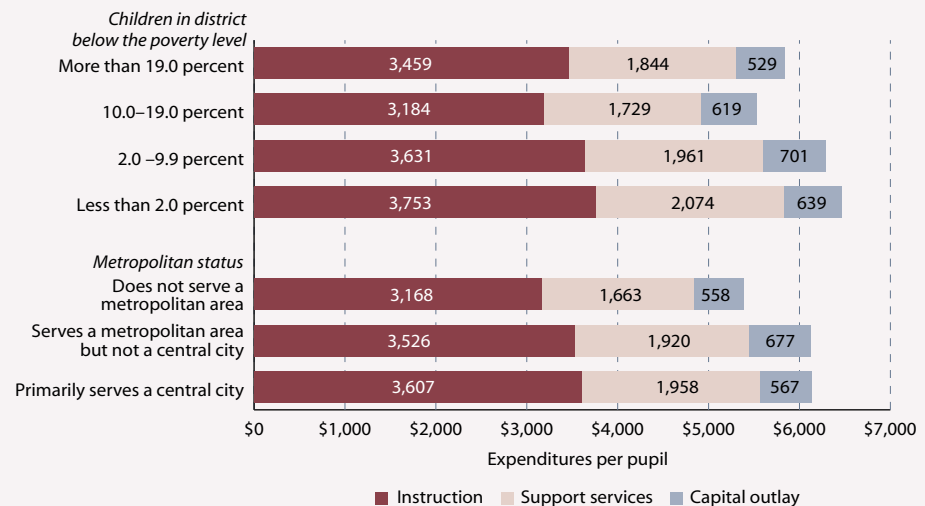
NOTE: In the Common Core of Data (CCD), poverty is defined by a set of money-income thresholds determined by the Bureau of the Census that vary by family size and composition. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered to be poor.

SOURCE: U.S. Department of Education, NCES, Common Core of Data, "Public School District Universe Survey," 1995–96, and "Public School District Financial Survey," 1995–96.



FOR MORE INFORMATION:  
Supplemental Tables 61-1, 61-2

**PUBLIC FINANCIAL SUPPORT: Public school district expenditures per student, by function, poverty level, and metropolitan status: School year 1995–96**





# Financial Support

## National Indicators of Public Effort

*Public revenues per student have increased at the elementary/secondary level in recent years but not as fast as personal income per capita. Because public revenues per student for postsecondary education in degree-granting institutions have remained relatively unchanged since the mid-1960s, the public funding of postsecondary education has also not risen as fast as personal income per capita.*

The level of public investment in education can be measured in a number of ways. Two are considered here: public revenue for education per student and the ratio of revenue for education per student to per capita personal income. The latter measure is revenue raised for the education of students relative to taxpayers' capacity to provide these resources.

Since 1930, real personal income per capita has generally risen. This coincides with increased public revenue for education per elementary/secondary student adjusted for inflation, except for a temporary decline in the early 1980s. Recently, total public revenues for elementary and secondary education as a percentage of personal income, adjusted for the number of students and population size, has decreased, although it is still higher than it was between 1930 and 1988.

The pattern for postsecondary education has been different. Since 1966, public revenue per postsecondary student in degree-granting institutions has fluctuated within a relatively narrow band, with the exception of the low point in the early 1980s.

The ratio of revenue per postsecondary student in degree-granting institutions to per capita personal income was highest in 1966. Since then, it has generally declined, except for a brief period during the mid-1980s. Since the early 1980s, this decline in public effort has coincided in public institutions with an increase in private effort. Tuition and fees charged to students as individuals by public, degree-granting postsecondary institutions increased from 13 percent of the total revenues in 1980 to 19 percent in 1996, while the proportion coming from state appropriations decreased from 44 percent to 32 percent in the same period (NCES 2000–031).

**PUBLIC FINANCIAL SUPPORT: Indicators of public effort to fund education (in constant 1998 dollars), by level: Selected school years ending 1930–97**

School year ending	Per capita personal income*	Public education revenue per student*		Per student revenue as a percentage of per capita personal income	
		Elementary/secondary	Postsecondary education	Elementary/secondary	Postsecondary education
1930	\$6,609	\$709	\$1,490	10.7	22.5
1940	6,958	949	1,671	13.6	24.0
1950	9,536	1,325	2,745	13.9	28.8
1960	12,784	2,021	3,881	15.8	30.4
1966	15,703	2,697	4,923	17.2	31.3
1970	17,340	3,435	5,390	19.8	31.1
1980	20,153	4,400	4,742	21.8	23.5
1984	21,506	4,531	4,492	21.1	20.9
1988	23,723	5,293	5,225	22.3	22.0
1992	24,169	5,910	4,929	24.5	20.4
1994	24,538	5,982	5,043	24.4	20.6
1996	25,376	6,066	5,223	23.9	20.6
1997	25,954	6,145	—	23.7	—

— Not available.

\* See Supplemental Note 3 for information on the Consumer Price Index (CPI).

NOTE: Public funds for postsecondary education may be used at both public and private institutions. Enrollment in both publicly and privately controlled degree-granting institutions is included. For more information about the calculation of this indicator, see Supplemental Note 15. Data for additional years appear in Supplemental Table 62-1.

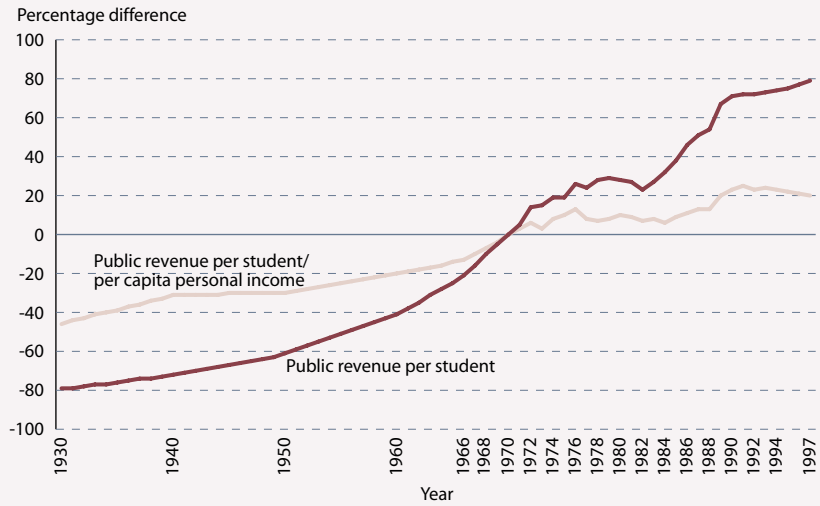
SOURCE: U.S. Department of Education, NCES. *Digest of Education Statistics 1999* (NCES 2000–031); U.S. Department of Education, NCES. *120 Years of American Education: A Statistical Portrait* (NCES 93–442), 1993.

FOR MORE INFORMATION:  
Supplemental Notes 3, 5, 14  
Supplemental Table 62-1  
NCES 2000–031, NCES 93–442

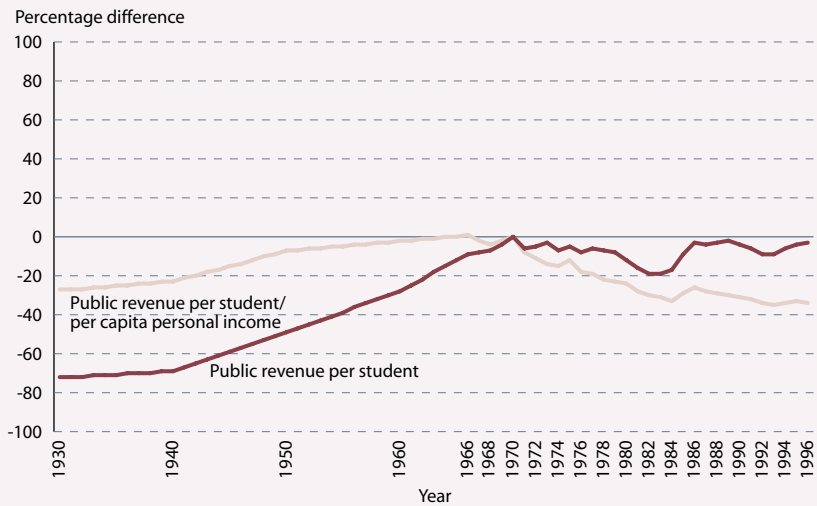




**PUBLIC FINANCIAL SUPPORT: Indicators of public effort to fund elementary and secondary education as a percentage of 1970 values: Selected years 1930–97**



**PUBLIC FINANCIAL SUPPORT: Indicators of public effort to fund postsecondary education at degree-granting institutions as a percentage of 1970 values: Selected years 1930–96**



FOR MORE INFORMATION:  
 Supplemental Table 62-1  
 NCES 93-442, NCES 2000-031



# Financial Support

## Change in the Sources of Public School Financing

*Differences in the proportion of local to state and federal funding generally persist across the United States, with some changes in revenue sources occurring mainly in the West and Midwest.*

Local funding and control of public education may be seen as essential to maintaining public commitment to local schools and ensuring that education reflects community values and aspirations. On the other hand, reliance on local funding to maintain this relationship between the community and public schools may be viewed as leading to inequities in the financing of education because of differences in local wealth. At the same time, school districts with higher levels of state funding may be more vulnerable to funding shortfalls during economic recessions than districts with higher proportions of local funding, because local property taxes provide relative stability compared to the sales and income taxes upon which states tend to depend to fund low wealth school districts (Monk and Brent 1997). Over the years these conflicting factors and concerns have resulted in different proportions of state and local funding among the states.

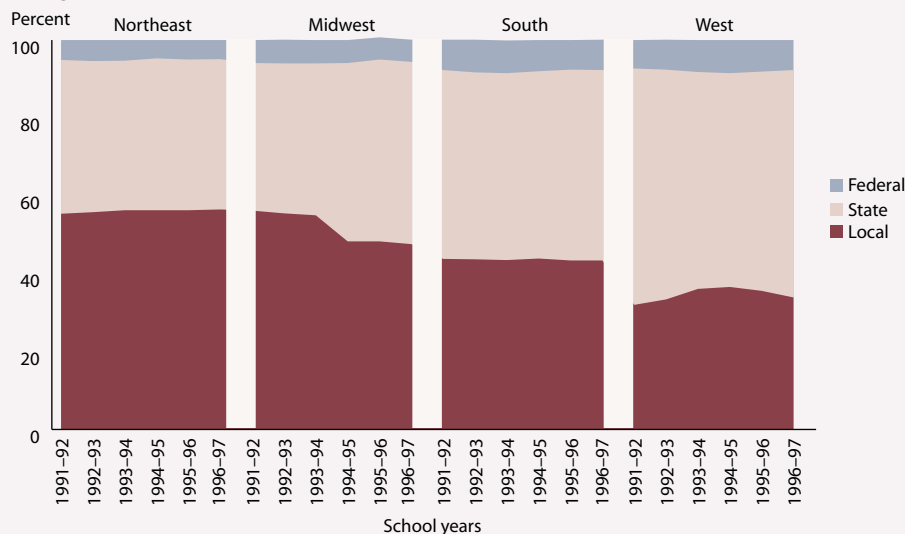
This indicator provides an overview of the proportion of school revenue derived from local sources, from 1991–92 to 1996–97, for each

region of the United States. The percentage of federal funding over this period remained similar between 1991–92 and 1996–97, accounting for about seven percent of funding nationwide (see supplemental table 63-1). Therefore, local and state funding in this indicator are inversely related: increases in local funding mean less state funding and vice versa.

During this period the only increases in local funding occurred in the West between 1991–92 and 1994–95 where schools have historically relied more on state funding than local funding. The only decrease in local funding occurred in the Midwest, where local funding dropped between 1993–94 and 1994–95 and has remained at the lower level since. This decrease coincides with reduction of the property tax in Michigan.

In the Northeast and South no shifts in funding were observed. Historic funding differences—whereby the Northeast has relied to a greater degree on local funding than the South—persisted.

**PUBLIC FINANCIAL SUPPORT: Percentage distribution of revenues for public elementary and secondary schools, by source of funds and region: 1991–92 to 1996–97**



NOTE: See the *Supplemental Note 4* for a list of states that comprise each region. Includes a relatively small amount from nongovernmental private sources (gifts, tuition and transportation fees from patrons).

SOURCE: U.S. Department of Education, NCES, Common Core of Data, "Public School District Universe Survey," 1991–92 through 1996–97, and "Public School District Financial Survey," 1991–92 through 1996–97.

FOR MORE INFORMATION:  
Supplemental Notes 3, 4  
Supplemental Table 63-1  
Monk and Brent 1997





## Financial Support Disparity in Public School Finance

*The proportion of the differences in per pupil expenditures on instruction that exists among states as opposed to within states increased between 1992–93 and 1996–97.*

In recent years, a goal of educational reform in the states has been to reduce the differences in funding per pupil among school districts. An assumption of these reform efforts has been that districts with fewer resources to spend are less able to provide high quality of education to their students than districts with more resources (NCES 98–212). One way to examine disparities in school funding is to compare differences in the average level of per pupil funding per district among states and within states.

Examination of the average per pupil expenditures on instruction of school districts between 1992–93 and 1996–97 shows that the disparity in per pupil spending due to differences within states declined from 45 percent of the

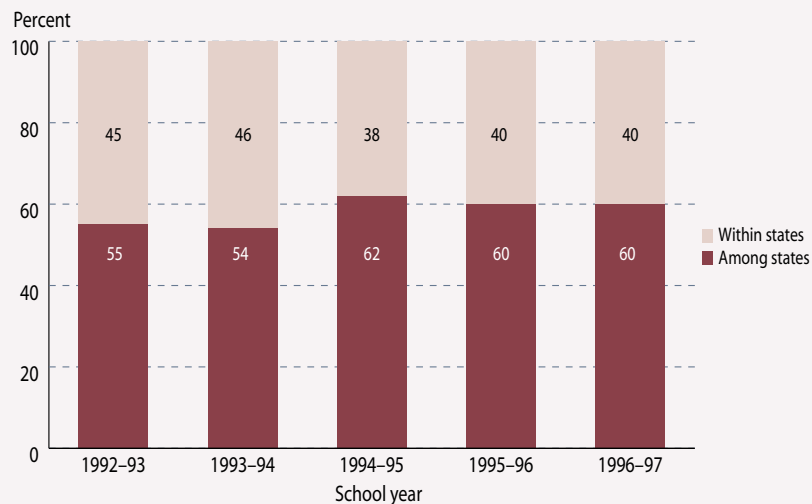
total variation nationally in 1992–93 to 38 percent in 1994–95. Between 1994–95 and 1996–97, the proportion of the differences in per pupil expenditures attributable to within-state differences increased slightly but still remained less than in 1992–93 or 1993–94. The school year Consumer Price Index (CPI) was used to adjust expenditures to 1996 constant dollars.

Conversely, the proportion of the disparity in per pupil instructional expenditures due to differences among states rose from 55 percent of the total variation nationally in 1992–93 to 62 percent in 1994–95 and stayed between 60 and 62 percent through 1996–97.

NOTE: Disparity measures for within states and among states, and the relative shares of each, were calculated using analysis of variance (ANOVA). See *Supplemental Note 15* for an explanation of ANOVA. Only instructional expenditures and unified school districts are included in the analysis.

SOURCE: U.S. Department of Commerce, Bureau of the Census, Elementary–Secondary School District Finance Data Files, 1992–93 to 1996–97.

**FINANCE INEQUALITY: Percentage distribution of disparity in per-pupil instructional expenditures among and within states: School years 1992–93 to 1996–97**



FOR MORE INFORMATION:  
Supplemental Notes 3, 15  
Supplemental Table 64-1  
NCES 98–212, NCES 2000–020



# Financial Support

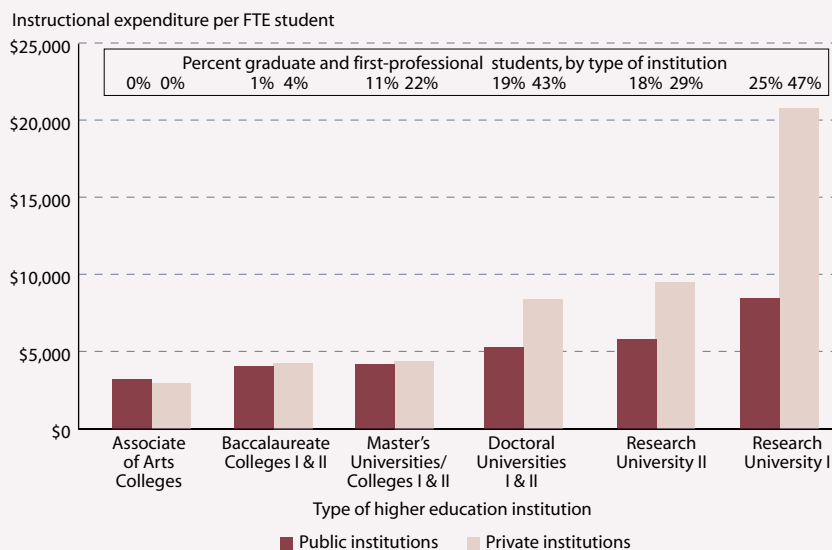
## Instructional Expenditures for Postsecondary Education

The instructional expenditures per student of colleges and universities vary depending on the percentage of graduate and first-professional students enrolled.

Due to increasing tuition, the cost of postsecondary education is an important issue for college administrators, policymakers, and the public. (NCES 1999–036, table 311, and National Commission on the Cost of Higher Education 1998). Undergraduate education costs, however, are difficult to determine because many postsecondary expenses (e.g., libraries, faculty, maintenance) cannot easily be apportioned among undergraduate and graduate students. This indicator sorts out some relationships between institutional expenditures for instruction per full-time-equivalent (FTE) student and the graduate and undergraduate enrollments of different types of degree-granting, 2- and 4-year postsecondary institutions.

Expenditures for instruction per FTE student averaged across institutions are comparable among primarily undergraduate institutions (i.e., institutions classified as Master’s, Baccalaureate, and Associate of Arts institutions, where undergraduates constitute between 84 and 100 percent of the student body on average). The average instructional expenditure per FTE student per institution ranges from \$3,157 among Associate of Arts institutions to \$4,302 among Master’s institutions. By contrast, the average cost of instruction per FTE student among institutions with large numbers of graduate students varies greatly between Research I institutions (where it is \$12,645) and Research II and Doctoral institutions (where it is \$6,935 and \$6,593, respectively).

**HIGHER EDUCATION EXPENDITURES: Instructional expenditures per full-time-equivalent (FTE) student in degree-granting, 2- and 4-year postsecondary institutions: 1995–96**



NOTE: See Supplemental Note 5 for definitions of the institutional classifications used.

SOURCE: U.S. Department of Education, NCES, 1995 Integrated Postsecondary Education Data System, “Fall Enrollment Survey” (IPEDS-EF:1995) and 1995–96 “Finance Survey” (IPEDS-F: FY 1996).

FOR MORE INFORMATION:  
Supplemental Notes 3, 5  
Supplemental Tables 65–1, 65–2  
NCES 1999–036





# Financial Support

## Financial Preparation for Postsecondary Education

*The parents of nearly all 6<sup>th</sup>- through 12<sup>th</sup>-graders expect their children to continue their education after high school. More high school students have parents who prepare financially than do students in earlier grades.*

Paying for postsecondary education is usually considered to be primarily the family's responsibility to the extent that they can afford to do so. Financial aid programs provide help to those lacking the necessary financial resources. How and when families begin preparing financially may affect their children's access to postsecondary education and the range of institutions they can attend.

In 1999, parents of 93 percent of students in grades 6–12 expected their children to continue their education after high school, although not all had begun preparing financially. Among students in these grades whose parents expected them to go on to postsecondary education, parents of 55 percent reported that they had

obtained information on or an estimate of the cost of tuition and fees, 60 percent had started saving money or making other financial plans, and 38 percent had talked with someone or read materials about financial aid. Parents of 30 percent of the students had heard of the Lifetime Learning or the Hope Scholarship tax credits (see the glossary for definitions).

Parents of some students in grades 6–8 had engaged in these preparatory activities, but in each case, parents of more students in grades 9–12 had done so. In addition, the lower the family income, the less likely students in grades 6–12 generally were to have parents making any of these financial preparations for their children's postsecondary education.

SOURCE: U.S. Department of Education, NCES. National Household Education Survey (NHES), 1999 (Parent Interview Component).

**FINANCIAL PREPARATION: Percentage of students in grades 6–12 whose parents reported that their children would continue education after high school, and of those students, percentage whose parents reported having taken various steps to prepare to pay for their children's postsecondary education, by grade and family income: 1999**

Grade and family income	Percentage of students whose parents reported that they expected their children to continue education after high school	Of students whose parents expected them to go on to postsecondary education, percentage whose parents reported that they had			
		Obtained information/had an estimate of tuition and fees	Started saving money/making financial plans	Talked with someone/read materials about financial aid	Heard of Lifetime Learning or Hope Scholarship tax credits
<b>Total</b>	<b>93.3</b>	<b>55.2</b>	<b>60.3</b>	<b>38.4</b>	<b>29.7</b>
Grade					
6–8	94.9	45.7	57.9	27.0	27.6
9–12	92.1	62.7	62.2	47.4	31.4
Family income					
\$25,000 or less	89.1	35.2	38.5	31.5	19.8
25,001–50,000	92.7	50.9	58.2	38.7	27.6
50,001–75,000	95.6	66.2	69.2	43.1	33.9
Over \$75,000	97.6	75.4	81.5	42.4	40.4





# Financial Support

## Net Price of College Attendance

One definition of the net price of college attendance is the amount that students pay using their own or borrowed funds. Net price varies by the type of institution students attend and by family income.

The price of college attendance, including tuition and fees, room and board, books, and other expenses, may affect a student's access to college. Some students receive grants from federal, state, institutional, or private sources to help pay these expenses. Students are responsible for the difference between the total price of attendance and grants, which is called the "net price." Students cover this amount with their own financial resources, help from their families, or borrowing.

The price of attendance for dependent full-time, full-year undergraduates varies by institution type. In 1995–96, the average total price was \$20,000 at private, not-for-profit 4-year institutions, compared with \$10,800 at public 4-year institutions and \$6,800 at public 2-year institutions. The average net price of attendance—total price reduced by all grants—was

\$15,100 at private, not-for-profit 4-year institutions, \$9,400 at public 4-year institutions, and \$6,100 at public 2-year institutions. Because grants are generally need based, taking into account total price and family financial resources, the net price of attendance was less for low- and lower middle-income students than for upper middle- and high-income students at 4-year institutions.

Among other strategies, students can use loans and employment to pay the net price of attendance. The average amount students borrowed ranged from \$2,400 at private, not-for-profit 4-year institutions, to \$1,600 at public 4-year institutions, to about \$300 at public 2-year institutions. Students from public 2-year institutions contributed the most from earnings, on average, and students from private, not-for-profit 4-year institutions, the least.

**PRICE OF ATTENDING AND AID: Average price of college attendance and student financial aid for dependent full-time, full-year undergraduates, by type of institution and family income: Academic year 1995–96**

Type of institution and family income	Tuition/fees	Total price	Grants	Net price	Student loans	Student earnings
<b>Total</b>	<b>\$6,067</b>	<b>\$12,603</b>	<b>\$2,222</b>	<b>\$10,379</b>	<b>\$1,584</b>	<b>\$3,018</b>
Public 4-year	3,918	10,759	1,394	9,367	1,564	2,912
Low income	3,586	10,219	3,195	7,021	1,896	2,759
Lower middle	3,649	10,396	1,540	8,855	2,150	3,256
Upper middle	3,767	10,555	690	9,865	1,453	3,104
High income	4,541	11,674	494	11,187	921	2,565
Private, not-for-profit 4-year	13,250	20,003	4,934	15,069	2,403	2,248
Low income	11,709	18,155	6,990	11,165	2,830	2,301
Lower middle	12,641	19,156	6,779	12,377	3,049	2,490
Upper middle	13,316	19,999	4,692	15,310	2,632	2,254
High income	14,661	21,832	2,472	19,359	1,510	2,064
Public 2-year	1,316	6,761	694	6,069	263	4,226
Low income	1,202	6,369	1,750	4,621	276	4,375
Lower middle	1,315	6,883	556	6,326	311	4,159
Upper middle	1,416	6,954	188	6,766	303	4,087
High income	1,331	6,849	141	6,708	112	4,262

NOTE: Limited to students who attended only one institution. Averages include zero values. Income categories are described in *Supplemental Note 17*. In 1995–96, 49 percent of all undergraduates were considered financially dependent for financial aid purposes, and 58 percent of dependent students enrolled full-time, full-year.

SOURCE: U.S. Department of Education, NCES, National Postsecondary Student Aid Study (NPSAS:1996), Undergraduate Data Analysis System.

FOR MORE INFORMATION:

Supplemental Note 16

NCES 98–080



