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**U.S. Department of Education**  
Institute of Education Sciences  
NCES 2005-151

# Independent Undergraduates: 1999-2000

## Postsecondary Education Descriptive Analysis Report



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# Independent Undergraduates: 1999-2000

Postsecondary Education  
Descriptive Analysis Report

September 2005

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The NCES World Wide Web Electronic Catalog is <http://nces.ed.gov/pubsearch>.

**Suggested Citation**

Wei, C.C., Nevill, S., and Berkner, L. (2005). *Independent Undergraduates: 1999-2000* (NCES 2005-151). U.S. Department of Education. Washington, DC: National Center for Education Statistics.

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## Executive Summary

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This report provides a comprehensive look at independent students who were enrolled in postsecondary education in the United States and Puerto Rico in 1999–2000. Under federal financial aid policy, parents have the primary responsibility for financing their children’s education, unless the student is considered to be financially independent of his or her parents. Independent students are assumed to be financially self-sufficient and no longer dependent upon their parents to support them or finance their education. They are either at an age at which they are expected to be financially independent, or they have family responsibilities (i.e., are married and/or have children) or other characteristics that require institutions and financial aid administrators to treat them as adults with certain needs that differ from those of dependent students. For federal financial aid purposes, undergraduate students automatically qualify for independent status if they are age 24 or older. Those younger than age 24 may qualify for independent status if they are married, have dependents of their own, are military veterans, or are orphans or wards of the court (figure A). In addition, some otherwise dependent students may be considered independent due to unusual personal circumstances. Financial aid administrators have the authority to use their “professional judgment” to make these determinations.<sup>1</sup>

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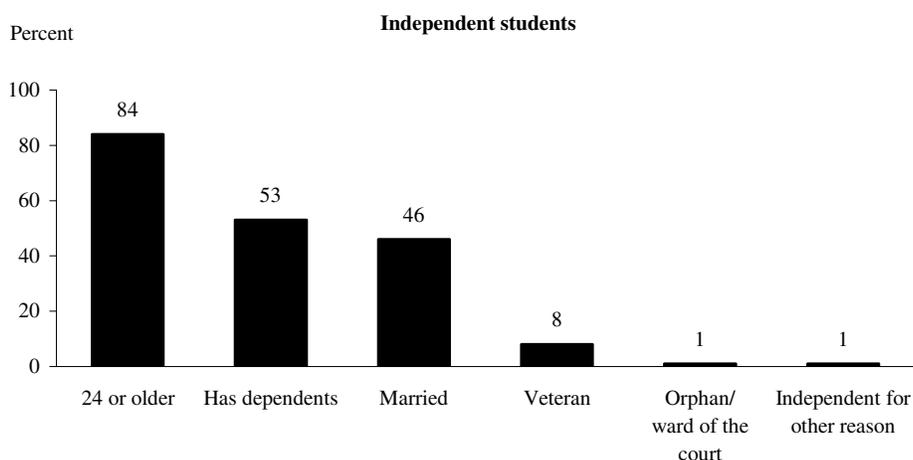
<sup>1</sup> Professional judgment must be used on a case-by-case basis. Often it involves circumstances in which the student does not live with his or her parents or the student and parents are estranged. The aid administrator must document the reasons for overriding the student’s dependency status, and the student may also need to provide documentation to show that he or she is self-supporting.

This study uses data from the 1999–2000 National Postsecondary Student Aid Study to compare independent and dependent students and distinguish among independent students based on family status and age. Independent students are categorized by their family responsibilities in the following manner: single, no children; married, no children; single parents; and married parents. Family responsibilities are taken into account when determining financial aid eligibility. This study presents in detail how these groups differ with respect to their demographic characteristics, where they attend college, whether they attend full time or part time, what they study, and how they finance their education. Standard *t* tests were used in the analysis to determine statistical significance at the  $p < .05$  significance level.

### Who Are Independent Students?

Just over one-half (52 percent) of all undergraduates were independent students in 1999–2000 (figure 1). That year, they represented roughly two-thirds of community college students (64 percent) and part-time students (67 percent) (figures 3 and 1, respectively). The educational and life circumstances of independent students must be analyzed separately from those of dependent students because independent students have far more family and work responsibilities. In 1999–2000, about one-half (53 percent) had dependents (figure 4), including one-fourth who were single parents (figure 5). (By definition, dependent students are not married and do not have dependents of their own.) Fifty-eight percent of independent students were employed full time

**Figure A. Among independent undergraduates, percentage who met the various criteria used for determining independent status: 1999–2000**



NOTE: Categories are not mutually exclusive. “Independent for other reason” includes those who did not meet any of the other criteria for independence but were determined to be financially independent through the professional judgment of a financial aid administrator. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

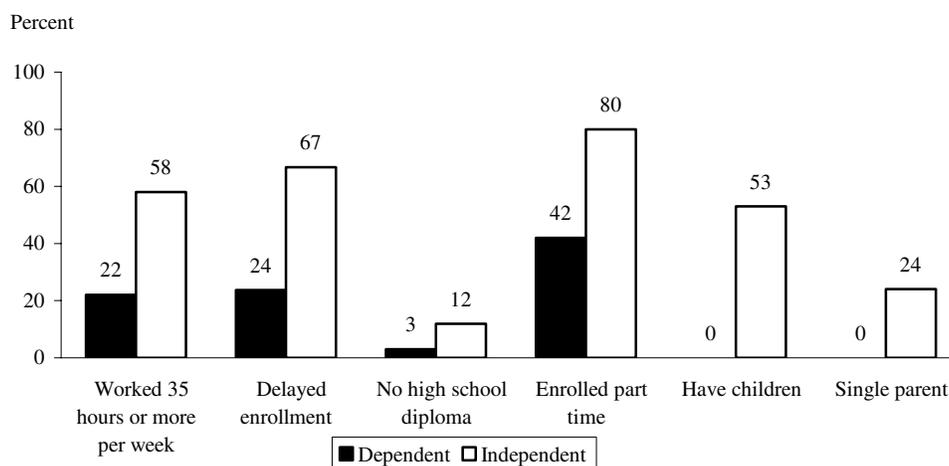
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

while enrolled, compared with 22 percent of dependent students (figure B). The majority (80 percent) of independent students were enrolled part time, in comparison with 42 percent of dependent students. About two-thirds (67 percent) of independent students and about one-fourth (24 percent) of dependent students had delayed 1 year or more after high school before starting postsecondary education; independent students were also less likely than dependent students to have earned a high school diploma (88 percent vs. 97 percent) (table 2a). All of these characteristics have been identified as risk factors for persistence in postsecondary education (Horn and Premo 1995). Without adequate financial and academic support, these responsibilities and risk factors can become obstacles to educational success.

## Demographic Characteristics of Independent Students

About one-half (51 percent) of all independent students were age 30 or older; one-third (33 percent) were between ages 24 and 29; and 16 percent were younger than age 24 (table 2a). Among the youngest group, 90 percent were married, had dependents of their own, or both (table 4). Six percent of the independent students younger than age 24 did not meet any of the criteria for independence defined in the Higher Education Act, and were presumably determined to be independent by the professional judgment of a financial aid officer (table 1a).

One-half (50 percent) came from families where neither parent had attended college,

**Figure B. Percentage of undergraduates with risk characteristics, by dependency status: 1999–2000**

NOTE: Students were considered to be enrolled part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

compared with 27 percent of dependent students who were first-generation students (table 2a). Nearly 60 percent of independent students were women, compared with 53 percent of dependent students; independent students were also less likely to be White (64 percent vs. 71 percent) and more likely to be Black (15 percent vs. 9 percent).

Independent students who were enrolled part time or for only part of the academic year were more likely than full-time independent students to have many of the characteristics of nontraditional students.<sup>2</sup> Compared with full-time independent students, part-time independent students were more likely to be age 30 or older (55 percent vs.

35 percent), to be married (47 percent vs. 38 percent), and to work full time while enrolled (65 percent vs. 30 percent). Part-time independent students also were more likely to have delayed their entry into postsecondary education after high school (69 percent vs. 59 percent) and to have parents with only a high school education or less (51 percent vs. 45 percent).

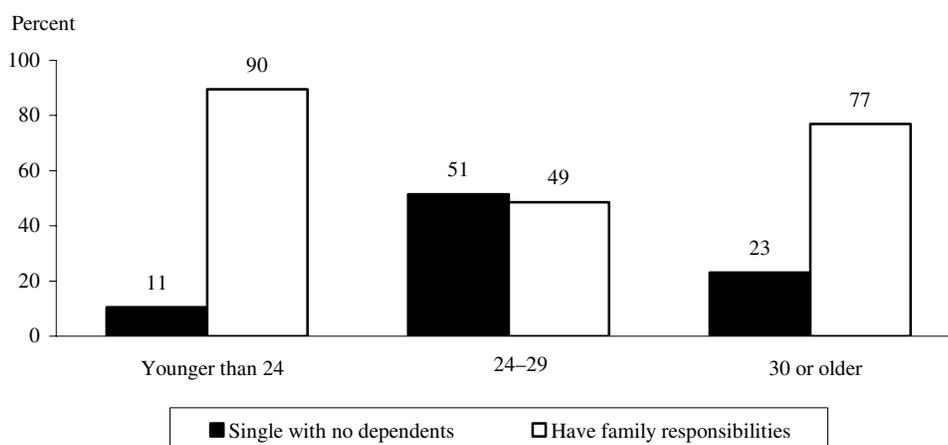
### Independent Status by Age, Class Level, and Family Responsibilities

This study found that the youngest (younger than age 24) and the oldest (age 30 or older) independent students were more likely than not to have family responsibilities (figure C).

Independent students younger than age 24 were

<sup>2</sup> Horn (1996) defined nontraditional students as having one or more of the following characteristics: delayed enrollment in postsecondary education, part-time attendance, financial independence, full-time employment, having children, being a single parent, and not having obtained a high school diploma.

**Figure C. Percentage distribution of independent undergraduates by family responsibilities, by age category: 1999–2000**



NOTE: “Family responsibilities” is defined as being married, having dependents, or both. Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>. SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

more likely to have family responsibilities (90 percent) than their counterparts in the older age groups because this is mainly how they qualify for independent status. Those between 24 and 29 were the least likely to have any family responsibilities (51 percent vs. 11 and 23 percent). Students age 30 or older were the most likely group to be married with children (40 percent) (figure 5).

As with age, class level was related directly to independent status, among students enrolled in 4-year institutions. As students progressed to higher class levels, they were more likely to be older and to be married. About one-fourth (26 percent) of freshmen and sophomores were independent students, but among college seniors, about one-half (49 percent) were independent (table 5). Seniors were also the group with the largest percentage of independent students who were single and had no dependents (20 percent) because they were able to qualify on the basis of age alone.

Compared with dependent students, independent students age 24 or older who had no family responsibilities (that is, they were single with no dependents) were more likely to have characteristics that define nontraditional students. They appeared to be more self-sufficient than dependent students as they were more likely to work full time while enrolled (57 percent vs. 22 percent) (table 6b). They were also more likely to attend part time (81 percent vs. 42 percent), to enroll at a public 2-year institution (54 percent vs. 34 percent), and to have delayed their enrollment after high school (65 percent vs. 24 percent).

## Income

The median annual income of independent students in 1998 was about \$27,000 (table 11a). Part-time students (who were more likely to work) and married students (whose spouses contribute to

their earnings) had the highest incomes. One-half (50 percent) of married part-time students had incomes above \$50,000. By contrast, more than one-half (54–58 percent) of full-time single independent students had incomes of \$13,000 or below. Almost one-third (29 percent) of all independent students were below 125 percent of the 1998 federal poverty level (calculated from figure D). Among independent students who were single parents, about one-half (48 percent) were below this poverty level.

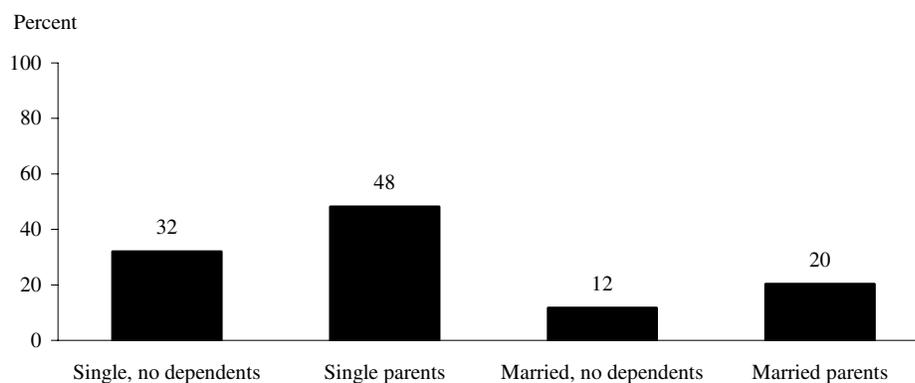
Middle-income (\$13,001–\$50,000) independent students who had children were more likely to receive grants than those who did not have

children (table 11c). Independent students who did not have children were more likely to receive loans, if they had incomes that were below the median (\$0–\$27,000).

## Education Financing

Independent students are more likely to enroll in lower tuition institutions than dependent students. In 1999–2000, more than one-half (56 percent) of all independent students attended the lowest priced institutions—public 2-year institutions, also known as community colleges (figure 2 and table 9). They were also more likely to choose 4-year institutions that specialized in

**Figure D. Percentage of independent undergraduates with incomes below 125 percent of the poverty level, by independent student category: 1999–2000**



NOTE: The average income cutoff at 125 percent of the poverty level was \$21,286 ( $\$17,029 \times 1.25$ ) in 1999 for a family of four people. From the U.S. Census Bureau website. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

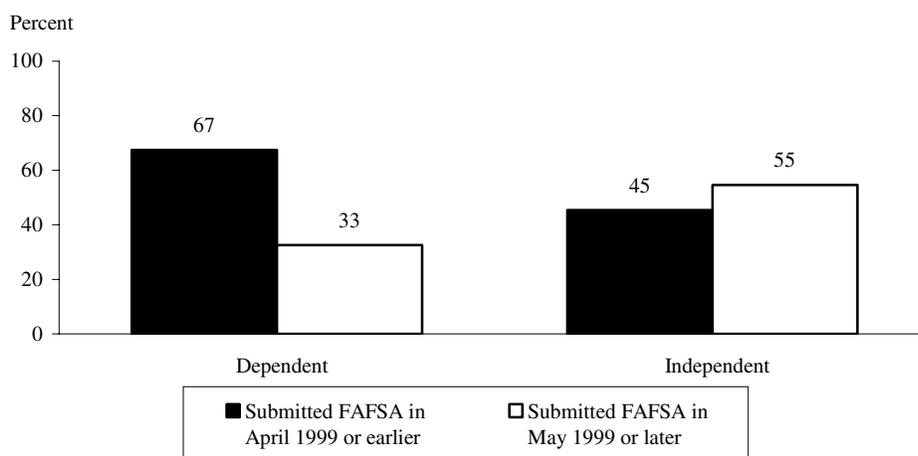
career-related fields (table 7) and that charged lower tuition than research and doctoral universities (table 10).

Independent students were less likely to apply for financial aid than dependent students (61 percent vs. 71 percent) (table 14), and were less likely to submit a Free Application for Federal Student Aid (FAFSA) before the typical May 1 priority deadline for receiving state and institutional grant aid (45 percent vs. 67 percent) (figure E). Late applicants were more likely to enroll at lower cost community colleges part time, and were less likely to be low-income (table 17). Among those who did apply for financial aid, about 85 percent received some type of assistance (table 14). Compared with dependent students, independent students who applied for financial aid

were more likely to receive federal Pell Grants (61 percent vs. 34 percent) (table 20), but were less likely to receive state grants (19 percent vs. 24 percent) and institutional grants (15 percent vs. 35 percent) (table 15). Independent students also were less likely to take out a Stafford loan (51 percent vs. 58 percent). However, those who did take out loans borrowed more, on average, than dependent students (\$5,500 vs. \$3,800) (table 20). This was in part because independent students had higher annual federal student loan limits than dependent students and were more likely to take out a combination of subsidized and unsubsidized Stafford loans (31 percent vs. 13 percent) (figure F).

Independent students were more likely than dependent students to use a variety of other

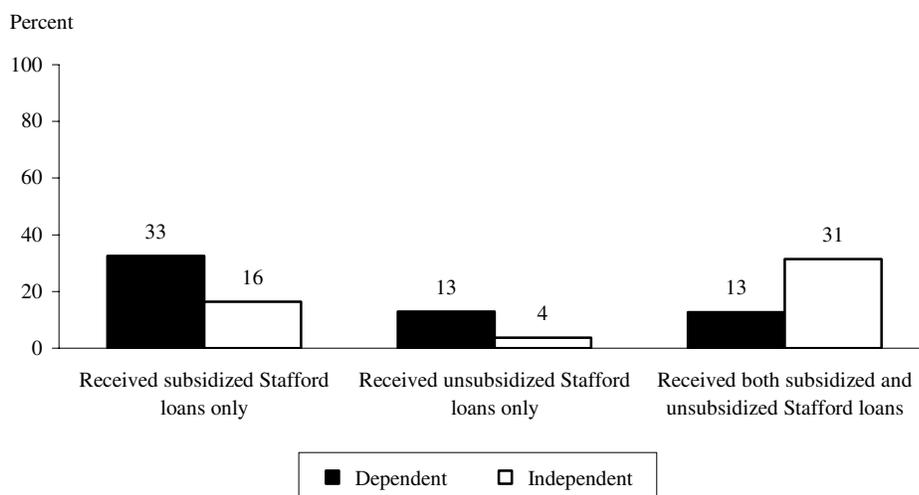
**Figure E. Among undergraduates enrolled in fall 1999, percentage distribution of those who submitted a Free Application for Federal Student Aid (FAFSA), by application date and dependency status: 1999–2000**



NOTE: Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Figure F. Among undergraduates who applied for federal aid, percentage receiving Stafford loans, by Stafford loan type and dependency status: 1999–2000**



NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

resources in addition to financial aid to pay for their education. They were more likely than dependent students to receive tuition aid from employers (14 percent vs. 3 percent) and, among those at 4-year institutions, were more likely to claim a Hope or Lifetime Learning federal tax credit (25 and 26 percent vs. 16 and 17 percent) (table 21). Also, a greater percentage of independent students carried a credit card balance (46 percent vs. 29 percent), and among those who did so, the average amount of the balance was higher (\$3,800 vs. \$1,900). This study could not determine, however, the extent to which credit card debt may have been used to finance students' educational expenses.

## Financial Aid by Type of Institution

Independent students attending private for-profit less-than-4-year institutions were more likely than those at other types of institutions to apply for federal financial aid (89 percent vs. 29–53 percent) and, among applicants, were more likely to receive Pell Grants (71 percent vs. 54–62 percent at the other types of institutions) and take out both subsidized and unsubsidized Stafford loans (62 percent vs. 10–44 percent) (table 20).

Compared with their counterparts at other types of institutions, independent students at private not-for-profit 4-year institutions who applied for federal aid were the least likely to receive Pell Grants (54 percent vs. 61–71 percent); however, they borrowed the largest amounts from the Stafford loan programs (\$6,800 vs. \$3,500–

\$5,700) (table 20) and carried the highest credit card debt (\$4,400 vs. \$3,000–\$3,800) (table 21). These students were also the most likely to receive financial aid from an employer (25 percent vs. 3–13 percent) (table 21). Compared with those enrolled at public 4-year institutions, independent students attending private not-for-profit institutions were more likely to be age 30 or older (55 percent vs. 40 percent), married (49 percent vs. 40 percent), and employed full time (65 percent vs. 48 percent) (table 2b).

Independent students attending public 2-year institutions, where students pay a lower average tuition than that at other institutions (\$1,400 vs. \$3,600–\$9,900) (table 9), were the least likely to apply for financial aid (50 percent vs. 68–95 percent) (table 15) and also received the smallest average amount of aid (\$3,400 vs. \$7,200–\$9,700) (table 9).

## **Conclusion**

While independent status is determined primarily by age, what truly characterizes independent students and sets them apart from dependent students are their work and family responsibilities. Independent students who had no family responsibilities also appeared to be more self-sufficient than dependent students in at least one important way: they were more likely to work full time while enrolled (57 percent vs. 22 percent) (table 6b).

The types and amounts of aid for which independent students apply and which they receive depend largely upon their family and work responsibilities, attendance status, and where they enroll. In short, their life circumstances, as much as their academic and career goals, work together to shape their varied needs.

## Foreword

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This report provides a profile of undergraduates who were considered financially independent for the purpose of analyzing their financial aid need during the 1999–2000 academic year. The primary data source for this report was the 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000). As a nationally representative sample of undergraduates in postsecondary education, NPSAS provides information on students' demographic characteristics, enrollment, and financial aid. NPSAS includes financial information on aid applicants from the Free Application for Federal Student Aid (FAFSA), and for federal loan recipients, includes longitudinal loan data from the National Student Loan Data System (NSLDS). The NPSAS:2000 survey is one of five in a series of surveys conducted by the U.S. Department of Education to study how students and their families finance their postsecondary education.

The report includes a description of the proportions of independent undergraduates enrolled in different types of postsecondary institutions and compares them with dependent students. Independent students are also analyzed with respect to their family responsibilities, attendance status, demographic and enrollment characteristics, fields of study, income, price of attendance, and various types and amounts of financial aid received.

The NCES Data Analysis System (DAS) was used to generate the estimates that were used and presented in this report. The DAS is a microcomputer application that allows users to specify and analyze data from the various NPSAS surveys. Design-adjusted standard errors are available through the DAS so that users can test for statistical significance of differences between estimates. Readers can refer to appendix B of this report for more information on the DAS.

## Acknowledgments

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The authors would like to express their gratitude to all who contributed to the production of this report, as their assistance has been invaluable. At MPR Associates, Laura Horn reviewed and provided helpful comments on the initial drafts. Annabelle Yang, Francesca Tussing, Wes Nations, and Barbara Kridl of the production staff produced the tables and figures in the report and formatted the text. Andrea Livingston edited the final text.

At NCES, Dennis Carroll provided thorough and helpful guidance from the beginning stages and throughout the production of this report. Paula Knepper provided a comprehensive technical and substantive review of the first draft. Bruce Taylor suggested a number of useful edits to a later version. Daniel Goldenberg (Planning and Evaluation Service of the U.S. Department of Education), Jacqueline King (American Council on Education), and Tricia Grimes (Minnesota Higher Education Services) were instrumental in reviewing an early draft. Comments provided by Clifford Adelman of the Office of Vocational and Adult Education enhanced the analysis.

Others who reviewed the report include Fraser Ireland and Gerard Rainville of Education Statistics Services Institute, who provided a technical review. Duc-Le To of the Institute of Education Sciences coordinated the peer review and provided additional comments on the final draft.

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# Introduction

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When evaluating an undergraduate student's eligibility for financial aid, a student's dependency status is the first determination that is made. This identifies who has primary responsibility for financing an individual's educational expenses and, therefore, whose income should be taken into consideration in need analysis. Whether the parents of students or students themselves are financially responsible generally depends on whether the student can be considered a self-supporting adult. Students qualify as financially independent based on factors such as having families of their own to support, or having reached a particular age.

For dependent students, parental income is the major factor in determining need. The federal government considers parents to have primary responsibility for financing a dependent student's postsecondary education. Independent students, however, are themselves responsible for their educational expenses. Independent students can be eligible for and receive need-based aid such as Pell Grants at a higher rate than dependent students. Only the independent student's income plus any income from a spouse are used to determine need. This can result in an increased eligibility for need-based aid, particularly among those with dependents of their own. In addition, all independent students, regardless of whether they have family responsibilities, have the opportunity to take out larger student loans.

A fundamental issue in need analysis for financial aid is under what circumstances should undergraduate students be assumed to be financially self-sufficient and no longer reliant on their parents for support. That is, when can they be considered independent? Under current federal financial aid policy, all students age 24 or older are assumed to be financially independent of their parents. Undergraduate students younger than age 24 may also be considered independent if they are married, have dependents of their own, are military veterans, or are orphans or wards of the court. In addition, financial aid administrators have the authority to use "professional judgment" to treat an otherwise dependent student as an independent student due to unusual circumstances.<sup>1</sup> The federal definition of independence has changed several times in an attempt to establish equitable and verifiable criteria for determining dependency status. For example, the criteria established by the Higher Education Act (HEA) amendments of 1986 were based on the

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<sup>1</sup> Professional judgment must be used on a case-by-case basis. Often it involves circumstances in which the student does not live with his or her parents or the student and parents are estranged. The aid administrator must document the reasons for overriding the student's dependency status, and the student may also need to provide documentation to show that he or she is self-supporting.

student's tax status and own resources. Between 1986 and 1992, students were asked whether they were claimed as tax exemptions by their parents and if they had resources of at least \$4,000 in the 2 calendar years before the award year. The 1992 HEA amendments eliminated these questions from the financial aid application, and the two criteria are no longer considered when determining dependency status.<sup>2</sup>

The percentage of all undergraduates who are considered financially independent has been about 50 percent since 1989–90 even though the demographic characteristics of undergraduate students have not always remained the same. Horn (1996) found an increase in the enrollment of older-than-typical<sup>3</sup> students between 1986 and 1992 (from 54 percent to 59 percent), but the increase had taken place primarily among those younger than age 24, whose proportions grew from one-quarter to one-third of all undergraduates during this period. There also was an increase in the percentage of students who had at least two, and sometimes three, characteristics defining them as “nontraditional” and who were at risk of not attaining their educational goals: having delayed their enrollment, having no high school diploma, being financially independent, having dependents other than a spouse, being a single parent, working full time while enrolled, or attending part time.

Previous studies have also found that older (age 24 or older) students are more likely to enroll in public 2-year institutions, to work full time, and to attend college exclusively part time (Horn, Peter, and Rooney 2002). Choy and Premo (1995) observed that independent students are also less likely than younger students to receive financial aid and that only 24 percent of these students said that financial aid was a very important factor in choosing which college to attend. However, when making their decisions, older students give more weight to work and home life considerations than do younger students.

Although independent students are more likely to attend college part time, those who attend full time generally have very low incomes and are therefore eligible for large amounts of need-based financial aid, making the definition of independence an important policy issue (Berkner et al. 2002). The reason for distinguishing between dependent and independent students in need analysis is that independent students are deemed to be fundamentally different from dependent students in terms of their financial needs. However, independent students themselves are not a homogeneous group, and wide variations in life circumstances and financial need exist depending on age, income, marital status, whether they have children, and the type of institution attended. The intent of this report is to provide a better understanding of the differences among

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<sup>2</sup> National Association of Student Financial Aid Administrators (NASFAA) (2004).

<sup>3</sup> “Older-than-typical” was defined in that study as students who were 20 or older in their first year, 21 or older in their second year, 22 or older in their third year, or 23 or older in any year.

independent students who were enrolled in postsecondary institutions during the 1999–2000 academic year.

## **Organization of the Report**

The first section of this report provides a description of the criteria used to determine independent status. The percentage of independent students who met each of these criteria are analyzed by age, attendance status, and institution type. Independent and dependent students are compared in terms of their attendance status, demographic and enrollment characteristics, and fields of study. Independent students are also examined with respect to their likelihood of having family responsibilities by age and class level, and their demographic and enrollment differences are analyzed by the criteria for which they qualify for independent status. The second section of the report on education financing provides comparisons between dependent and independent students, and among independent students, includes analyses of income, price of attendance, and the various types and amounts of financial aid received. Many of the analyses throughout the report compare students by attendance status. The comparison groups have been defined as “full-time, full-year” students and “part-time or part-year” students. For convenience, the terms are referred to as “full-time” and “part-time” students in the report.

## **Data Sources and Methodology**

This report uses data from the 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000). As a nationally representative sample of undergraduates in postsecondary education, NPSAS provides information on students’ demographic characteristics, enrollment, and financial aid. It also includes financial information on aid applicants from the Free Application for Federal Student Aid (FASFA), and for federal loan recipients, includes longitudinal loan data from the National Student Loan Data System (NSLDS). The NPSAS survey, which is carried out every 3 to 4 years, targets the population of all students in Title IV institutions in the United States or Puerto Rico between July 1 and June 30 in the given academic year and represents more than 16 million undergraduates. Information is collected from institutions, student interviews, and government data files. For NPSAS:2000, the institutional sampling frame is based on the 1998–99 Integrated Postsecondary Education Data System Institutional Characteristics (IPEDS-IC) file. Each sampled institution provides a student list. In NPSAS:2000, about 62,000 students were sampled, among whom about 50,000 were undergraduates. Of these students, 44,500 students completed a Computer Assisted Telephone Interview (CATI) or a Computer Assisted Personal Interview (CAPI). The weighted student interview response rate for NPSAS:2000 was 72 percent, and the weighted overall response rate

was 66 percent (taking into account an institution response rate of 91 percent). All the variables used in this report had item response rates above 85 percent (see appendix B for more detail about bias analysis and adjustment for bias). For this report, the sample was limited to U.S. citizens and resident aliens who were attending one institution during the 1999–2000 academic year.

The comparisons in this study focus on differences between independent and dependent students and among independent students by category. Standard *t* tests were used in the analysis to determine statistical significance. Statements throughout this report are supported by statistical conclusions drawn at the  $p < .05$  significance level.

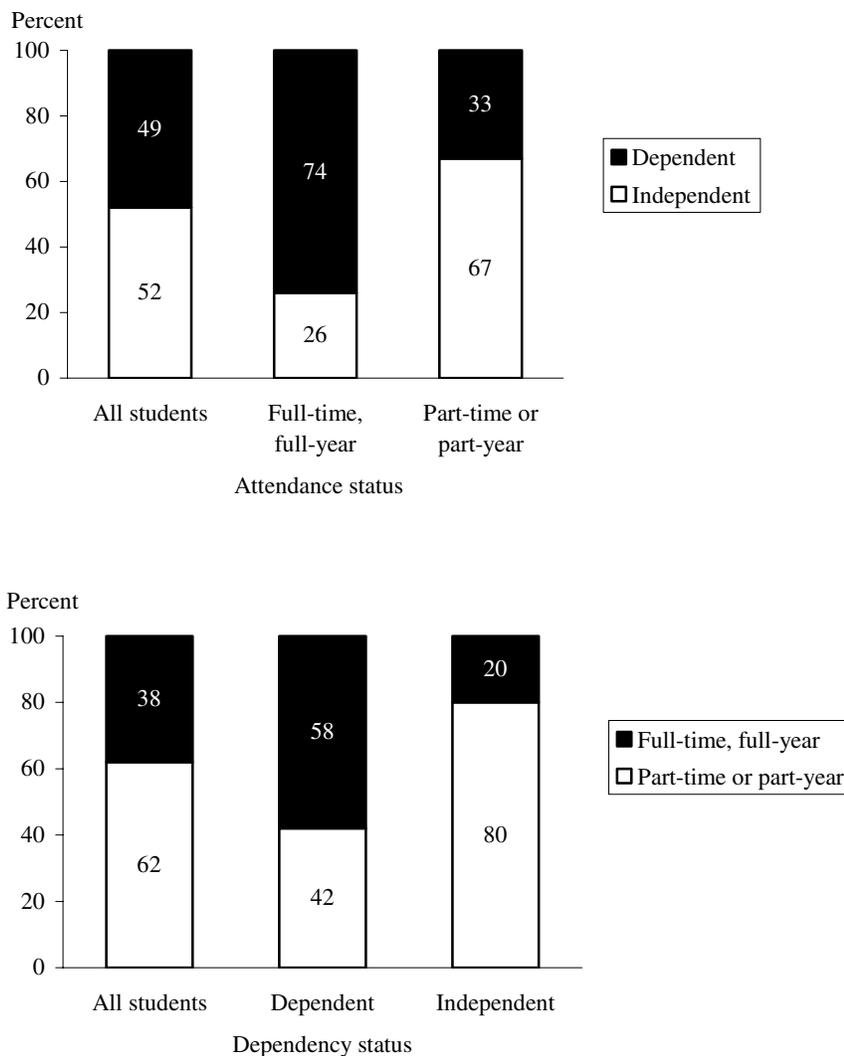
## Overview of Independent Students

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Just over one-half (52 percent) of all undergraduates qualified as independent for financial aid purposes in 1999–2000 (figure 1). This includes about two-thirds (67 percent) of all part-time students and about one-fourth (26 percent) of all full-time students. Under federal need analysis methodology, the parental incomes of independent students are not included when determining need eligibility and independent students can therefore qualify for more federal need-based aid. With such a large proportion of students who are considered independent, their eligibility for and likelihood of receiving aid are important issues in postsecondary financing. This report describes how students qualify for independent status and the characteristics that make them different from dependent students. As discussed in detail below, independent students are more likely to have family responsibilities, to work full time while they are enrolled, to attend part time, and to differ from dependent students in a number of other ways as well. Dependent students, by definition, do not have any family responsibilities of their own and are not as likely to work full time. The questions addressed in this study include: To what extent are students qualifying for independent status based on age as opposed to having family responsibilities? How do independent students with varying levels of family responsibilities differ from dependent students and from each other in terms of their demographic and enrollment characteristics? What types and amounts of financial aid do they receive and how does that vary by their family responsibilities?

Major differences between independent and dependent students can be found in whether they enroll full time or part time and in the types of institutions they attend. More than three-fourths (80 percent) of independent students were enrolled part time or for only part of the academic year in 1999–2000, compared with 42 percent of all dependent students. Independent students were more likely to attend public 2-year institutions than any other type of institution: about one-half (56 percent) were enrolled in public 2-year institutions, compared with about one-third (34 percent) of dependent students (figure 2). Regardless of where they enrolled, however, independent students constituted sizeable proportions of undergraduate student populations almost everywhere (figure 3): they made up the majority of undergraduates at private for-profit less-than-4-year (74 percent) and public 2-year (64 percent) institutions and represented more than one-third (37 percent) of all undergraduates at 4-year institutions.

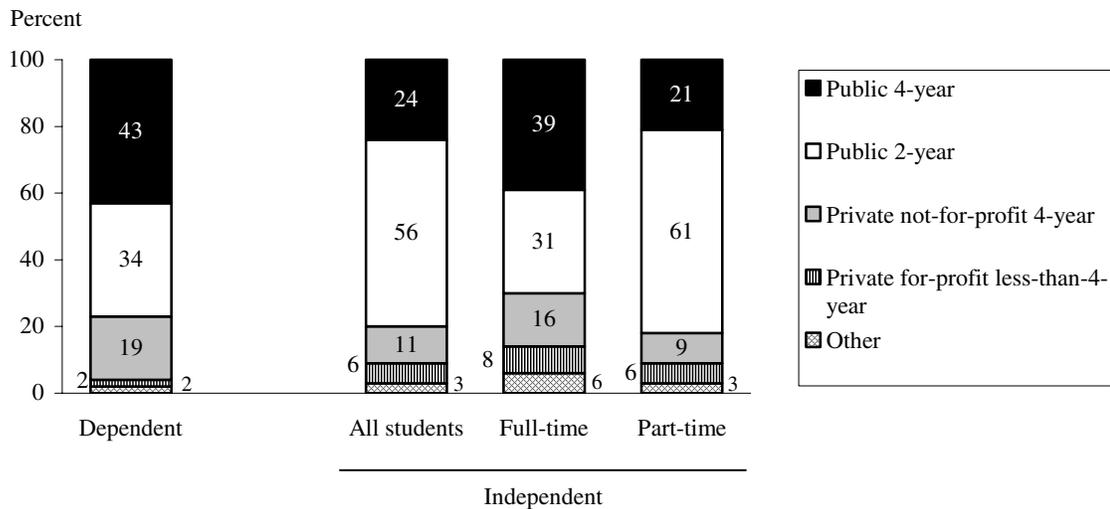
**Figure 1. Percentage distribution of undergraduate students by dependency and attendance status: 1999–2000**



NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Figure 2. Percentage distribution of undergraduates by type of institution and attendance status: 1999–2000**



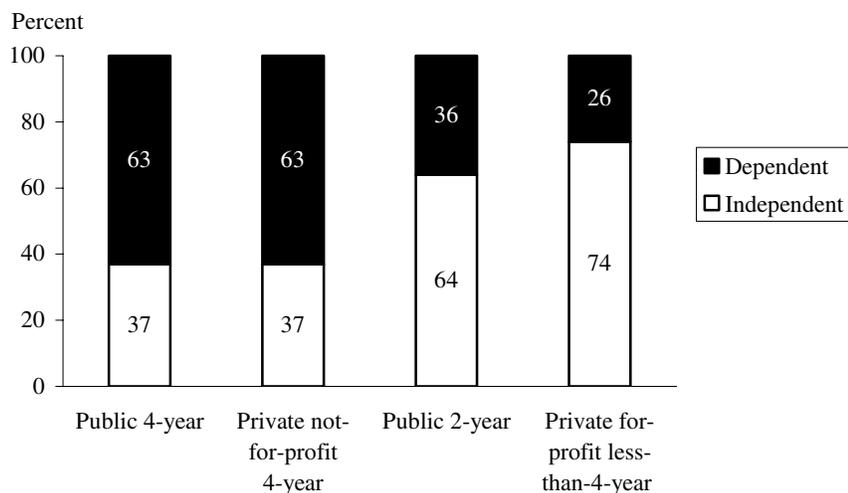
NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

### Criteria for Determining Independent Status

Student characteristics are used in need analysis to identify those who can be regarded as financially independent, and the most common criteria are age and family responsibilities. Among all independent undergraduates enrolled in postsecondary education in 1999–2000, age was the single criterion met by the largest percentage of students, with 84 percent of independent students at age 24 or older (figure 4 and table 1a). More than one-half (53 percent) of all independent undergraduates had dependents of their own, 46 percent were married, 8 percent were veterans, and about 1 percent were orphans or wards of the court. About 1 percent of all independent students did not meet any of these criteria and were presumably determined to be independent through the professional judgment of a financial aid officer. Part-time independent students differed from full-time independent students in that they were more likely to be older (age 24 or older) (86 percent vs. 75 percent) or married (47 percent vs. 38 percent).

**Figure 3. Percentage distribution of undergraduate students by dependency status and type of institution: 1999–2000**



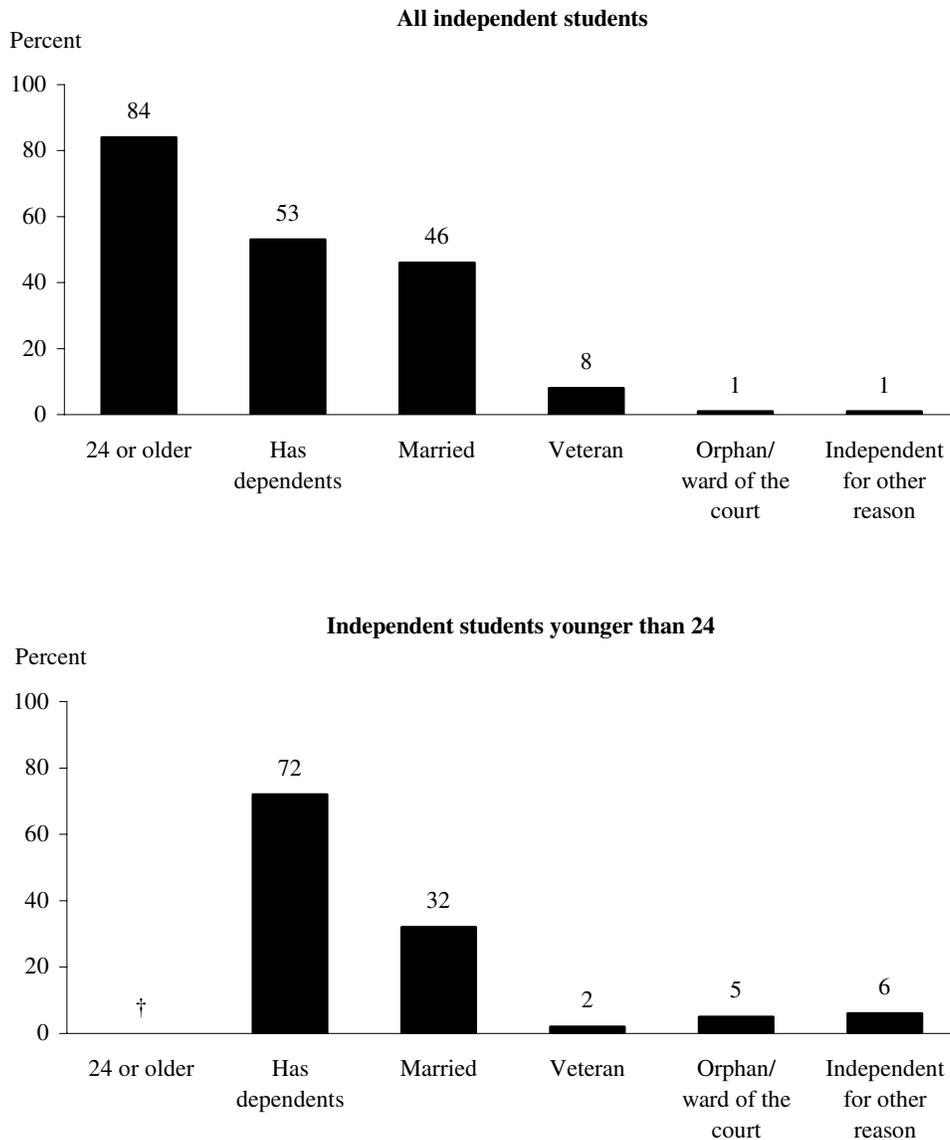
NOTE: Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Independent students were divided into three basic age categories in this study—younger than 24, 24–29, and 30 or older—and were analyzed with respect to what proportions within each age group also met the other criteria for independent status. About three-fourths (73 percent) of the youngest independent students (younger than age 24) had dependents of their own,<sup>4</sup> and about one-third (32 percent) of them were married. The relatively high percentage of parents in this particular group reflects the federal policy for determining independent status. Having children or being married are the two major ways in which students can qualify for independent status at this age. However, 6 percent of independent students who were younger than 24 did not meet any of these requirements and were presumably determined to be independent through professional judgment.

<sup>4</sup> “Dependents” refers to dependents other than a spouse.

**Figure 4. Among independent undergraduates, percentage who met the various criteria used for determining independent status: 1999–2000**



† Not applicable.

NOTE: Categories are not mutually exclusive. “Independent for other reason” includes those who did not meet any of the other criteria for independence but were determined to be financially independent through the professional judgment of a financial aid administrator. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 1a. Percentage of independent undergraduates who met the various criteria used for determining independent status, by attendance status and age: 1999–2000**

Age	24 or older	Has dependents	Married	Veteran	Orphan or ward of the court	Independent for other reason
<b>Total</b>						
Total excluding Puerto Rico	84.4	52.8	45.7	8.3	0.5	1.0
Total	84.3	53.0	45.7	8.2	0.6	1.0
Age as of 12/31/99						
Younger than 24	†	72.5	32.4	2.4	4.9	6.2
24–29	100.0	36.0	30.8	7.3	†	†
30 or older	100.0	57.9	59.2	10.7	†	†
<b>Full-time, full-year</b>						
Total	75.4	54.8	38.4	9.0	1.1	2.1
Age as of 12/31/99						
Younger than 24	†	66.8	29.2	3.1	5.7	8.7
24–29	100.0	36.9	29.6	9.6	†	†
30 or older	100.0	66.8	55.0	12.2	†	†
<b>Part-time or part-year</b>						
Total	86.4	52.6	47.4	8.0	0.4	0.7
Age as of 12/31/99						
Younger than 24	†	75.0	33.8	2.0	4.5	5.1
24–29	100.0	35.7	31.2	6.5	†	†
30 or older	100.0	56.5	59.8	10.4	†	†

† Not applicable.

NOTE: Categories are not mutually exclusive. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Independent students in the next age group (24–29) were the least likely to have dependents among the different age categories (36 percent vs. 73 percent of those younger than age 24 and 58 percent of those age 30 or older). Compared with the younger group, all of the students in this age category could qualify for independent status because they were 24 or older, including all who were single with no dependents of their own. Independent students 30 or older were the most likely of all the age groups to be married (59 percent vs. 31 and 32 percent).

Students at different types of institutions qualified for independent status in different ways. For instance, independent students who were enrolled at private for-profit less-than-4-year institutions were the most likely to have qualified for independent status because they had dependents of their own (64 percent) (table 1b). At public 2-year institutions, independent students who were younger than 24 were less likely than those attending other types of institutions to qualify as independent for other reasons (i.e., professional judgment) (3 percent versus 8–11 percent). This may be related to the lower percentage of aid applicants among community college students.<sup>5</sup> Among students younger than 24 who did not apply for aid, there may have been some who would have qualified for independent status through professional judgment.

## **Demographic and Enrollment Characteristics of Dependent and Independent Undergraduates**

This section includes a description of the major differences between dependent and independent students by age and family responsibilities—also the major criteria for determining financial independence—and other demographic and enrollment characteristics, including gender, race, parental education, employment status, residence, delayed enrollment, and receipt of a high school diploma. Comparisons are made between dependent and independent students and among independent students by attendance status (full-time and part-time) and the type of institution attended.

### ***Age and Family Responsibilities: Characteristics Defining Financial Independence***

In 1999–2000, about one-half (51 percent) of all independent students were age 30 or older, while one-third (33 percent) were ages 24–29 (table 2a). Sixteen percent of all independent students were younger than age 24 because they met one or more of the other criteria for independent status, such as being married or having children. By definition, all dependent students are younger than 24. Age varied by attendance status for independent students, with part-time students being older than full-time students. Fifty-five percent of part-time independent students were 30 or older, compared with 35 percent of full-time independent students.

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<sup>5</sup> Independent students enrolled in public 2-year institutions were less likely to apply for aid than those enrolled at any of the other institutions analyzed separately in this study (50 percent vs. 68–94 percent) (table 15).

**Table 1b. Percentage of independent undergraduates who met the various criteria used for determining independent status, by type of institution and age: 1999–2000**

Age	24 or older	Has dependents	Married	Veteran	Orphan or ward of the court	Independent for other reason
<b>Total</b>						
Total excluding Puerto Rico	84.4	52.8	45.7	8.3	0.5	1.0
Total	84.3	53.0	45.7	8.2	0.6	1.0
Age as of 12/31/99						
Younger than 24	†	72.5	32.4	2.4	4.9	6.2
24–29	100.0	36.0	30.8	7.3	†	†
30 or older	100.0	57.9	59.2	10.7	†	†
<b>Public 4-year</b>						
Total	81.5	47.2	39.9	7.0	0.8	1.5
Age as of 12/31/99						
Younger than 24	†	63.7	34.2	2.2	6.0	8.2
24–29	100.0	28.0	26.3	6.5	†	†
30 or older	100.0	59.8	57.0	9.7	†	†
<b>Private not-for-profit 4-year</b>						
Total	85.7	51.4	48.6	8.2	0.4	1.5
Age as of 12/31/99						
Younger than 24	†	64.4	35.5	1.9	4.2	10.2
24–29	100.0	33.0	36.4	5.6	†	†
30 or older	100.0	58.3	58.8	11.5	†	†
<b>Public 2-year</b>						
Total	86.3	54.3	48.5	8.7	0.4	0.4
Age as of 12/31/99						
Younger than 24	†	78.1	32.3	2.2	4.5	3.2
24–29	100.0	38.4	32.3	8.1	†	†
30 or older	100.0	56.5	60.4	10.7	†	†
<b>Private for-profit less-than-4-year</b>						
Total	73.8	64.0	37.2	7.4	1.1	2.9
Age as of 12/31/99						
Younger than 24	†	76.7	26.8	3.8	4.2	11.0
24–29	100.0	54.4	32.6	7.5	†	†
30 or older	100.0	64.9	49.6	10.0	†	†

† Not applicable.

NOTE: Categories are not mutually exclusive. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 2a. Percentage distribution (by columns) of undergraduates by attendance status, dependency status, and selected student characteristics: 1999–2000**

Student characteristics	All students			Full-time, full-year			Part-time or part-year		
	Total	Dependent	Independent	Total	Dependent	Independent	Total	Dependent	Independent
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Characteristics determining dependency status</b>									
Age									
Younger than 24	56.6	100.0	15.7	80.1	100.0	24.6	42.2	100.0	13.6
24–29	16.9	†	32.8	10.7	†	40.2	20.8	†	31.0
30 or older	26.5	†	51.4	9.3	†	35.1	37.0	†	55.4
Family responsibilities									
Married	23.5	†	45.7	10.2	†	38.4	31.7	†	47.4
Married, no dependent	8.6	†	16.6	3.5	†	13.2	11.7	†	17.5
Married parents	15.0	†	29.0	6.7	†	25.2	20.0	†	30.0
Single	76.5	100.0	54.3	89.8	100.0	61.6	68.3	100.0	52.6
Single, no dependents	64.2	100.0	30.4	82.0	100.0	32.0	53.2	100.0	30.0
Single parents	12.3	†	24.0	7.8	†	29.6	15.1	†	22.6
<b>Other student characteristics</b>									
Gender									
Male	43.9	47.2	40.8	44.0	45.8	39.0	43.9	49.1	41.3
Female	56.1	52.8	59.2	56.0	54.2	61.0	56.1	50.9	58.7
Race/ethnicity <sup>1</sup>									
American Indian	0.9	0.6	1.2	0.7	0.5	1.1	1.1	0.8	1.3
Asian	4.5	4.7	4.3	5.0	5.0	5.0	4.2	4.4	4.1
Black	12.3	9.3	15.1	10.7	8.8	16.1	13.3	10.0	14.9
Hispanic	11.6	10.7	12.4	10.4	9.1	14.0	12.4	13.0	12.0
Pacific Islander	0.7	0.8	0.7	0.6	0.7	0.6	0.8	1.0	0.7
White	67.3	71.1	63.8	69.8	73.3	60.2	65.8	68.1	64.6
More than one race	1.7	1.7	1.6	1.7	1.6	1.9	1.7	1.9	1.5
Other	1.0	1.1	0.9	1.2	1.2	1.1	0.9	0.9	0.8
Parents' education									
High school or less	37.8	26.7	49.5	28.6	23.3	45.0	44.2	31.9	50.6
Some postsecondary education	22.8	23.9	21.8	23.2	22.9	24.0	22.6	25.3	21.2
Bachelor's degree or higher	39.3	49.5	28.7	48.3	53.8	31.0	33.2	42.8	28.2

See notes at end of table.

**Table 2a. Percentage distribution (by columns) of undergraduates by attendance status, dependency status, and selected student characteristics: 1999–2000—Continued**

Student characteristics	All students			Full-time, full-year			Part-time or part-year		
	Total	Dependent	Independent	Total	Dependent	Independent	Total	Dependent	Independent
<b>Work status</b>									
Did not work	19.3	21.4	17.1	24.6	25.0	23.7	15.7	16.1	15.5
Worked part time (less than 35 hours per week)	40.6	56.4	24.9	59.2	63.5	46.1	28.4	45.9	19.7
Worked full time (35 hours per week or more)	40.1	22.2	58.0	16.2	11.6	30.2	55.9	38.1	64.8
<b>Type of institution</b>									
Public 4-year	34.3	43.9	25.1	49.3	51.9	41.7	25.1	33.0	21.2
Private not-for-profit 4-year	15.2	19.6	10.9	24.4	26.9	17.0	9.6	9.7	9.5
Public 2-year	46.3	34.2	57.8	23.1	19.7	33.2	60.5	54.1	63.6
Private for profit less-than-4-year	4.2	2.2	6.1	3.2	1.6	8.1	4.8	3.1	5.7
<b>Residence</b>									
On campus	15.4	28.4	3.1	29.5	37.9	6.2	6.7	15.4	2.4
Off campus	60.3	32.8	86.3	43.9	30.1	82.3	70.4	36.5	87.2
Living with parents	24.3	38.8	10.6	26.6	32.0	11.5	22.9	48.1	10.4
<b>Delayed enrollment</b>									
Did not delay	54.2	76.3	33.3	73.8	85.6	40.8	41.9	63.2	31.5
Delayed enrollment	45.8	23.8	66.7	26.2	14.4	59.2	58.1	36.8	68.6
<b>High school diploma</b>									
Earned high school diploma	92.4	97.0	88.1	96.2	98.6	89.6	90.1	94.8	87.8
No high school diploma	7.6	3.1	11.9	3.8	1.5	10.4	9.9	5.2	12.2

† Not applicable.

<sup>1</sup> American Indian includes Alaska Native, Black includes African American, Pacific Islander includes Native Hawaiian, and Hispanic includes Latino. Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

By definition, all dependent students have no family responsibilities. All undergraduates who are married or have children will automatically qualify as independent under federal need analysis methodology. Thirty percent of independent students are single and have no dependents. Independent students enrolled part time were more likely to be married (47 percent) than those attending full time (38 percent). Married students were more likely than not to have children, and this was the case regardless of attendance status (29 percent vs. 17 percent).

### ***Gender***

In 1999–2000, independent students were more likely to be female than were dependent students (59 percent vs. 53 percent) regardless of their attendance status.

### ***Race/Ethnicity***

Independent students were less likely to be White than dependent students (64 percent vs. 71 percent) and more likely to be Black (15 percent vs. 9 percent). Again, this finding held regardless of attendance status. About 12 percent of independent students were Hispanic or Latino.

### ***Parents' Education***

Parents of independent students had lower levels of education than parents of dependent students. One-half (50 percent) of all independent students had parents with only a high school education or less, while a little over one-fourth (27 percent) of dependent students had parents with this level of education. Parents of dependent students were more likely than parents of independent students to have at least a bachelor's degree (50 percent vs. 29 percent). Parental education varied among independent students when controlling for attendance status: part-time students were more likely than full-time students to have parents with no more than a high school education (51 percent vs. 45 percent), and parents of full-time students were more likely than those of part-time students to have at least a bachelor's degree (31 percent vs. 28 percent).

### ***Employment Status***

Independent students were more likely to work full time while enrolled than were dependent students (58 percent vs. 22 percent). Almost one-third (30 percent) of all independent students enrolled in full-time undergraduate programs also held full-time jobs. About two-thirds (65 percent) of part-time independent students worked full time.

### ***Residence***

The majority (86 percent) of independent students lived off campus. Dependent students were more likely than independent students to live on campus (28 percent vs. 3 percent) or with their parents (39 percent vs. 11 percent).

### ***Delayed Postsecondary Enrollment and High School Diploma***

Independent students were more likely to have delayed their enrollment at a postsecondary institution after high school (67 percent vs. 24 percent) and less likely than dependent students to have earned a high school diploma (88 percent vs. 97 percent). Part-time independent students were more likely to have delayed their enrollment than those enrolled full time (69 percent vs. 59 percent).

### ***Demographic Differences Among Independent Students by Institution Type***

Some of the demographic characteristics of independent students differed by the type of institution attended. Several differences were found between independent students at private not-for-profit 4-year institutions and those at public 4-year institutions, although at both types of institutions, the percentage of independent students enrolled part time was about 70 percent (table 2b). Compared with those enrolled at public 4-year institutions, independent undergraduates at private not-for-profit 4-year institutions were older (age 30 or older: 55 percent vs. 40 percent), more likely to be married (49 percent vs. 40 percent), more likely to have parents with only a high school education or less (48 percent vs. 41 percent), and more likely to have delayed their enrollment in postsecondary education (63 percent vs. 54 percent). They were also more likely to work full time while enrolled (65 percent vs. 48 percent). In other words, independent students attending private not-for-profit 4-year institutions were more likely than those attending public 4-year institutions to be “nontraditional” students.<sup>6</sup> Independent students enrolled in public 4-year institutions, on the other hand, were more likely than those at any other institution to be single with no dependents (37 percent vs. 28–31 percent) (table 3).

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<sup>6</sup> Horn (1996) defined nontraditional students as having one or more of the following characteristics: delayed enrollment in postsecondary education, part-time attendance, financial independence, full-time employment, having children, being a single parent, and not having obtained a high school diploma.

**Table 2b. Percentage distribution (by columns) of undergraduates by type of institution, dependency status, and selected student characteristics: 1999–2000**

Student characteristics	Public 4-year		Private not-for-profit 4-year		Public 2-year		Private for-profit less-than-4-year	
	Dependent	Independent	Dependent	Independent	Dependent	Independent	Dependent	Independent
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Characteristics determining dependency status</b>								
Age								
Younger than 24	100.0	18.5	100.0	14.3	100.0	13.7	100.0	26.2
24–29	†	41.9	†	30.9	†	28.7	†	38.1
30 or older	†	39.6	†	54.8	†	57.6	†	35.7
Family responsibilities								
Married	†	39.9	†	48.6	†	48.5	†	37.2
Married, no dependent	†	15.6	†	17.8	†	17.9	†	8.37
Married parents	†	24.3	†	30.7	†	30.6	†	28.8
Single	100.0	60.1	100.0	51.4	100.0	51.5	100.0	62.8
Single, no dependents	100.0	37.2	100.0	30.8	100.0	27.8	100.0	27.6
Single parents	†	22.9	†	20.7	†	23.8	†	35.2
<b>Other student characteristics</b>								
Gender								
Male	46.2	43.6	44.9	40.0	49.9	40.1	40.6	34.5
Female	53.8	56.4	55.1	60.0	50.1	59.9	59.4	65.5
Race/ethnicity <sup>1</sup>								
American Indian	0.5	1.0	0.6	1.4	0.9	1.4	0.3	0.5
Asian	5.6	4.9	4.0	2.4	4.2	4.4	3.9	3.4
Black	9.4	13.6	7.3	14.6	9.6	14.8	15.1	22.8
Hispanic	8.4	10.9	10.0	14.2	12.9	11.8	25.2	19.4
Pacific Islander	0.7	0.5	0.5	0.4	1.1	0.8	0.8	1.0
White	73.1	66.9	74.4	63.7	68.3	64.4	51.6	49.7
More than one race	1.4	1.5	2.0	2.7	2.0	1.4	2.5	2.2
Other	1.0	0.8	1.3	0.6	1.1	0.9	0.7	1.2

See notes at end of table.

**Table 2b. Percentage distribution (by columns) of undergraduates by type of institution, dependency status, and selected student characteristics: 1999–2000—Continued**

Student characteristics	Public 4-year		Private not-for-profit 4-year		Public 2-year		Private for-profit less-than-4-year	
	Dependent	Independent	Dependent	Independent	Dependent	Independent	Dependent	Independent
Parents' education								
High school or less	22.9	40.8	18.8	47.5	33.9	52.8	49.9	56.4
Some postsecondary education	22.2	23.5	18.8	21.0	28.7	21.2	24.9	21.5
Bachelor's degree or higher	54.9	35.7	62.5	31.6	37.4	26.0	25.2	22.1
Attendance status								
Full-time, full-year	68.3	31.6	79.1	29.6	33.2	10.9	40.5	25.1
Part-time or part-year	31.7	68.4	21.0	70.4	66.8	89.1	59.6	74.9
Work status								
Did not work	25.7	16.7	28.0	11.5	12.5	16.9	23.1	30.8
Worked part time (less than 35 hours per week)	61.0	35.4	63.4	23.3	47.4	20.3	46.8	29.6
Worked full time (35 hours per week or more)	13.3	47.9	8.6	65.2	40.1	62.9	30.1	39.6
Residence								
On campus	32.8	5.3	56.6	5.5	8.3	2.1	8.3	1.1
Off campus	39.8	84.0	22.1	86.9	30.4	87.1	29.5	85.7
Living with parents	27.5	10.7	21.3	7.6	61.3	10.8	62.2	13.2
Delayed enrollment								
Did not delay	83.4	45.7	84.0	36.7	64.5	28.9	53.8	21.7
Delayed enrollment	16.7	54.4	16.0	63.3	35.5	71.1	46.2	78.3
High school diploma								
Earned high school diploma	99.1	94.4	98.7	92.4	93.7	86.0	90.1	77.4
No high school diploma	0.9	5.7	1.3	7.6	6.3	14.0	9.9	22.6

† Not applicable.

<sup>1</sup> American Indian includes Alaska Native, Black includes African American, Pacific Islander includes Native Hawaiian, and Hispanic includes Latino. Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 3. Percentage distribution of independent students by family responsibilities and type of institution: 1999–2000**

Type of institution	No dependents		Have dependents	
	Single	Married	Single	Married
Total excluding Puerto Rico	30.4	16.8	23.9	28.9
Total	30.4	16.6	24.0	29.0
Type of institution				
Public 4-year	37.2	15.6	22.9	24.3
Private not-for-profit 4-year	30.8	17.8	20.7	30.7
Public 2-year	27.8	17.9	23.8	30.6
Private for-profit less-than-4-year	27.6	8.4	35.2	28.8

NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>. SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Independent students who attended private for-profit less-than-4-year institutions were the youngest of all the independent students; about one-fourth (26 percent) were younger than age 24 (vs. 14–19 percent at the other types of institutions) (table 2b). They were more likely to be Black (23 percent vs. 14–15 percent), and they were less likely to have parents with a bachelor’s degree or higher (22 percent vs. 26–36 percent). They also were less likely to work while enrolled (31 percent vs. 12–17 percent did not work while enrolled). Compared with those attending other types of institutions, independent students who attended private for-profit less-than-4-year institutions were also less likely to have earned a high school diploma (77 percent vs. 86–94 percent), were more likely to have delayed their enrollment in postsecondary education (78 percent vs. 54–71 percent), and were more likely to be single parents (35 percent vs. 21–24 percent) (table 3).

### Categories of Independent Students

Because independent students do not all have the same level of family responsibilities, they are not all assumed to have the same needs. An important part of the need analysis used to determine eligibility for federal financial aid is the calculation of the expected family contribution (EFC), which is based primarily on income. However, the particular formulas used to calculate the EFC for independent students are based on different assumptions, depending

partly on the marital status of the students and whether they have dependents (usually children) of their own.

Independent students have been grouped in this study into four categories based on marital status and whether they had dependents of their own, referred to in this report as having “family responsibilities.” In 1999–2000, the proportion of independent students who were single with no dependents was at 30 percent; those who were married with no dependents constituted 17 percent of all independent students; about one-fourth (24 percent) were single parents; and 29 percent were married parents (table 3). In this study, all but those who were single with no dependents were considered to have family responsibilities.

### ***Family Responsibilities by Age***

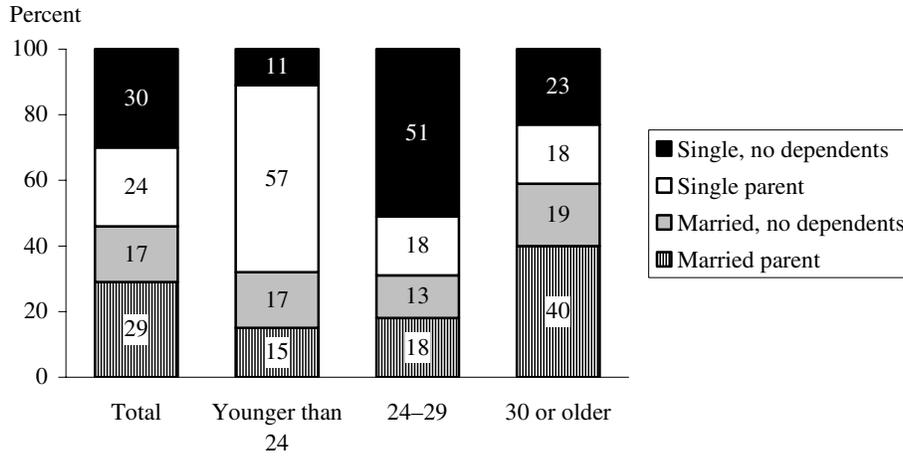
One major question this study addressed was the following: To what extent were students likely to qualify for independent status because they had adult responsibilities (such as being married or having children) as opposed to having reached the age (24 years) at which federal need analysis assumes they are self-supporting? Independent students were grouped into the three age categories described earlier (younger than 24; 24–29; and 30 or older) to determine whether those within each category were more likely to qualify for independent status based on age or family responsibilities.

This study found that the youngest independent students (younger than 24) and the oldest ones (30 or older) were very likely to have family responsibilities (figure 5 and table 4). About 90 percent of independent students younger than 24 were either married or had children, or both. They were most likely to be single parents (57 percent). About three-fourths (77 percent) of those who were 30 or older had family responsibilities, and were the group most likely to be married with children (40 percent). By contrast, the 24- to 29-year-old age group had the highest proportion (51 percent) of independent students who were single with no dependents, and they qualified for independent status based on their age alone.

### ***Family Responsibilities by Class Level***

Independent status was also related to class level at 4-year institutions (table 5). About 26 percent of both freshmen and sophomores were independent. Among juniors, this figure increased to 37 percent, and among seniors, to 49 percent. Students were able to qualify for independent status when they were in the upper class levels in large part due to advancing age rather than increased family responsibilities. As they moved from the lower to the upper class levels, the proportion of independent students who were single with no dependents grew from 7

**Figure 5. Percentage distribution of independent undergraduates by family responsibilities and age category: 1999–2000**



NOTE: Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 4. Percentage distribution of independent undergraduates by family responsibilities and age: 1999–2000**

Age	Single, no dependents	Have family responsibilities			
		Total	Married, no dependents	Single parent	Married parents
Total excluding Puerto Rico	30.4	69.6	16.8	23.9	28.9
Total	30.4	69.6	16.6	24.0	29.0
Age as of 12/31/99					
Younger than 24	10.5	89.5	17.0	57.1	15.4
24–29	51.4	48.6	12.6	17.8	18.3
30 or older	23.1	77.0	19.1	17.8	40.1

NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 5. Among undergraduates enrolled at 4-year institutions, percentage distribution by dependency status, family responsibilities, attendance status, and class level: 1999–2000**

Class level	Dependent	Total	Independent			
			No dependents		Have dependents	
			Single	Married	Single	Married
<b>Total</b>						
Total excluding Puerto Rico	62.1	37.9	13.4	6.2	8.2	10.0
Total	62.1	37.9	13.4	6.2	8.3	10.1
Class level in 1999–2000						
Freshman	75.0	25.0	6.5	3.2	8.2	7.1
Sophomore	73.0	27.0	8.7	3.4	7.1	7.8
Junior	63.3	36.7	12.1	5.8	8.2	10.5
Senior	51.1	48.9	20.1	8.7	8.5	11.5
<b>Full-time, full-year</b>						
Total	78.6	21.4	7.8	2.9	5.8	4.9
Class level in 1999–2000						
Freshman	90.7	9.3	2.4	0.9	3.8	2.3
Sophomore	85.4	14.6	4.6	1.3	5.3	3.5
Junior	77.2	22.8	7.6	3.3	6.4	5.5
Senior	67.3	32.7	13.8	5.2	6.7	7.1
<b>Part-time or part-year</b>						
Total	40.7	59.3	20.7	10.3	11.6	16.8
Class level in 1999–2000						
Freshman	53.5	46.5	12.2	6.3	14.3	13.8
Sophomore	50.3	49.7	16.2	7.2	10.5	15.7
Junior	40.7	59.3	19.5	9.9	11.2	18.7
Senior	33.7	66.3	27.0	12.5	10.4	16.4

NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>. SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

percent among freshmen to 20 percent among seniors. The percentages in each category with family responsibilities, however, changed only minimally (married, no dependents: 3 percent to 9 percent; married with dependents: 7 percent to 12 percent), or did not exhibit any statistically significant changes over time (single parents constituted about 8 percent of undergraduates for all class years). Seniors were the group with the largest percentage of independent students who

were single and had no dependents (20 percent vs. 7–12 percent) because they could qualify on the basis of age alone.

Both full-time and part-time students were more likely to be independent at the upper class levels than at the lower ones. Part-time students, however, were more likely to be independent than full-time students at every class level (59 percent vs. 21 percent, overall). About two-thirds (66 percent) of part-time seniors and one-third (33 percent) of full-time seniors were independent in 1999–2000.

### ***Demographic and Enrollment Differences by Family Responsibilities***

The demographic and enrollment characteristics of independent undergraduates also varied by the level of family responsibilities they had (table 6a). In general, independent students who were married were more likely than those who were single to have incomes in the highest quarter (highest quarter: 45 and 48 percent vs. 10 and 11 percent), largely because a spouse's earnings are counted as part of an independent student's family income. Married independent students were also less likely to be enrolled full time (16 and 17 percent vs. 21 and 24 percent) and more likely to live off campus (93 and 95 percent vs. 77 and 83 percent). Married students with no dependents differed from other independent students in terms of their race and ethnicity. They had the highest percentage of Whites (75 percent vs. 51–66 percent) and the lowest percentage of Blacks (7 percent vs. 12–26 percent). Married parents were more likely to be older (age 30 or older: 71 percent vs. 38–59 percent) than the rest of independent students.

Single parents were more likely to be younger (younger than age 24: 38 percent vs. 5–16 percent) and female (69 percent vs. 50–62 percent). Compared with independent students in the other categories, they also had a higher percentage of Blacks (26 percent vs. 7–14 percent) and a lower percentage of Whites (51 percent vs. 65–75 percent). Single parents also were more likely than other independent students to be enrolled full time (24 percent vs. 16–21 percent) and to attend private for-profit less-than-4-year institutions (9 percent vs. 3–6 percent).

Single students (both those with dependents and those without) were more likely than married students to live with their parents (14 and 18 percent vs. 3 and 5 percent). Those who were single and had no dependents of their own were more likely to be between ages 24 and 29 than were other independent students (56 percent vs. 21–25 percent) and had the highest percentage of males (50 percent vs. 31–42 percent). They were also more likely than other independent students to enroll in public 4-year institutions (31 percent vs. 21–24 percent).

**Table 6a. Percentage distribution (by columns) of independent undergraduates by selected student characteristics and family responsibilities: 1999–2000**

Student characteristics	Total	No dependents		Have dependents	
		Single	Married	Single	Married
Total	100.0	100.0	100.0	100.0	100.0
Age					
Younger than 24	15.7	5.4	16.1	37.5	8.3
24–29	32.8	55.5	24.9	24.3	20.6
30 or older	51.4	39.0	59.0	38.2	71.0
Gender					
Male	40.8	50.4	42.3	31.3	37.9
Female	59.2	49.6	57.7	68.7	62.1
Race/ethnicity <sup>1</sup>					
American Indian	1.2	1.2	1.2	1.4	1.1
Asian	4.3	6.0	4.3	3.5	3.2
Black	15.1	12.0	6.8	26.4	13.9
Hispanic	12.4	11.2	9.6	14.6	13.5
Pacific Islander	0.7	1.0	0.5	0.4	0.6
White	63.8	66.1	75.4	51.1	65.1
More than one race	1.6	1.4	1.6	1.9	1.6
Other	0.9	1.1	0.7	0.7	0.9
Income quarters					
Lowest	23.8	35.0	9.9	37.5	8.8
Lower middle	24.8	29.9	15.7	32.0	18.6
Higher middle	24.8	24.5	26.4	20.7	27.7
Highest	26.6	10.5	48.0	9.8	44.9
Parents' education					
High school or less	49.5	40.9	46.7	52.5	56.1
Some postsecondary education	21.8	21.5	23.1	24.4	19.9
Bachelor's degree or higher	28.7	37.6	30.3	23.1	24.0
Attendance status					
Full-time, full-year	19.5	20.6	15.5	24.1	17.0
Part-time or part-year	80.5	79.4	84.5	75.9	83.0
Type of institution					
Public 4-year	25.1	30.7	23.4	24.1	21.1
Private not-for-profit 4-year	10.9	11.0	11.7	9.5	11.6
Public 2-year	57.8	52.7	61.9	57.5	61.2
Private for-profit less-than-4-year	6.1	5.6	3.1	9.0	6.1

See notes at end of table.

**Table 6a. Percentage distribution (by columns) of independent undergraduates by selected student characteristics and family responsibilities: 1999–2000—Continued**

Student characteristics	Total	No dependents		Have dependents	
		Single	Married	Single	Married
<b>Work status</b>					
Did not work	17.1	13.6	17.2	17.1	20.2
Worked part time (less than 35 hours per week)	24.9	30.4	22.9	26.6	19.9
Worked full time (35 hours per week or more)	58.0	56.0	60.0	56.3	59.9
<b>Residence</b>					
On campus	3.1	4.5	2.1	3.2	2.2
Off campus	86.3	77.1	93.4	82.7	94.7
Living with parents	10.6	18.4	4.6	14.0	3.1
<b>Delayed enrollment</b>					
Did not delay	33.3	36.3	31.4	32.8	31.7
Delayed enrollment	66.7	63.7	68.7	67.2	68.3
<b>High school diploma</b>					
Earned high school diploma	88.1	90.1	89.2	85.0	88.2
No high school diploma	11.9	9.9	10.9	15.1	11.8

<sup>1</sup> American Indian includes Alaska Native, Black includes African American, Pacific Islander includes Native Hawaiian, and Hispanic includes Latino. Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

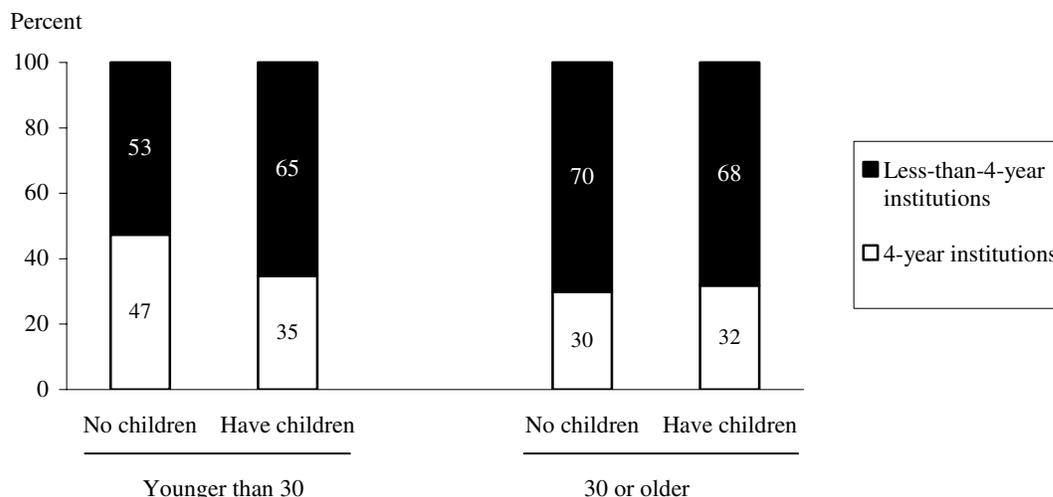
NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

### ***Indicators of Financial Independence: Age or Family Responsibilities?***

Among independent students who were younger, family responsibilities were a key variable that differentiated them from dependent students and other independent students of the same age. For example, whether one had children played a role in determining where an independent student was likely to enroll, if the student was under the age of 30. About two-thirds (65 percent) of those who were parents attended less-than-4-year institutions, compared with about one-half (53 percent) of those who did not have children (figure 6). After age 30, however, having children was no longer related to the level of institution attended. Among those who were

**Figure 6. Percentage distribution of independent undergraduates by level of institution, by age and whether they have children or other dependents: 1999–2000**



NOTE: Among independent undergraduates who were classified as “having children,” there are also some who were responsible for dependents other than their own children. Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

age 30 or older, about 69 percent of both those who had children and those who did not were enrolled in less-than-4-year institutions.

The differences between students who have family responsibilities and those who do not have them are clear. How, then, are independent students with no family responsibilities different from dependent students who also have no family responsibilities? In addition to being older, do they have different needs, and are they indeed more self-sufficient than younger, dependent students?<sup>7</sup> Compared with dependent students, independent students age 24 or older who were single with no dependents had, in fact, more of the characteristics that define nontraditional students, and they appeared to be more self-sufficient in at least one important way: they were more likely to work while enrolled. More than one-half (57 percent) worked full time, compared with 22 percent of dependent students (table 6b). They were also more likely to attend part time

<sup>7</sup> Single independent students who were under the age of 24 and had no dependents were not included in the analysis because they would have qualified for independent status for reasons other than their age (e.g., veterans, orphans, and those who qualified through professional judgment).

**Table 6b. Percentage distribution (by columns) of undergraduates by selected student characteristics, family responsibilities, dependency status, and age: 1999–2000**

Student characteristics	Single, no dependents		Have family responsibilities		
	Dependent under 24	Independent 24 or older	Total	Independent under 24	Independent 24 or older
Total	100.0	100.0	100.0	100.0	100.0
Age					
Younger than 24	100.0	†	20.2	100.0	†
24–29	†	58.7	22.9	†	28.7
30 or older	†	41.3	56.9	†	71.3
Gender					
Male	47.2	50.6	36.7	33.2	37.6
Female	52.8	49.4	63.3	66.9	62.4
Race/ethnicity <sup>1</sup>					
American Indian	0.6	1.3	1.2	1.4	1.2
Asian	4.7	6.1	3.6	3.4	3.6
Black	9.3	11.4	16.5	17.8	16.2
Hispanic	10.7	11.1	13.0	15.2	12.4
Pacific Islander	0.8	1.1	0.5	0.5	0.5
White	71.1	66.6	62.8	58.5	63.9
More than one race	1.7	1.4	1.7	2.5	1.5
Other	1.1	1.1	0.8	0.7	0.8
Parents' education					
High school or less	26.7	40.9	53.1	41.5	55.4
Some postsecondary education	23.9	21.1	21.9	27.7	20.7
Bachelor's degree or higher	49.5	38.0	25.0	30.8	23.9
Attendance status					
Full-time, full-year	57.7	19.3	19.1	29.1	16.5
Part-time or part-year	42.3	80.7	80.9	70.9	83.5
Type of institution					
Public 4-year	43.9	30.2	22.7	28.3	21.2
Private not-for-profit 4-year	19.6	10.9	10.9	9.4	11.3
Public 2-year	34.2	54.0	60.1	52.7	62.0
Private for-profit less-than-4-year	2.2	5.0	6.4	9.6	5.6
Work status					
Did not work	21.4	13.4	18.6	18.8	18.6
Worked part time (less than 35 hours per week)	56.4	29.8	22.6	36.1	20.0
Worked full time (35 hours per week or more)	22.2	56.8	58.8	45.1	61.4

See notes at end of table.

**Table 6b. Percentage distribution (by columns) of undergraduates by selected student characteristics, family responsibilities, dependency status, and age: 1999–2000—Continued**

Student characteristics	Single, no dependents		Have family responsibilities		
	Dependent under 24	Independent 24 or older	Total	Independent under 24	Independent 24 or older
<b>Residence</b>					
On campus	28.4	3.8	2.5	5.1	1.9
Off campus	32.8	77.7	90.3	76.3	93.8
Living with parents	38.8	18.4	7.2	18.7	4.3
<b>Delayed enrollment</b>					
Did not delay	76.3	35.0	32.0	47.9	28.0
Delayed enrollment	23.8	65.0	68.0	52.1	72.0
<b>High school diploma</b>					
Earned high school diploma	97.0	90.0	87.3	88.7	86.9
No high school diploma	3.1	10.0	12.7	11.3	13.1
<b>Applied for aid</b>					
Applied for aid	70.5	57.5	60.8	62.8	60.3
Did not apply for aid	29.5	42.5	39.2	37.2	39.7
<b>Aid status among aid applicants</b>					
Received any aid	83.5	83.2	85.9	88.4	85.3
Did not receive any aid	16.5	16.8	14.1	11.6	14.7
<b>Grant status among aid applicants</b>					
Received any grants	65.9	63.7	73.0	80.7	71.0
Did not receive any grants	34.2	36.4	27.0	19.3	29.1
<b>Loan status among aid applicants</b>					
Received any loans	49.5	45.2	33.4	37.8	32.2
Did not receive any loans	50.5	54.8	66.6	62.2	67.8

† Not applicable.

<sup>1</sup> American Indian includes Alaska Native, Black includes African American, Pacific Islander includes Native Hawaiian, and Hispanic includes Latino. Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Students were considered to have family responsibilities if they had dependents of their own, were married, or both. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

(81 percent vs. 42 percent), to enroll at a public 2-year institution (54 percent vs. 34 percent), to live off campus (78 percent vs. 33 percent), and to have delayed their enrollment after high school (65 percent vs. 24 percent).

On the other hand, when compared with independent students who had family responsibilities, independent students with no family responsibilities had some of the characteristics that were more commonly found among dependent students. They were more likely to be younger (30 or older: 41 percent vs. 57 percent), to be male (51 percent vs. 37 percent), to enroll in public 4-year institutions (30 percent vs. 23 percent), and to have a parent with a bachelor's degree or higher (38 percent vs. 25 percent). They were also more likely to live with their parents (18 percent vs. 7 percent), although this was at a much lower rate than among dependent students (39 percent). Furthermore, and perhaps related to not having any family responsibilities that would qualify them for more need-based aid, they were less likely to receive grants (64 percent vs. 73 percent) and more likely to receive loans (45 percent vs. 33 percent).

### **Field of Study and Institution Type**

In 1999–2000, 60 percent of all undergraduate students majored in a career-related field rather than in liberal arts or general studies (table 7). Compared with dependent students, independent students were more likely to be in career-related fields (64 percent vs. 55 percent) and less likely to have liberal arts or general study majors (24 percent vs. 36 percent). This pattern varied by institution type. The most noticeable differences were between dependent and independent students enrolled at private not-for-profit 4-year institutions, where 45 percent of dependent undergraduates had liberal arts majors, compared with only 26 percent of independent students. Independent students attending private not-for-profit 4-year institutions were more likely to major in a career-related field (69 percent) than independent students attending either public 4-year (59 percent) or public 2-year institutions (61 percent).

The distribution of undergraduates enrolled in 4-year institutions, according to the Carnegie classification, shows that independent students at private not-for-profit institutions were less likely than dependent students to attend major doctoral/research universities (9 percent vs. 21 percent) or liberal arts colleges (4 percent vs. 14 percent), and more likely to attend specialized or other institutions that focus on career-related fields such as business, technology, or health (43 percent vs. 29 percent) (table 8). This may help explain the difference in average tuition between dependent and independent students in this sector (discussed later in this report).

**Table 7. Percentage distribution of undergraduate students by field of study, type of institution, and dependency status: 1999–2000**

Dependency status	Liberal arts/general studies	Total career fields	Career fields					Un-declared
			Education	Business	Computer science/engineering	Vocational/technical	Health	
<b>Total</b>								
Total excluding Puerto Rico	29.9	59.2	7.2	16.4	12.5	13.8	9.2	10.9
Total	29.9	59.5	7.2	16.6	12.6	13.8	9.2	10.7
Dependency status								
Dependent	35.5	54.7	7.5	16.0	11.0	12.8	7.4	9.8
Independent	24.4	64.0	7.0	17.1	14.2	14.8	10.9	11.6
<b>Public 4-year</b>								
Total	34.5	57.4	9.6	17.4	11.0	10.8	8.7	8.1
Dependency status								
Dependent	35.9	56.3	8.9	16.9	11.3	11.5	7.6	7.9
Independent	32.3	59.2	10.8	18.0	10.4	9.5	10.4	8.5
<b>Private not-for-profit 4-year</b>								
Total	37.9	55.7	9.1	21.6	9.8	8.1	7.1	6.4
Dependency status								
Dependent	45.0	48.3	8.6	17.2	8.5	8.1	5.9	6.7
Independent	25.5	68.7	10.0	29.4	12.1	8.0	9.1	5.8
<b>Public 2-year</b>								
Total	26.4	58.1	5.7	14.3	13.1	15.3	9.7	15.5
Dependency status								
Dependent	31.7	53.2	5.8	14.1	10.7	15.0	7.5	15.1
Independent	23.4	60.9	5.7	14.4	14.5	15.5	10.9	15.7
<b>Private for-profit less-than-4-year</b>								
Total	7.4	91.7	0.3	12.7	25.3	37.6	15.9	0.9
Dependency status								
Dependent	13.6	85.7	0.7	12.2	24.4	33.8	14.5	0.8
Independent	5.2	93.9	0.2	12.8	25.6	38.9	16.3	0.9

NOTE: Detail may not sum to totals because of rounding. Categories are not mutually exclusive. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 8. Percentage distribution of undergraduates by Carnegie classification and type of 4-year institution, attendance status, and dependency status: 1999–2000**

Dependency status	Doctoral/research universities, extensive	Doctoral/research universities, intensive	Master's colleges and universities I	Baccalaureate colleges, liberal arts	Specialized and other
<b>Total 4-year</b>					
Total	31.2	11.6	36.3	4.2	16.7
Dependency status					
Dependent	36.2	11.2	33.7	5.3	13.7
Independent	22.9	12.2	40.6	2.4	21.9
<b>Public 4-year</b>					
Total	37.9	13.6	38.0	1.5	9.1
Dependency status					
Dependent	43.1	12.8	36.0	1.3	6.8
Independent	29.1	14.9	41.3	1.8	12.9
<b>Private not-for-profit 4-year</b>					
Total	16.1	7.1	32.4	10.4	34.0
Dependency status					
Dependent	20.5	7.7	28.6	14.1	29.0
Independent	8.6	6.1	38.9	4.0	42.5
<b>Public 4-year, full-time, full-year only</b>					
Total	42.8	12.9	35.9	1.4	7.0
Dependency status					
Dependent	45.7	12.4	34.7	1.4	5.9
Independent	32.3	14.9	40.2	1.6	11.1
<b>Private not-for-profit 4-year, full-time, full-year only</b>					
Total	20.1	7.0	28.6	13.5	30.8
Dependency status					
Dependent	22.2	7.4	27.5	15.1	27.8
Independent	10.8	5.1	33.5	6.0	44.6

NOTE: Detail may not sum to totals because of rounding. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Independent students at public 4-year institutions also were not as likely as dependent students to attend major research universities. For example, 43 percent of dependent students in public institutions attended a doctoral/research university (extensive), compared with 29 percent of independent students.

## Education Financing

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The total price of attendance for students consists of two major components: tuition and fees and nontuition living expenses such as room and board. In general, independent students had higher living expenses than dependent students, who were more likely to live at home with their parents in 1999–2000 (39 percent vs. 11 percent)<sup>8</sup> and have no childcare expenses. For example, the average nontuition expenses of full-time undergraduates attending public 2-year institutions were \$7,000 for dependent students and \$8,500 for independent students (table 9).

Both full-time dependent and independent students were charged about \$1,500 in tuition at public 2-year institutions, the lowest priced institutions included in this study. Because their living expenses were higher than that of dependent students, the average total price of attendance was higher for independent students (\$9,900 vs. \$8,500). However, the average amount of total financial aid received by independent students was also higher (\$3,400 vs. \$1,600), so there was no significant difference in the net price of attendance for dependent and independent students after they received aid (about \$6,800).

Full-time independent undergraduates at 4-year institutions also had higher living expenses than dependent students, but independent students had lower tuition charges, especially those enrolled at private not-for-profit 4-year institutions (\$9,900 vs. \$16,000). Although the average amount of total financial aid received by independent students was less than that received by dependent students (\$9,700 vs. \$12,200), lower tuition charges kept the average net price after all aid lower for independent students (\$9,300 vs. \$12,300).

At public 4-year institutions, both larger amounts of aid and lower levels of tuition (\$3,600 vs. \$4,300) resulted in a lower average net price after all aid for independent students than that for dependent students. Higher living expenses incurred by independent students were offset by greater amounts of aid in the form of grants (\$2,600 vs. \$1,900) and loans (\$4,100 vs. \$2,500). Thus, independent students at public 4-year institutions paid a lower average net price after all aid than dependent students (\$5,700 vs. \$7,800).

It appears that independent students at 4-year institutions reduce their net price of attendance not only by relying on financial aid but also by enrolling in institutions with lower

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<sup>8</sup> See table 2a.

**Table 9. Average tuition, nontuition expenses, total price, financial aid, and net price for dependent and independent full-time, full-year undergraduates, by type of institution: 1999–2000**

Average	Total	Dependent	Independent
<b>Public 4-year</b>			
Tuition	\$4,200	\$4,300	\$3,600
Nontuition expenses	8,300	8,100	9,300
Total price of attendance	12,500	12,400	12,900
Grant amount <sup>1</sup>	2,100	1,900	2,600
Loan amount <sup>1</sup>	2,800	2,500	4,100
Total aid amount <sup>1</sup>	5,200	4,600	7,200
Net price after grants	10,400	10,500	10,300
Net price after all aid	7,300	7,800	5,700
<b>Private not-for-profit 4-year</b>			
Tuition	14,900	16,000	9,900
Nontuition expenses	8,600	8,500	9,000
Total price of attendance	23,500	24,500	18,800
Grant amount <sup>1</sup>	6,400	6,800	4,200
Loan amount <sup>1</sup>	4,800	4,800	4,900
Total aid amount <sup>1</sup>	11,700	12,200	9,700
Net price after grants	17,100	17,600	14,500
Net price after all aid	11,800	12,300	9,300
<b>Public 2-year</b>			
Tuition	1,500	1,600	1,400
Nontuition expenses	7,500	7,000	8,500
Total price of attendance	9,100	8,500	9,900
Grant amount <sup>1</sup>	1,300	1,100	1,800
Loan amount <sup>1</sup>	700	400	1,100
Total aid amount <sup>1</sup>	2,300	1,600	3,400
Net price after grants	7,700	7,500	8,100
Net price after all aid	6,800	6,900	6,500
<b>Private for-profit less-than-4-year</b>			
Tuition	8,600	9,100	8,300
Nontuition expenses	8,700	8,500	8,800
Total price of attendance	17,300	17,500	17,100
Grant amount <sup>1</sup>	2,300	1,900	2,600
Loan amount <sup>1</sup>	5,300	5,800	5,000
Total aid amount <sup>1</sup>	8,000	7,800	8,100
Net price after grants	14,900	15,600	14,500
Net price after all aid	9,300	9,700	9,000

<sup>1</sup> Includes zero amounts for students who did not receive aid, or the aid was equal to total price.

NOTE: Categories are not mutually exclusive. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

tuition. Independent students were less likely than dependent students to attend major doctoral/research universities that charge higher tuition than do most other types of institutions within their respective public or private not-for-profit sectors.<sup>9</sup> Moreover, even within the same Carnegie type and control, independent students generally appeared to be more likely than dependent students to choose institutions that charge lower tuition (table 10).<sup>10</sup>

**Table 10. Average tuition among full-time, full-year undergraduate students enrolled in postsecondary institutions by Carnegie classification, control of institution, and dependency status: 1999–2000**

Dependency status	Average tuition	Doctoral/ research universities, extensive	Doctoral/ research universities, intensive	Master's colleges and universities I	Baccalaureate colleges, liberal arts	Specialized and other
<b>Public</b>						
Total	\$4,200	\$5,100	\$3,800	\$3,400	\$3,400	\$3,700
Dependency status						
Dependent	4,300	5,200	3,900	3,500	3,600	3,800
Independent	3,600	4,400	3,300	3,100	‡	3,500
<b>Private not-for-profit</b>						
Total	14,900	21,000	15,700	13,100	18,700	10,900
Dependency status						
Dependent	16,000	21,500	16,200	14,000	19,300	11,800
Independent	9,900	15,800	12,800	9,400	12,100	8,200

‡ Reporting standards not met (too few cases for a reliable estimate).

NOTE: Students were considered to be enrolled full time, full year if they were enrolled full time for 9 or more months during the academic year. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

<sup>9</sup> See table 8.

<sup>10</sup> This was the case among those attending most of the institutions included in this study. No statistically significant difference in tuition levels was found among those attending some types of institutions, such as specialized and other institutions and public master's colleges and universities.

## Income and Expected Family Contribution (EFC)

The median income of all independent students enrolled in postsecondary education in 1999–2000 was about \$27,000 in 1998 (table 11a). Married students had higher incomes than those who were single, in part because married students have spouses whose earnings contribute to the total family income. Married independent students had a median family income of between \$42,000 and \$45,000, while unmarried students earned between \$17,100 and \$19,600.

Attendance status was also related to income. Part-time independent students had higher median incomes than their full-time counterparts (\$30,000 vs. \$15,200). They were more likely to work more hours and therefore have additional earnings. More than one-half (54 and 58 percent) of full-time single independent students were in the lowest income quarter. By contrast, about one-half (49 and 52 percent) of the part-time independent students who were married were in the highest income quarter.

Students attending private for-profit less-than 4-year institutions had the lowest median income (\$15,000 vs. \$23,000–\$30,000) (table 11b). This may be related to their higher likelihood of not working while enrolled (31 percent vs. 12–17 percent).<sup>11</sup> Independent students attending private not-for-profit 4-year and public 2-year institutions had higher incomes (\$28,000 and \$30,000) than those attending public 4-year and private for-profit less-than 4-year institutions (\$15,000 and \$23,000).

The calculation of the federal expected family contribution (EFC), which is used to determine need-based aid eligibility, takes into account the marital status, number of dependents, and family income of independent students.<sup>12</sup> In general, students with dependents to support are expected to contribute less than those who have no dependents.

Single parents, who had both low incomes and dependents, had the lowest average EFC among the four categories of independent students (\$2,800 vs. \$6,600–\$15,300). By contrast, married students who had no dependents and higher incomes had the highest average EFC (\$15,300 vs. \$2,800–\$6,700).

Both income level and having dependents were related to the likelihood of receiving grants and loans. The likelihood of receiving grants was higher for those who had children, particularly among those in the middle income (\$13,001–\$50,000) categories, for both married and unmarried independent students (table 11c). Single students with no dependents were more likely than single parents to receive loans, in all but the highest income categories.

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<sup>11</sup> See table 2b.

<sup>12</sup> Expected Family Contribution (EFC) levels were imputed for those who did not apply for financial aid.

**Table 11a. Among independent undergraduates, median income, percentage distribution by income level, and average federal expected family contribution (EFC), by attendance status and family responsibilities: 1999–2000**

Family responsibilities	Median income	Income level				Average federal EFC
		Lowest (\$0–13,000)	Lower middle (\$13,001–27,000)	Higher middle (\$27,001–50,000)	Highest (Above \$50,000)	
<b>Total</b>						
Total excluding Puerto Rico	\$27,500	23.4	24.8	25.0	26.9	\$7,200
Total	27,000	23.8	24.8	24.8	26.6	7,200
Single, no dependents	19,600	35.0	29.9	24.5	10.5	6,700
Single parent	17,100	37.5	32.0	20.7	9.8	2,800
Married, no dependents	45,000	9.9	15.7	26.4	48.0	15,300
Married parents	42,000	8.8	18.6	27.7	44.9	6,600
<b>Full-time, full-year</b>						
Total	15,200	41.6	31.2	16.1	11.0	3,600
Single, no dependents	11,000	58.3	29.2	9.7	2.8	3,500
Single parent	11,400	53.9	37.1	6.2	2.8	1,300
Married, no dependents	28,200	20.4	26.6	27.2	25.8	9,000
Married parents	27,400	17.2	29.2	30.2	23.4	3,500
<b>Part-time or part-year</b>						
Total	30,000	19.5	23.2	26.9	30.3	8,000
Single, no dependents	22,000	29.0	30.1	28.4	12.5	7,500
Single parent	19,700	32.3	30.4	25.3	12.0	3,300
Married, no dependents	48,300	8.0	13.7	26.2	52.1	16,500
Married parents	46,000	7.1	16.5	27.1	49.3	7,200

NOTE: Detail may not sum to totals because of rounding. The expected family contribution (EFC) is the amount that students and families are expected to pay for a postsecondary education and is calculated during need analysis. The EFC is based upon the student's family income, family size, number of family members in college, and other related factors. EFC amounts were imputed for those who did not apply for financial aid. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 11b. Among independent undergraduates, median income, percentage distribution by income level, and average federal expected family contribution (EFC), by type of institution and family responsibilities: 1999–2000**

Family responsibilities	Median income	Income level				Average federal EFC
		Lowest (\$0–13,000)	Lower middle (\$13,001–27,000)	Higher middle (\$27,001–50,000)	Highest (Above \$50,000)	
<b>Total</b>						
Total excluding Puerto Rico	\$27,500	23.4	24.8	25.0	26.9	\$7,200
Total	27,000	23.8	24.8	24.8	26.6	7,200
Single, no dependents	19,600	35.0	29.9	24.5	10.5	6,700
Single parent	17,100	37.5	32.0	20.7	9.8	2,800
Married, no dependents	45,000	9.9	15.7	26.4	48.0	15,300
Married parents	42,000	8.8	18.6	27.7	44.9	6,600
<b>Public 4-year</b>						
Total	23,000	31.0	25.7	21.5	21.8	6,100
Single, no dependents	14,500	46.4	27.9	18.1	7.7	5,200
Single parent	16,000	41.3	32.0	18.1	8.6	2,700
Married, no dependents	38,600	13.8	19.0	27.0	40.2	12,900
Married parents	40,600	8.9	20.6	26.7	43.9	6,400
<b>Private not-for-profit 4-year</b>						
Total	28,000	23.3	23.9	23.1	29.7	7,700
Single, no dependents	17,700	38.0	28.6	20.6	12.8	6,700
Single parent	18,000	34.3	32.3	20.6	12.9	2,900
Married, no dependents	40,800	9.7	20.1	24.7	45.5	15,600
Married parents	45,900	9.2	15.7	26.3	48.8	7,300
<b>Public 2-year</b>						
Total	30,000	18.6	23.9	27.4	30.2	8,100
Single, no dependents	23,000	26.2	31.0	30.2	12.6	7,800
Single parent	19,000	32.9	31.7	24.1	11.3	3,300
Married, no dependents	49,000	7.7	13.4	26.5	52.3	16,500
Married parents	44,900	7.0	17.4	28.0	47.7	7,000
<b>Private for-profit less-than-4-year</b>						
Total	15,000	43.6	30.3	16.6	9.5	3,200
Single, no dependents	13,400	50.4	31.2	15.4	3.0	4,100
Single parent	9,900	58.4	32.6	7.4	1.6	700
Married, no dependents	32,000	21.7	21.0	28.0	29.4	10,200
Married parents	23,500	25.3	29.4	25.5	19.7	3,200

NOTE: Detail may not sum to totals because of rounding. The expected family contribution (EFC) is the amount that students and families are expected to pay for a postsecondary education and is calculated during need analysis. The EFC is based upon the student's family income, family size, number of family members in college, and other related factors. EFC amounts were imputed for those who did not apply for financial aid. Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 11c. Among independent undergraduates, percentage who applied for financial aid and, among those who applied, percentage who received any aid, grants, or loans, and the average amounts received, by income level and family responsibilities: 1999–2000**

Family responsibilities	Applied for aid	Total aid		Grants		Loans	
		Percent	Average	Percent	Average	Percent	Average
<b>Total</b>							
Total excluding Puerto Rico	60.2	85.2	\$4,900	70.2	\$2,300	37.5	\$5,900
Total	60.5	85.3	4,800	70.5	2,300	37.2	5,900
Single, no dependents	59.7	83.7	5,700	64.7	2,400	46.1	6,300
Single parent	64.7	89.2	4,700	81.8	2,600	35.4	5,100
Married, no dependents	46.1	81.8	4,300	58.3	1,900	32.4	6,300
Married parents	66.0	85.0	4,300	71.8	2,100	32.1	5,800
<b>Lowest (\$0–13,000)</b>							
Total	80.2	89.4	6,100	83.4	2,900	46.3	5,700
Single, no dependents	81.4	88.1	6,900	80.1	2,900	54.0	6,200
Single parent	78.2	91.5	5,400	87.2	3,000	40.3	5,200
Married, no dependents	73.9	91.4	5,600	83.9	2,900	42.7	5,400
Married parents	85.6	87.2	5,400	84.2	2,900	37.5	5,100
<b>Lower middle (\$13,001–27,000)</b>							
Total	67.4	84.8	5,000	68.0	2,300	40.3	5,700
Single, no dependents	56.6	76.3	5,100	40.5	1,500	44.0	6,400
Single parent	68.5	89.6	4,600	82.0	2,500	37.4	4,900
Married, no dependents	62.5	79.8	5,500	58.2	2,000	43.6	6,400
Married parents	84.7	90.3	5,100	84.9	2,600	38.3	5,400
<b>Higher middle (\$27,001–50,000)</b>							
Total	50.4	81.7	3,800	60.5	1,500	30.4	6,100
Single, no dependents	39.4	81.1	3,400	53.9	1,300	29.1	6,300
Single parent	43.9	80.3	2,900	64.5	1,400	19.6	6,000
Married, no dependents	45.5	76.3	4,100	41.3	1,400	32.3	6,500
Married parents	66.3	84.7	4,300	69.9	1,700	34.4	5,900
<b>Highest (above \$50,000)</b>							
Total	41.4	81.5	3,000	59.5	1,400	20.5	6,600
Single, no dependents	26.8	87.4	2,600	68.9	1,300	18.7	6,300
Single parent	30.6	88.2	1,900	72.0	1,200	10.6	‡
Married, no dependents	32.6	82.5	2,700	59.0	1,300	18.0	6,700
Married parents	51.5	79.9	3,200	57.5	1,500	22.6	6,700

‡ Reporting standards not met (too few cases for a reliable estimate).

NOTE: Total aid includes all grants, loans, work-study, and any other aid. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

## Percentage Below Poverty Level and Government Aid Received

Independent students were also analyzed with respect to the proportions with incomes below 125 percent of the poverty level as defined by the federal government, and the percentages receiving government benefits such as Temporary Assistance for Needy Families (TANF) and food stamps (table 12).

Almost one-third (29 percent) of all independent students had incomes that were below 125 percent of the 1998 federal poverty level in 1999–2000. Single parents were not as well off as other independent students, and those enrolled in private for-profit less-than-4-year institutions were the least well off when compared with students enrolled at other types of institutions. About half (48 percent) of all single parent undergraduates had incomes that were below 125 percent of the poverty level, compared with about one-third (32 percent) of single students with no dependents, 12 percent of married students with no dependents, and 20 percent of married parents. When compared with other independent students, single parents were also more likely to receive TANF (6 percent vs. 1 percent), food stamps (8 percent vs. less than 1 percent to 2 percent), and child support (17 percent vs. 6 percent). Both single and married parents enrolled at private for-profit less-than-4-year institutions were more likely to have incomes below 125 percent of the poverty level than those at any other type of institution. This helps explain the high proportion of Pell Grant recipients among students enrolled in these institutions (discussed later in this report).

Compared with married parents, single parents were not only more disadvantaged financially but also more likely to have childcare expenses (41 percent vs. 23 percent) (table 13).<sup>13</sup> In terms of the average number of children single parents had under the age of 12, no difference was observed between them and married parents.

## Financial Aid

Although independent students overall were less likely to apply for financial aid than dependent students (61 percent vs. 71 percent), this difference was observed only among students attending part time (54 percent vs. 58 percent) (table 14). Full-time independent students were actually *more* likely to apply for aid than full-time dependent students (86 percent vs. 80 percent).

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<sup>13</sup> When the average monthly childcare expenses for single and married parents were compared, no statistically significant differences were found.

**Table 12. Among independent students, percentage who had incomes below 125 percent of the poverty level and percentage who received various untaxed benefits, by type of institution and family responsibilities: 1999–2000**

Family responsibilities	Below 125 percent of the poverty level	Received Temporary Assistance for Needy Families (TANF)	Received food stamps	Received child support payments
<b>Total</b>				
Total excluding Puerto Rico	28.6	1.7	2.5	5.7
Total	29.1	1.7	2.5	5.7
Single, no dependents	32.0	†	0.4	†
Single parents	48.2	5.6	7.7	17.1
Married, no dependents	11.7	†	0.5	†
Married parents	20.3	1.2	2.0	5.8
<b>Public 4-year</b>				
Total	35.2	1.0	1.8	4.8
Single, no dependents	42.1	†	0.2	†
Single parents	50.8	3.5	6.8	17.5
Married, no dependents	16.6	†	0.0	†
Married parents	21.7	0.9	1.4	5.2
<b>Public 2-year</b>				
Total	23.8	1.8	2.5	6.0
Single, no dependents	23.9	†	0.5	†
Single parents	43.3	5.6	7.4	17.8
Married, no dependents	9.0	†	0.6	†
Married parents	17.4	1.1	1.8	5.9
<b>Private not-for-profit 4-year</b>				
Total	28.6	0.8	1.6	4.7
Single, no dependents	35.2	†	0.3	†
Single parents	45.0	3.0	5.5	17.7
Married, no dependents	13.2	†	1.1	†
Married parents	20.0	0.6	1.0	4.3
<b>Private for-profit less-than-4-year</b>				
Total	53.3	5.0	6.6	7.9
Single, no dependents	46.7	†	0.6	†
Single parents	72.8	10.7	12.3	13.7
Married, no dependents	23.2	†	0.0	†
Married parents	44.3	3.5	6.5	9.9

† Not applicable.

NOTE: The average income cutoff at 125 percent of the poverty level was \$21,286 (\$17,029 x 1.25) in 1999 for a family of four people (from the U.S. Census Bureau). Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 13. Among independent undergraduate students who had dependents, the average number of dependents they had who were under the age of 12 and percentage with monthly childcare expenses, by marital status: 1999–2000**

Marital status	Number of dependents under age 5	Number of dependents ages 5–12	Had monthly childcare expenses
Total excluding Puerto Rico	1.3	1.4	29.8
Total	1.3	1.5	29.8
Single parents	1.2	1.4	40.9
Married parents	1.3	1.5	23.3

NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

While part-time independent students were less likely than full-time independent students to apply for financial aid (54 percent vs. 86 percent), those who applied were also less likely to receive any aid at all (82 percent vs. 94 percent). The likelihood of applying for aid also varied by independent student category. Married students with no dependents who had relatively high incomes and the highest average EFC were also the least likely of all the groups of independent students to apply for financial aid.

About 85 percent of aid applicants, both dependent and independent, received some type of financial aid. Compared with dependent students, independent students who applied for any type of financial aid were more likely to receive grants (71 percent vs. 66 percent) and were less likely to take out student loans (37 percent vs. 50 percent) or to hold work-study jobs (4 percent vs. 13 percent). The average amount of financial aid received by independent students was lower than that received by dependent students (\$4,800 vs. \$7,400). This finding reflects the differences in enrollment patterns described above: independent students were more likely to be enrolled part time and concentrated in the public 2-year institutions, where the average price of attendance (\$9,900 vs. \$12,900–\$18,800; table 9), the likelihood of applying for aid (50 percent vs. 68–95 percent) (table 15), and the average amount of aid received are all lower (\$3,400 vs. \$7,200–\$9,700; table 9).

**Table 14. Percentage of undergraduate students who applied for financial aid and, among those who applied, percentage who received various types of aid and the average amounts received, by attendance status, dependency status, and family responsibilities: 1999–2000**

Dependency status and family responsibilities	Applied for aid	Total aid		Grants		Loans		Work-study	
		Percent	Average	Percent	Average	Percent	Average	Percent	Average
<b>Total</b>									
Total excluding Puerto Rico	65.0	84.2	\$6,200	67.6	\$3,500	44.2	\$5,800	8.6	\$1,700
Total	65.4	84.3	6,200	68.1	3,500	43.6	5,800	8.6	1,700
Dependency and marital status									
Dependent	70.5	83.5	7,400	65.9	4,600	49.5	5,800	13.2	1,600
Independent	60.5	85.3	4,800	70.5	2,300	37.2	5,900	3.6	1,900
Single, no dependents	59.7	83.7	5,700	64.7	2,400	46.1	6,300	4.3	1,900
Single parent	64.7	89.2	4,700	81.8	2,600	35.4	5,100	4.3	1,700
Married, no dependents	46.1	81.8	4,300	58.3	1,900	32.4	6,300	2.8	1,900
Married parents	66.0	85.0	4,300	71.8	2,100	32.1	5,800	2.6	2,000
<b>Full-time, full-year</b>									
Total	81.1	90.6	8,500	73.5	4,900	57.2	6,300	14.5	1,700
Dependency and marital status									
Dependent	79.5	89.4	8,700	71.5	5,400	56.8	6,100	17.0	1,600
Independent	85.5	93.5	8,100	78.6	3,800	58.4	6,800	7.9	1,900
Single, no dependents	87.8	92.1	9,000	72.6	3,800	66.9	7,300	9.4	2,100
Single parent	80.2	96.6	7,400	90.6	4,100	52.3	5,800	9.1	1,700
Married, no dependents	80.9	89.2	7,300	62.5	3,200	52.7	7,300	5.7	1,800
Married parents	91.0	94.2	8,000	81.2	3,700	56.9	6,900	5.8	1,900
<b>Part-time or part-year</b>									
Total	55.7	78.8	3,800	63.2	1,900	31.5	4,900	3.4	1,600
Dependency and marital status									
Dependent	58.4	72.5	4,500	55.3	2,600	36.1	4,700	6.1	1,400
Independent	54.4	82.1	3,400	67.4	1,600	29.1	5,100	1.9	1,900
Single, no dependents	52.4	80.1	4,100	61.3	1,600	37.0	5,500	2.1	1,700
Single parent	59.8	86.0	3,400	78.1	1,800	28.2	4,600	2.2	1,800
Married, no dependents	39.7	79.0	3,000	56.7	1,400	24.8	5,400	1.8	‡
Married parents	60.9	82.2	3,100	68.9	1,500	24.6	5,000	1.7	2,200

‡ Reporting standards not met (too few cases for a reliable estimate).

NOTE: Students were considered to be enrolled full time, full year if they attended full time for 9 months or more; they were considered part time or part year if they were enrolled less than full time or attended full time for less than 9 months. Does not include those who attended more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 15. Percentage of undergraduates who applied for financial aid and, among those who applied, percentage receiving grants and average amounts received, by type of institution, dependency status, and family responsibilities: 1999–2000**

Dependency status and family responsibilities	Applied for aid	Total grants		Federal grants		State grants		Institutional grants		Other grants	
		Percent	Average	Percent	Average	Percent	Average	Percent	Average	Percent	Average
<b>Total</b>											
Total excluding Puerto Rico	65.0	67.6	\$3,500	34.5	\$2,000	21.2	\$1,700	25.7	\$3,800	18.8	\$1,700
Total	65.4	68.1	3,500	35.6	2,100	21.4	1,700	25.4	3,700	18.5	1,700
Dependency and marital status											
Dependent	70.5	65.9	4,600	28.8	2,100	23.7	1,900	34.6	4,600	17.2	2,100
Independent	60.5	70.5	2,300	43.1	2,000	19.0	1,300	15.4	1,600	20.1	1,300
Single, no dependents	59.7	64.7	2,400	37.0	2,000	19.8	1,500	17.9	1,600	16.7	1,300
Single parent	46.1	81.8	2,600	63.0	2,100	24.0	1,200	15.9	1,700	14.9	1,400
Married, no dependents	64.7	58.3	1,900	19.5	1,700	12.9	1,200	16.2	1,700	26.3	1,200
Married parents	66.0	71.8	2,100	42.1	1,900	16.5	1,200	12.2	1,500	24.9	1,300
<b>Public 4-year</b>											
Total	72.5	64.7	3,200	34.3	2,200	22.9	1,800	23.7	2,500	18.0	1,800
Dependency and marital status											
Dependent	75.4	61.6	3,400	27.1	2,200	23.9	1,900	26.9	2,700	17.8	2,000
Independent	67.6	70.4	2,800	47.7	2,200	21.0	1,500	17.7	1,900	18.4	1,400
Single, no dependents	70.0	67.1	2,800	46.8	2,200	22.7	1,500	17.9	1,700	13.9	1,400
Single parent	57.7	79.8	3,200	62.7	2,400	26.3	1,500	18.5	2,200	17.4	1,600
Married, no dependents	63.7	56.7	2,300	28.6	1,800	14.0	1,400	20.7	1,600	19.5	1,400
Married parents	74.0	74.5	2,500	46.3	2,200	17.8	1,500	15.1	1,900	25.1	1,300
<b>Public 2-year</b>											
Total	51.2	64.7	1,600	34.1	1,700	19.5	900	15.0	600	19.0	800
Dependency and marital status											
Dependent	53.3	56.6	1,800	29.9	1,800	19.7	1,000	18.2	700	12.8	1,100
Independent	50.0	69.6	1,500	36.7	1,700	19.4	800	13.1	500	22.7	700
Single, no dependents	45.5	63.4	1,200	26.0	1,500	19.3	900	15.8	400	20.9	700
Single parent	35.8	79.7	1,800	57.2	1,900	25.7	800	15.0	500	14.7	800
Married, no dependents	57.7	59.9	900	12.6	1,500	13.0	800	10.7	600	32.9	600
Married parents	56.3	69.8	1,500	37.1	1,700	16.8	900	10.4	500	26.5	700

See notes at end of table.

**Table 15. Percentage of undergraduates who applied for financial aid and, among those who applied, percentage receiving grants and average amounts received, by type of institution, dependency status, and family responsibilities: 1999–2000—Continued**

Dependency status and family responsibilities	Applied for aid	Total grants		Federal grants		State grants		Institutional grants		Other grants	
		Percent	Average	Percent	Average	Percent	Average	Percent	Average	Percent	Average
<b>Private not-for-profit 4-year</b>											
Total	82.5	81.6	\$7,000	30.9	\$2,400	26.9	\$2,500	55.7	\$6,600	23.8	\$2,700
Dependency and marital status											
Dependent	86.4	84.3	8,500	27.1	2,500	28.7	2,600	70.1	7,200	22.2	2,800
Independent	75.8	76.3	3,800	38.3	2,300	23.2	2,000	27.5	3,300	26.9	2,400
Single, no dependents	75.7	71.8	4,300	37.2	2,500	24.5	2,500	32.6	3,400	20.5	2,400
Single parent	63.0	87.0	4,300	58.7	2,400	30.4	2,000	30.3	4,000	22.8	2,300
Married, no dependents	76.7	69.2	3,500	19.2	1,800	15.8	1,900	30.1	3,100	29.4	2,900
Married parents	82.6	76.9	3,100	35.1	2,000	20.7	1,600	20.1	2,700	34.3	2,300
<b>Private for-profit less-than-4-year</b>											
Total	93.8	68.5	2,600	63.6	2,200	10.7	1,900	5.3	900	5.3	3,000
Dependency and marital status											
Dependent	91.7	62.3	2,500	54.0	2,100	15.5	1,700	9.3	900	5.6	2,200
Independent	94.6	70.6	2,600	66.8	2,200	9.0	1,900	4.0	900	5.2	3,200
Single, no dependents	93.9	53.6	2,400	47.8	1,900	8.1	2,200	4.3	700	5.5	‡
Single parent	96.4	90.3	2,700	87.9	2,300	10.9	1,800	4.2	800	6.1	3,300
Married, no dependents	87.6	31.6	2,800	27.1	2,100	4.3	‡	3.5	‡	5.6	‡
Married parents	95.2	72.7	2,500	69.2	2,200	9.0	1,800	3.7	1,100	3.6	3,400

‡ Reporting standards not met (too few cases for a reliable estimate).

NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

The likelihood of receiving grants was related to marital status as well as whether one had dependents. Those who had dependents were more likely to receive grants than those who did not have dependents, regardless of marital status (72 and 82 percent for those with dependents vs. 58 and 65 percent for those without dependents) (figure 7). Controlling for whether one had dependents, those who were single were more likely to receive grants than those who were married (65 percent vs. 58 percent for those without dependents; 82 percent vs. 72 percent for those with dependents).

Single parents who applied for aid had the highest likelihood of receiving grants (82 percent vs. 58–72 percent) of all independent students. They had the lowest average EFC due to their lower incomes and family responsibilities and therefore could demonstrate greater need. As a result, they were more likely to be eligible for and receive need-based aid such as grants. Independent students who were single without any dependents were the group that was most likely to take out student loans (46 percent vs. 32–35 percent). Although they also had low incomes, they did not have any dependents and were not as likely to receive grant aid.

## **Financial Aid Application Deadlines and Receipt of Aid**

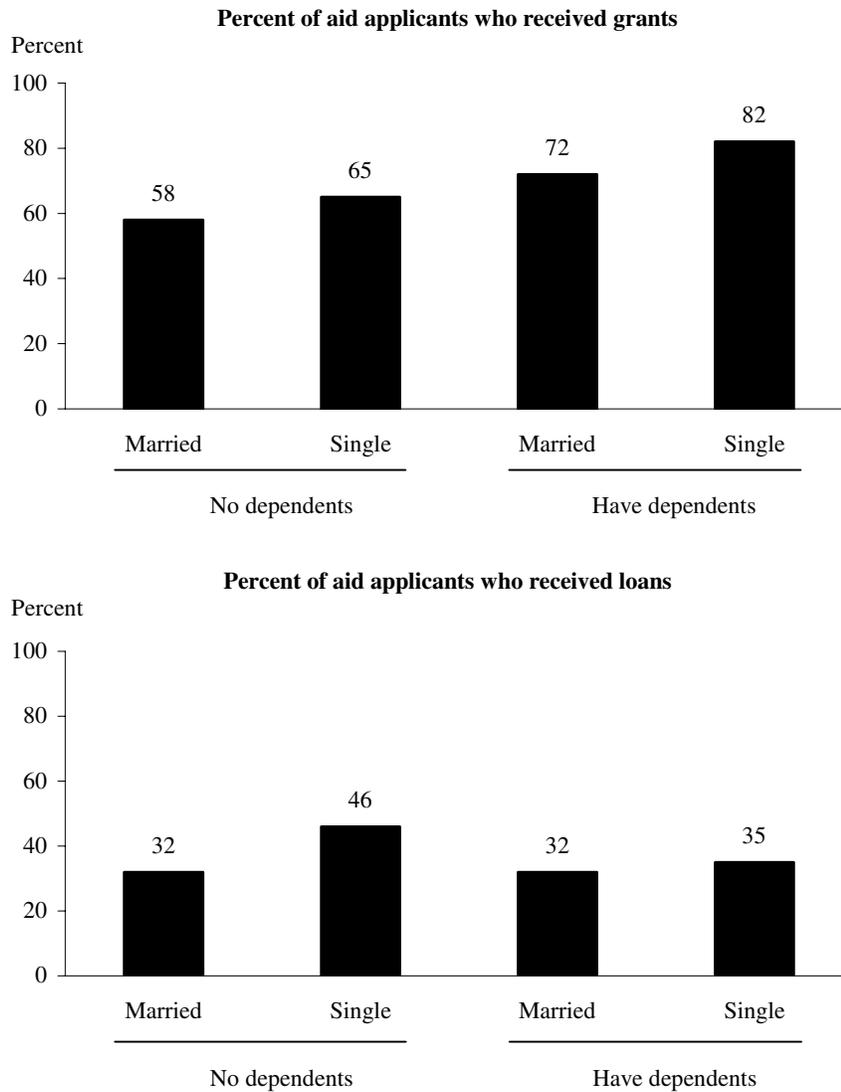
Whether financial aid applicants receive grant aid is related to many factors, including the EFC, the price of attendance, whether they are enrolled full time, the type of institution attended, the source of the grant funds, and the availability of those funds. Federal Pell Grants are generally available to undergraduates at any type of institution participating in the federal Title IV programs if the student has an EFC low enough to qualify. State and institutional grant programs, on the other hand, vary widely in their eligibility requirements and are limited by the funds available. Among all aid applicants, independent students were more likely than dependent students to receive any type of grant aid, but this was driven by federal grants (43 percent vs. 29 percent) (figure 8 and table 15),<sup>14</sup> because they were less likely to receive institutional grants (15 percent vs. 35 percent) and state-funded grants (19 percent vs. 24 percent). The lower percentage of students receiving state and institutional grant aid may have also affected the average amount of total grant aid received by independent students, which was lower than that for dependent students (\$2,300 vs. \$4,600).

One of the many reasons that independent students may be less likely to receive state (and some institutional) grants is that these programs generally have early application deadlines,

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<sup>14</sup> Among all full-time undergraduates who applied for aid, 62 percent of independent students received federal grants, compared with 30 percent of dependent students; the rates among part-time students were 36 percent and 27 percent, respectively. From the 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

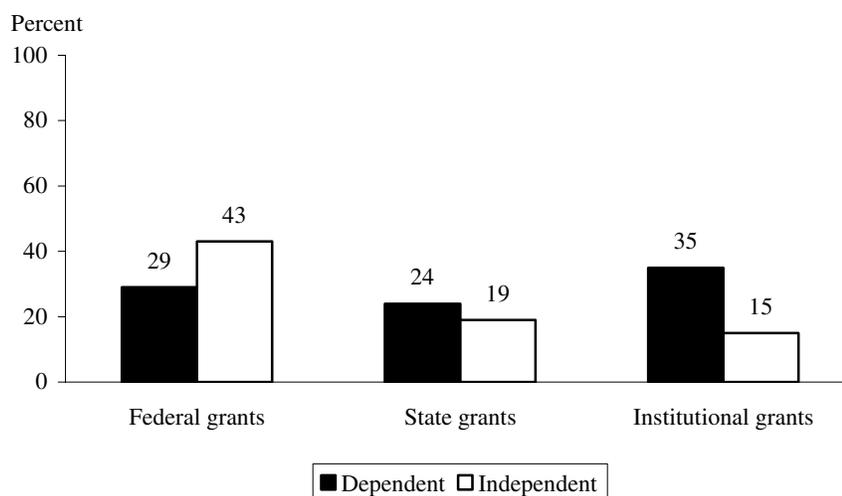
**Figure 7. Among independent undergraduates who applied for financial aid, percentage who received grants and loans, by marital status and whether one had dependents: 1999–2000**



NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Figure 8. Among undergraduate students who applied for financial aid, percentage who received federal, state, and institutional grant aid, by dependency status: 1999–2000**



NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

frequently on the first of April or May, and independent students who intend to enroll in the fall are more likely to apply for aid later than dependent students. Among those enrolled at some time during the 1999–2000 academic year, independent students were less likely than dependent students to enroll during the fall term (72 percent vs. 88 percent). However, even among those enrolled in the fall, independent students were less likely than dependent students to file a Free Application for Federal Student Aid (FAFSA) before May 1, regardless of institution level (45 percent vs. 68 percent) (table 16).

For purposes of analysis, this study divided undergraduates into two categories: “on-time” applicants and “late” applicants. These categories were based on the date they submitted a FAFSA. “On-time” applicants were defined as those who filed a FAFSA from January through April 30, 1999, while “late” applicants were those who filed during or after the month of May but no later than September 30, 1999. Even though students can file a FAFSA throughout the academic year, an application cutoff date (September 30, 1999) was used as a proxy for distinguishing between those students who intended to enroll in the fall and were applying for

**Table 16. Percentage of undergraduates enrolled in the fall 1999 term and, among those enrolled, the percentage distribution for date of submission of a Free Application for Federal Student Aid (FAFSA) during 1999, by level of institution and dependency status: 1999–2000**

Dependency status	Enrolled in fall 1999	FAFSA submission date					
		April 1999 or earlier	May 1999	June 1999	July 1999	August 1999	September 1999 or later
<b>Total</b>							
Total excluding Puerto Rico	80.0	59.5	8.0	8.1	7.7	8.0	8.7
Total	80.1	58.6	8.2	8.5	7.8	8.2	8.8
Dependency status							
Dependent	88.3	67.5	7.3	7.1	5.8	6.1	6.3
Independent	72.4	45.4	9.5	10.6	10.6	11.4	12.5
<b>4-year</b>							
Total	88.4	67.3	7.7	7.5	5.6	5.9	6.1
Dependency status							
Dependent	93.4	73.1	6.9	6.5	4.5	4.5	4.5
Independent	80.2	54.3	9.3	9.7	8.1	9.0	9.8
<b>Less-than-4-year</b>							
Total	72.9	44.8	9.5	10.4	11.1	12.2	12.1
Dependency status							
Dependent	80.0	51.9	8.4	8.9	9.5	10.6	10.8
Independent	68.9	39.2	10.3	11.5	12.5	13.5	13.0

NOTE: Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

financial aid for the fall term, as opposed to those who had planned to enroll the following spring.

It appears that on-time and late applicants differed in a number of ways with respect to institution type, income, and attendance status during the fall term (table 17). Independent students who applied on time were more likely to be enrolled in public 4-year institutions (44 percent vs. 26 percent), to be low-income (46 percent vs. 40 percent), and to be enrolled full time (63 percent vs. 56 percent). Among both independent and dependent students, on-time applicants were more likely to receive grant, loan, and work-study aid (table 18).

**Table 17. Percentage distribution of undergraduate students who filed a Free Application for Federal Student Aid (FAFSA) before September 30, 1999, by type of institution, income level, and attendance status, by application date and dependency status: 1999–2000**

Dependency status	Type of institution				Income level			Attendance status		
	Public	Public	Private	Private	Low	Middle	High	Enrolled	Enrolled	Not
	4-year	2-year	not-for-profit 4-year	for-profit less-than-4-year	income	income	income	full time	part time	enrolled
<b>Total filed FAFSA before September 30, 1999</b>										
Total	43.0	29.8	22.2	5.1	36.7	49.6	13.8	75.3	17.4	7.4
Dependent	48.4	22.2	26.9	2.5	32.4	49.2	18.4	85.9	8.5	5.6
Independent	34.8	41.3	15.0	9.0	43.0	50.2	6.9	59.3	30.7	10.0
<b>Filed FAFSA before May 1, 1999</b>										
Total	48.8	25.2	23.9	2.2	34.9	50.0	15.1	80.8	13.2	6.0
Dependent	51.0	18.0	29.9	1.2	29.7	50.8	19.5	89.1	6.2	4.7
Independent	44.0	36.6	15.1	4.2	45.8	48.3	5.8	63.2	27.9	8.9
<b>Filed FAFSA between May 1 and September 30, 1999</b>										
Total	33.7	39.3	17.3	9.8	39.4	48.9	11.7	66.5	24.1	9.5
Dependent	42.4	32.0	19.9	5.6	38.6	45.5	16.0	78.7	13.6	7.7
Independent	25.7	45.8	14.9	13.6	40.2	51.9	7.9	55.6	33.3	11.0

NOTE: “Low income” includes those with incomes in the 25th percentile or below; “middle income” includes those between the 26th and 74th percentile; “high income” includes those at or above the 75th percentile. Detail may not sum to totals because of rounding. Categories are not mutually exclusive. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 18. Among undergraduates who submitted a Free Application for Federal Student Aid (FAFSA) before September 30, 1999, percentage who received various types of financial aid, by application date and dependency status: 1999–2000**

Dependency status	Percent who received aid			
	Any aid	Grants	Loans	Work-study
<b>Filed FAFSA before May 1, 1999</b>				
Total	90.5	73.9	62.5	16.4
Dependency status				
Dependent	89.3	71.4	64.1	20.1
Independent	93.2	79.3	58.9	8.8
<b>Filed FAFSA between May 1 and September 30, 1999</b>				
Total	87.1	68.0	52.4	5.3
Dependency status				
Dependent	85.8	61.7	55.1	7.7
Independent	88.2	73.5	50.0	3.1

NOTE: Categories are not mutually exclusive. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

There is no early deadline for federal aid for students enrolled in the fall. The application date was not related to the likelihood of receiving federal grants among dependent students (table 19). However, among independent students, those who filed late were less likely to receive a federal grant (4-year institutions: 58 percent vs. 66 percent; less-than-4-year institutions: 59 percent vs. 72 percent), even though the application date should have no bearing on the receipt of Pell Grants. Independent students who filed late may have been less eligible for Pell Grants—as well as state and institutional grants—because they were less likely to be enrolled full time and were less likely to be low-income.<sup>15</sup>

## Federal Financial Aid Programs

Independent students were less likely than dependent students to apply for federal financial aid (42 percent vs. 57 percent), except for those enrolled in private for-profit less-than-4-year institutions. Those who did apply for federal aid were more likely than their dependent

<sup>15</sup> See table 17.

**Table 19. Among undergraduates enrolled in the fall 1999 term who submitted a Free Application for Federal Student Aid (FAFSA) during 1999, percentage who received federal, state, and institutional grants, and the average amounts they received, by submission date, level of institution, and dependency status: 1999–2000**

Dependency status	Submitted FAFSA before May 1, 1999						Submitted FAFSA after May 1, 1999					
	Federal grants		State grants		Institutional grants		Federal grants		State grants		Institutional grants	
	Percent	Average	Percent	Average	Percent	Average	Percent	Average	Percent	Average	Percent	Average
<b>4-year</b>												
Total	40.8	\$2,400	33.2	\$2,200	42.2	\$5,100	43.4	\$2,100	19.3	\$1,700	23.8	\$3,800
Dependency status												
Dependent	32.6	2,400	32.0	2,300	46.8	5,600	32.7	2,200	19.8	1,900	28.3	4,600
Independent	65.6	2,400	36.9	1,800	28.0	2,600	57.6	2,100	18.7	1,500	17.8	2,100
<b>Less-than-4-year</b>												
Total	57.2	2,000	34.1	1,200	22.5	900	52.4	1,900	25.0	1,000	13.7	600
Dependency status												
Dependent	43.5	2,000	30.5	1,200	25.7	1,100	42.3	1,900	24.4	1,100	13.7	900
Independent	71.5	2,000	37.9	1,100	19.2	600	58.7	1,800	25.4	900	13.6	400

NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

counterparts to receive a Pell Grant (61 percent vs. 34 percent), but less likely to take out a Federal Stafford loan (51 percent vs. 58 percent) (table 20). However, independent students who took out Stafford loans also borrowed larger amounts than their dependent counterparts (\$5,500 vs. \$3,800). Average loan amounts were higher among independent students in part because they have higher annual loan limits for unsubsidized loans (\$4,000–\$5,000 higher than dependent students, depending on their class level) and because they were more likely than dependent students to take out a combination of both subsidized and unsubsidized Stafford loans (31 percent vs. 13 percent).

Independent students at private for-profit less-than-4-year institutions were the most likely to submit a Free Application for Federal Student Aid (FAFSA) (89 percent vs. 29–53 percent) and, among all independent students who applied, were the most likely to receive some form of federal aid. Private for-profit less-than-4-year institutions tend to offer shorter, full-time certificate programs. As a result, a lower proportion of students who attend these institutions are employed while enrolled. Students at private for-profit less-than-4-year institutions had the lowest median income of all independent students.<sup>16</sup> They were also more likely to be single parents.<sup>17</sup> These factors, in addition to a higher tuition than at public institutions, help explain why private for-profit less-than-4-year institutions had the highest percentage of Pell Grant recipients (71 percent vs. 54–62 percent) and the largest proportion of students who took out a combination of both subsidized and unsubsidized Stafford loans (62 percent vs. 10–44 percent).

Independent students at private not-for-profit 4-year institutions who applied for federal aid, on the other hand, had the lowest proportion of Pell Grant recipients (54 percent), compared with independent students enrolled elsewhere (61–71 percent). Income had some role in determining their likelihood of receiving Pell Grants. Two-thirds (65 percent) of the independent students enrolled in private not-for-profit 4-year institutions worked full time, compared with 40 percent of those enrolled in private for-profit less-than-4-year institutions.<sup>18</sup> They were also more likely to be married (49 percent vs. 37 percent), which also raised their average income. However, they borrowed the most in Stafford loans (\$6,800), compared with independent students enrolled in other institutions (between \$3,500 and \$5,700).

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<sup>16</sup> See table 11b.

<sup>17</sup> See table 2b.

<sup>18</sup> See table 2b.

**Table 20. Percentage of undergraduate students who applied for federal aid and, among those who applied, the percentage receiving Pell Grants and Stafford loans, and the average amount received per recipient, by type of institution, dependency status, and family responsibilities: 1999–2000**

Dependency status and family responsibilities	Applied for federal aid	Pell Grants		Stafford loans total		Stafford loan type		
		Percent	Average	Percent	Average	Subsidized only	Unsubsidized only	Both subsidized and unsubsidized
<b>Total</b>								
Total excluding Puerto Rico	48.8	45.1	\$1,900	56.3	\$4,500	25.8	9.1	21.4
Total	49.3	46.3	1,900	55.1	4,500	25.4	8.9	20.9
Dependency and marital status								
Dependent	57.1	34.4	1,900	58.0	3,800	32.5	12.9	12.7
Independent	41.9	61.4	1,900	51.5	5,500	16.4	3.7	31.4
Single, no dependents	43.7	50.1	1,800	60.4	5,800	17.8	3.7	38.9
Single parent	50.6	79.4	2,000	43.6	4,800	16.3	2.0	25.3
Married, no dependents	24.8	35.5	1,600	57.5	6,000	12.7	10.9	33.9
Married parents	42.5	64.7	1,800	47.6	5,400	16.1	3.0	28.4
<b>Public 4-year</b>								
Total	57.7	42.3	2,000	67.3	4,400	32.3	13.1	21.9
Dependency and marital status								
Dependent	61.3	32.4	2,000	65.9	3,700	34.7	17.1	14.0
Independent	51.5	62.0	2,000	70.1	5,700	27.6	5.1	37.5
Single, no dependents	56.1	58.0	2,000	74.5	5,900	29.7	3.9	40.9
Single parent	51.4	77.2	2,200	66.7	5,100	28.7	5.3	32.8
Married, no dependents	39.9	40.7	1,700	70.8	6,000	19.3	11.2	40.4
Married parents	52.0	65.0	2,000	65.7	5,600	27.1	3.8	34.8
<b>Public 2-year</b>								
Total	32.6	52.7	1,700	21.6	3,000	10.3	4.0	7.3
Dependency and marital status								
Dependent	38.5	41.0	1,700	19.4	2,400	9.3	6.1	4.1
Independent	29.4	61.4	1,600	23.2	3,500	11.1	2.4	9.7
Single, no dependents	26.7	43.8	1,400	27.9	3,400	11.6	3.7	12.6
Single parent	41.8	77.1	1,800	19.2	3,100	10.4	0.8	8.0
Married, no dependents	13.2	33.3	1,400	24.7	3,900	5.4	8.4	10.9
Married parents	31.5	65.6	1,600	23.4	3,700	12.8	1.6	8.9

See notes at end of table.

**Table 20. Percentage of undergraduate students who applied for federal aid and, among those who applied, the percentage receiving Pell Grants and Stafford loans, and the average amount received per recipient, by type of institution, dependency status, and family responsibilities: 1999–2000—Continued**

Dependency status and family responsibilities	Applied for federal aid	Pell Grants		Stafford loans total		Stafford loan type		
		Percent	Average	Percent	Average	Subsidized only	Unsubsidized only	Both subsidized and unsubsidized
<b>Private not-for-profit 4-year</b>								
Total	67.1	36.5	\$2,000	72.7	\$4,900	39.7	10.4	22.6
Dependency and marital status								
Dependent	75.6	29.2	2,000	75.2	4,200	48.8	12.3	14.1
Independent	52.6	54.4	2,000	66.8	6,800	17.4	5.8	43.7
Single, no dependents	59.6	46.7	2,100	72.7	7,100	14.4	4.6	53.7
Single parent	58.0	76.1	2,100	61.5	6,100	22.9	2.9	35.6
Married, no dependents	37.3	31.4	1,500	72.8	6,900	18.8	13.6	40.5
Married parents	50.8	56.7	1,900	61.5	6,700	16.0	6.1	39.4
<b>Private for-profit less-than-4-year</b>								
Total	88.6	66.1	2,100	73.0	5,000	14.9	3.7	54.4
Dependency and marital status								
Dependent	87.6	53.4	2,000	72.9	4,200	32.5	8.3	32.0
Independent	89.0	70.5	2,100	73.0	5,200	8.9	2.1	62.0
Single, no dependents	88.6	50.2	1,900	80.7	5,700	4.1	2.3	74.3
Single parent	92.6	91.0	2,200	65.8	4,800	11.9	0.3	53.6
Married, no dependents	74.3	31.9	2,000	72.8	5,100	6.0	7.9	67.6
Married parents	89.2	72.9	2,100	72.8	5,100	10.4	2.9	59.6

NOTE: Detail may not sum to totals because of rounding. Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

## **Other Forms of Financing**

Because they had higher living expenses, independent students were more likely than dependent students to use a variety of other resources in addition to financial aid to pay for their education (table 21). Compared with dependent students, independent students were more likely to receive aid from their employers (14 percent vs. 3 percent) and, among those enrolled at 4-year institutions, were more likely to claim a federal Hope or Lifetime Learning tax credit (25 and 26 percent vs. 16 and 17 percent). Independent students also were more likely to carry a credit card balance (46 percent vs. 29 percent), and among those who carried a balance, the average credit card debt was higher (\$3,800 vs. \$1,900). However, the data available did not allow a determination as to the use of credit card debt to pay specifically for educational expenses.

A proportion of independent students younger than age 30 also received financial assistance from their parents, although they were far less likely than dependent students to do so (12 percent vs. 44 percent).<sup>19</sup> Parents of independent students were more likely to provide assistance to students who attended 4-year institutions, where programs are longer and the price of attendance is higher (about 15 percent vs. about 8 percent).

Independent students enrolled in private not-for-profit 4-year institutions carried the highest credit card debt (\$4,400 vs. \$3,000–\$3,800). Among all of the independent students enrolled at the various institution types included in this study, they were the group most likely to receive financial assistance from their employer (25 percent vs. 3–13 percent). When compared with those at public 4-year institutions, independent students enrolled at private not-for-profit 4-year colleges were more likely to be older, married, and working full time. Because the income they receive from their spouses and from their own employment decreases their eligibility for need-based financial aid, higher levels of tuition make it necessary for those who take out loans to borrow larger amounts, from both the federal Stafford loan programs and through private credit agencies.

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<sup>19</sup> Data on parental assistance for independent students age 30 or older were not available.

**Table 21. Percentage of undergraduates who used other forms of financing and the average credit balance, by type of institution and dependency status: 1999–2000**

Dependency status	Carried a credit card balance		Received employer aid	Received vocational rehabilitation and job training benefits	Claimed tax credit in 1999 <sup>1</sup>	Parents helped pay tuition <sup>2</sup>
	Percent	Average				
<b>Total</b>						
Total excluding Puerto Rico	37.6	\$3,100	8.6	1.0	17.7	34.1
Total	37.5	3,100	8.5	1.0	17.6	34.3
Dependency status						
Dependent	29.1	1,900	3.3	0.5	15.7	44.0
Independent	46.1	3,800	13.6	1.6	19.4	11.6
<b>Public 4-year</b>						
Total	38.0	2,800	6.1	0.6	20.7	39.0
Dependency status						
Dependent	31.2	2,000	2.6	0.5	17.4	46.2
Independent	50.1	3,800	12.2	0.8	25.8	15.3
<b>Public 2-year institutions</b>						
Total	38.7	3,200	9.8	1.3	14.5	24.5
Dependency status						
Dependent	30.0	1,800	4.0	0.6	13.6	33.7
Independent	44.1	3,800	13.4	1.7	15.1	9.4
<b>Private not-for-profit 4-year</b>						
Total	33.0	3,200	11.5	0.3	19.8	50.8
Dependency status						
Dependent	22.8	1,900	3.9	0.3	16.4	58.6
Independent	51.8	4,400	25.0	0.2	24.9	15.5
<b>Private for-profit less-than-4-year</b>						
Total	36.4	2,800	2.2	3.8	13.2	18.0
Dependency status						
Dependent	27.8	1,800	0.8	1.4	13.5	36.5
Independent	39.4	3,000	2.7	4.7	13.2	6.8

<sup>1</sup> Students who did not know if they claimed a tax credit were excluded.

<sup>2</sup> Applies to all dependent students and independent students younger than 30 years of age.

NOTE: Does not include those attending more than one institution during the 1999–2000 academic year. Estimates in the table include students attending postsecondary institutions in Puerto Rico. Total includes other institutions not listed separately in this table. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

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## Conclusions

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While independent status is determined primarily by age, what truly characterizes independent students and sets them apart from dependent students are their work and family responsibilities. Many independent students work full time and attend community colleges or other postsecondary institutions that are geared toward career training in specialized fields such as health, technology, and business. Working as many hours as they do, they are more likely to enroll in postsecondary institutions part time.

Independent students are less likely than dependent students to apply for financial aid, and are less likely to apply for it on time, or before the typical May 1 deadline for state and institutional aid. This may be due to a number of factors: independent students are enrolled primarily part time and at lower cost community colleges, and they are more likely to earn an income from full-time employment. Among those who do apply for aid, independent students are less likely than dependent students to receive state and institutional grants, more likely to receive Pell Grants and, although they are less likely to take out student loans, the average amount they borrow is larger.

Being married or having children are characteristics common to independent students, and while being married can raise one's income, having children can increase one's living expenses considerably. Because single parents have low incomes and higher living expenses, they are more likely to receive grants than other independent students, regardless of their attendance status. Students who are single and have no children can qualify for independent status when they reach age 24. They do not have the same family responsibilities as do other independent students but are considered financially independent because of their age. Although they also have lower incomes than married independent students, their eligibility for need-based aid is limited because they have no dependents. They are the ones who are the most likely to receive loans.

The types and amounts of aid for which independent students apply and receive depend largely upon their family and work responsibilities, attendance status, and where they enroll. In short, their life circumstances, as much as their academic and career goals, work together to shape their varied needs.

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## Appendix A—Glossary

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This glossary describes the variables used in this report. The variables were taken directly from the NCES NPSAS: 2000 Undergraduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:2000 data. A description of the DAS software can be found in appendix B.

In the index below, the variables are organized by general topic and, within topic, listed in the order in which they appear in the tables. The glossary is in alphabetical order by variable name (displayed in capital letters to the right of the label).

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#### STUDENT CHARACTERISTICS

Age as of 12/31/99..... AGE  
Marital status ..... SMARITAL  
Dependency and marital status .....DEPEND5A  
Veteran..... VETERAN  
Orphan or ward of the court..... ORPHAN  
Dependent status: Independent other  
reason..... OTHINDEP  
Gender ..... GENDER  
Race/ethnicity ..... RACE2  
Parent’s highest education ..... NPARED  
Local residence ..... LOCALRES  
Number of dependents ..... NDEPEND  
Number of dependents ages 5–12 ..... NBDAGE2  
Number of dependents ages 0–5 ..... NBDAGE1

#### INCOME AND EMPLOYMENT

Income ..... CINCOME  
Poverty level ..... PCTPOV98  
Independent student income percentile..... PCTINDEP  
Carried a credit card balance ..... NDCRDBAL  
Childcare expenses ..... NBDAYCST  
Income percentile rank..... PCTALL2  
Work status ..... ENRJOB

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Applied for financial aid..... AIDAPP  
Total aid..... TOTAID  
Total grants ..... TOTGRT  
Total federal grants ..... TFEDGRT  
Total work-study..... TOTWKST  
State grants ..... STGTAMT  
Institutional grants ..... INGRTAMT  
Total loans (including PLUS)..... TOTLOAN2  
Other grant aid ..... OTHGTAMT

FAFSA application date ..... APPDATE  
Applied for federal aid ..... FEDAPP  
Pell Grants ..... PELLAMT  
Stafford loan total..... STAFFAMT  
Stafford loan type ..... STAFSTYP2  
Expected family contribution ..... EFC4  
Employer aid ..... EMPLOYAMT  
Parents helped pay tuition ..... NCPARTUI  
Received vocational rehabilitation and  
job training benefits..... VOCHHELP  
Price of attendance less total aid ..... NETCST1  
Price of attendance less all grants..... NETCST3

#### ENROLLMENT AND INSTITUTION CHARACTERISTICS

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Delayed enrollment ..... DELAYENR  
Type of institution ..... SECTOR6  
Level of institution ..... AIDLEVL  
Class level in 1999–2000 ..... UGLVL1  
Price of attendance ..... BUDGETA2  
Attendance pattern..... ATTNSTAT  
Enrolled ..... ATTEND  
Major field of study..... MAJORS3  
Carnegie classification ..... CC2000  
Control of institution ..... CONTROL  
Institution level..... LEVEL  
Tuition and fees..... TUITION2  
Nontuition expenses ..... SBNONTA2

#### UNTAXED BENEFITS

Received Temporary Assistance for Needy Families  
(TANF)..... NDTANF  
Received child support payments ..... NDCHILD  
Received food stamps..... NDSTMP

***Age as of 12/31/99***

**AGE**

Under 24 years  
24–29 years  
30 years or older

***Applied for financial aid***

**AIDAPP**

Indicates whether the student applied for financial aid. It measures the percentage of students who applied for any aid.

***Level of institution***

**AIDLEVL**

Highest award offering of the NPSAS sample institution attended by the student. Students who attended more than one institution during the 1999–2000 academic year are classified separately.

4-year	Denotes 4-year institutions that can award bachelor’s degrees or higher, including institutions that award doctorate degrees and first-professional degrees. These include chiropractic, pharmacy, dentistry, podiatry, medicine, veterinary medicine, optometry, law, osteopathic medicine, and theology.
2-year	Institution that does not confer bachelor’s degrees, but does provide 2-year programs that result in a certificate or an associate’s degree, or 2-year programs that fulfill part of the requirements for a bachelor’s degree or higher at 4-year institutions.
Less-than-2-year	At least one of the programs offered at the institution is 3 months or longer, and produces a terminal award or certificate. No program at the institution lasts longer than 2 years.
More than one institution	Student attended another institution as well as the NPSAS sample institution during 1999–2000.

***FAFSA application date***

**APPDATE**

Indicates the application receipt date of 1999–2000 Federal aid applicants.

April 1999 or earlier  
May 1999  
June 1999  
July 1999  
August 1999  
September 1999 or later

***Enrolled***

**ATTEND**

Indicates the student’s attendance status during the fall term (in September or October 1999).

**DAS Variable*****Attendance pattern*****ATTNSTAT**

Combined attendance intensity and persistence during 1999–2000. 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 9 or more months during 1999–2000. 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.

Full-time, full-year

Student was enrolled full time for at least 9 months during 1999–2000. Additional months enrolled could be part time (during the summer, for example).

Part-time, part-year

Student was enrolled less than 9 months during 1999–2000 and all or some of these months were part time, or student was enrolled full time for less than 9 months during 1999–2000 but attended full time in all of these months.

***Price of attendance*****BUDGETA2**

The attendance-adjusted student budget at the NPSAS sample institution is generated for students who attended only one institution during 1999–2000. It includes tuition and fees, books and supplies, room and board, transportation and personal and any other expenses as allowed for federal cost of attendance budgets. It is based on institution-reported student budgets for full-time, full-year students who applied for financial aid. Budgets for students who did not apply for financial aid were imputed by calculating the average nontuition budget amounts for aided students at the institution by dependency status and then adding the tuition and fees paid. Nontuition expenses for part-time and part-year students were adjusted to reflect the number of months enrolled and the attendance intensity.

***Carnegie classification*****CC2000**

The 2000 Carnegie Classification includes all colleges and universities in the United States that are degree-granting and accredited by an agency recognized by the U.S. Secretary of Education. The 2000 edition classifies institutions based on their degree-granting activities from 1995–96 through 1997–98. Updated April 2002.

Doctoral/research universities, extensive

Institutions typically offer a wide range of baccalaureate programs, and they are committed to graduate education through the doctorate. During the period studied, they awarded 50 or more doctoral degrees per year across at least 15 disciplines.

Doctoral/research universities, intensive

Institutions typically offer a wide range of baccalaureate programs, and they are committed to graduate education through the doctorate. During the period studied, they awarded at least 10 doctoral degrees per year across three or more disciplines, or at least 20 doctoral degrees per year overall.

Master’s colleges and universities I

Institutions typically offer a wide range of baccalaureate programs, and they are committed to graduate education through the master’s degree. During the period studied, they awarded 40 or more master’s degrees per year across three or more disciplines.

*Carnegie classification—continued*

CC2000

Baccalaureate colleges, liberal arts

Institutions are primarily undergraduate colleges with major emphasis on baccalaureate programs. During the period studied, they awarded at least half of their baccalaureate degrees in liberal arts fields.

Specialized and Other

Includes categories listed below:

Master's Colleges and Universities II: These institutions typically offer a wide range of baccalaureate programs, and they are committed to graduate education through the master's degree. During the period studied, they awarded 20 or more master's degrees per year.

Baccalaureate Colleges-General: These institutions are primarily undergraduate colleges with major emphasis on baccalaureate programs. During the period studied, they awarded less than half of their baccalaureate degrees in liberal arts fields.

Baccalaureate/Associate's Colleges: These institutions are undergraduate colleges where the majority of conferrals are at the subbaccalaureate level (associate's degrees and certificates). During the period studied, bachelor's degrees accounted for at least 10 percent of undergraduate awards.

Associate's Colleges: These institutions offer associate's degree and certificate programs but, with few exceptions, award no baccalaureate degrees. This group includes institutions where, during the period studied, bachelor's degrees represented less than 10 percent of all undergraduate awards.

*Specialized Institutions*

These institutions offer degrees ranging from the bachelor's to the doctorate, and typically award a majority of degrees in a single field. The list includes only institutions that are listed as separate campuses in the Higher Education Directory. Specialized institutions include:

Theological seminaries and other specialized faith-related institutions: These institutions primarily offer religious instruction or train members of the clergy.

Medical schools and medical centers: These institutions award most of their professional degrees in medicine. In some instances, they include other health professions programs, such as dentistry, pharmacy, or nursing.

Other separate health profession schools: These institutions award most of their degrees in such fields as chiropractic, nursing, pharmacy, or podiatry.

**DAS Variable*****Carnegie classification—continued*****CC2000**

Schools of engineering and technology: These institutions award most of their bachelor's or graduate degrees in technical fields of study.

Schools of business and management: These institutions award most of their bachelor's or graduate degrees in business or business-related programs.

Schools of art, music, and design: These institutions award most of their bachelor's or graduate degrees in art, music, design, architecture, or some combination of such fields.

Schools of law: These institutions award most of their degrees in law.

Teachers' colleges: These institutions award most of their bachelor's or graduate degrees in education or education-related fields.

Other specialized institutions: Institutions in this category include graduate centers, maritime academies, military institutes, and institutions that do not fit any other classification category.

Tribal colleges and universities: These colleges are, with few exceptions, tribally controlled and located on reservations. They are all members of the American Indian Higher Education Consortium.

***Income*****CINCOME**

Students' total income in 1998, including earnings, income from assets, and untaxed income. For married students, spouses' income is included. Incomes were determined from the Free Application for Federal Student Aid (FAFSA), or if not available, from student-reported data or imputation.

***Control of institution*****CONTROL**

Source of revenue and control of operations for the NPSAS sample institution attended by the student.

Public

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

Private not-for-profit

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

Postsecondary institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and other vocational institutions.

**DAS Variable**

***Delayed enrollment***

**DELAYENR**

Number of years between the year of high school graduation and the first year enrolled in postsecondary education. Derived by subtracting the two variables. Because of frequent discrepancies between the birth year, high school graduation year, and first year of postsecondary education reported in CADE and CATI, these two variables required a substantial amount of editing and imputation.

Did not delay  
Delayed enrollment

***Dependency and marital status***

**DEPEND5A**

Identifies independent students by marital status and whether they had dependents of their own. Married but separated students were classified as married. Students were considered to be independent if they met any of the following criteria:

- 1) Student was 24 or older on December 31 of the current academic year;
- 2) Student was a veteran of the U.S. Armed Forces;
- 3) Student was enrolled in a graduate or professional program;
- 4) Student was married;
- 5) Student was an orphan or ward of the court; or
- 6) Student had legal dependents other than spouse.

Single, no dependents  
Single parent  
Married, no dependents  
Married parents

***Expected family contribution***

**EFC4**

Composite estimate of the federal Expected Family Contribution (EFC) used in need analysis. For Pell Grant recipients, the EFC on the Pell Grant record in NSLDS was used; for other federal financial aid applicants, the primary EFC from the most recent CPS record was used if available; otherwise, the EFC reported by the NPSAS institution in CADE was used. For students who did not apply for federal financial aid (42 percent), the EFC was imputed by regression for each dependency status.

***Employer aid***

**EMPLYAMT**

Indicates total amount of aid received from employers in 1999–2000. It includes tuition waivers for employees and dependents and employer-paid tuition reimbursements. The percentage of students with employer aid is the percentage with positive amounts recorded for this variable. The average amount received is the average of all students who received employer aid.

***Work status***

**ENRJOB**

Indicates the intensity of work while enrolled.

Did not work  
Worked part time (less than 35 hours/week)  
Worked full time (35 or more hours/week)

**DAS Variable*****Applied for federal aid*****FEDAPP**

Indicates whether the student applied for federal financial aid. It measures the percentage of students who applied for federal aid.

***Gender*****GENDER**

Male  
Female

***High school diploma*****HSDEG**

Indicates whether student earned a high school diploma.

No high school diploma  
Earned high school diploma

***Institutional grants*****INGRTAMT**

Indicates the total grant aid from institutional funds received in 1999–2000. Includes all institutional grants, scholarships, and tuition waivers received during the NPSAS year. Includes need-based and merit-only awards. At public institutions in some states the distinction between state and institutional grant funds is not always clear because grants are funded by the state but are allocated by the institutions. The California Community College Board of Governor's Grants, California State University Grants, and Educational Opportunity Grants are classified as institutional grants.

***Institution level*****LEVEL**

Highest award offering of the NPSAS sample institution attended by the student.

4-year

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

2-year

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

Less-than-2-year

At least one of the programs offered at the institution is 3 months or longer, and produces a terminal award or certificate. No program at the institution lasts longer than 2 years.

**DAS Variable**

**Local residence**

**LOCALRES**

Students' residence while enrolled.

On campus	Institution-owned living quarters for students. These are typically on-campus or off-campus dormitories, residence halls, or other facilities.
Off campus	Student lived off campus in non-institution-owned housing but not with her or his parents or relatives.
Living with parents/other relatives	Student lived at home with parents or other relatives.

**Major field of study**

**MAJORS3**

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

Liberal arts/General studies	<p>Humanities: English, liberal arts, philosophy, theology, art, music, speech/drama, history/fine arts, area studies, African-American studies, ethnic studies, foreign languages, liberal studies, women's studies.</p> <p>Social/behavioral sciences: psychology, economics, political science, American civilization, clinical pastoral care, social work, anthropology/archaeology, history, sociology.</p> <p>Life sciences: natural resources, forestry, biological science (including zoology), biophysics, geography, interdisciplinary studies, including biopsychology environmental studies, life sciences, physical sciences, mathematics.</p> <p>Physical sciences: physical sciences including chemistry, physics.</p> <p>Mathematics: mathematics, statistics.</p>
Education	Early childhood, elementary, secondary, special, or physical education, leisure studies, library/archival sciences.
Business	Accounting, finance, secretarial, data processing, business/management, public administration, marketing/distribution, business support, intern relations.
Computer science/Engineering	Computer/information science, computer programming; electrical, chemical, mechanical, civil, or other engineering; engineering technology; electronics.
Vocational/technical	Mechanic technology including transportation, protective services, construction, air/other transportation, precision production.

**DAS Variable****Major field of study—continued****MAJORS3**

Health

Nursing, nurse assisting, community/mental health, medicine, physical education/recreation, audiology, clinical health, dentistry, veterinary medicine, health/hospital, public health, dietetics, other/general health.

Undeclared

Undeclared/no major.

**Number of dependents ages 0–5****NBDAGE1**

Student response to the question, “How many of your children are under 5?” Asked in student CATI.

**Number of dependents ages 5–12****NBDAGE2**

Student response to the question, “How many of your children are age 5–12?” Asked in student CATI.

**Childcare expenses****NBDAYCST**

Student response to the question, “On average, how much did you pay each month for childcare during the last term you were enrolled in the 1999–2000 school year?” Asked in student CATI.

**Parents helped pay tuition (under age 30 only)****NCPARTUI**

Student response to the question, “Did anyone, such as your parent(s)/guardian(s) pay your tuition and fees on your behalf for the 1999–2000 school year?” Asked in student CATI (Yes/No).

**Received child support payments****NDCHILD**

Student response to the question, “Since July 1, 1999, did you receive child support payments?” Only respondents who received payments are included in this analysis.

**Carried a credit card balance****NDCRDBAL**

Student response to the question, “What was the balance due on all credit cards according to your last statement?” Asked on student CATI. Only respondents with a credit card balance are included in this analysis.

**Number of dependents****NDEPEND**

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

**Received food stamps****NDSTMPSP**

Student response to the question, “Since July 1, 1999, did you receive food stamps?” Only respondents who received food stamps are included in this analysis.

**DAS Variable**

***Received Temporary Assistance for Needy Families (TANF)***

**NDTANF**

Student response to the question, “Since July 1, 1999, did you receive Temporary Assistance for Needy Families (TANF)?” Only respondents who received TANF are included in this analysis.

***Price of attendance less total aid***

**NETCST1**

Net total price of attendance after all financial aid in 1999–2000. Equal to the attendance-adjusted student budget minus total aid (BUDGETA2 minus TOTAID). It represents the estimated “out-of-pocket” expense to students remaining after all financial aid, including loans, is received. For students who did not receive any financial aid this amount is the same as the price of attendance. Calculated only for students who attended one institution during 1999–2000.

***Price of attendance less all grants***

**NETCST3**

Net total price of attendance after all grants. Equal to the attendance-adjusted student budget minus all grants and scholarships from all sources (BUDGETA2 minus TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veteran’s benefits or military education benefits. For students who did not receive any grants this amount is the same as the price of attendance. Calculated only for students who attended one institution during 1999–2000.

***Parent’s highest education***

**NPARED**

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

High school diploma or less	Students’ parent earned a high school diploma or equivalent or did not complete high school.
Some postsecondary education	Students’ parent attended some postsecondary education, but did not earn a bachelor’s degree.
Bachelor’s degree or higher	Students’ parent attained a bachelor’s or advanced degree

***Orphan or ward of the court***

**ORPHAN**

Indicates whether student is an orphan or ward of the court.

***Other grant aid***

**OTHGTAMT**

Indicates the amount of grants that were not federal, state, or institutional, including National Merit Scholarships, other private aid, and employee tuition reimbursements received during the NPSAS year.

***Dependent status: Independent other reason***

**OTHINDEP**

Students under age 24 who are receiving no parental support and have not been defined as independent (e.g., having dependents, married, veteran, orphan or ward of the court) can be classified as independent by campus financial aid officers using their professional judgment.

**DAS Variable*****Income percentile rank*****PCTALL2**

Indicates income percentiles for all students. Calculated separately for dependent and independent students and then combined into this variable. Each ranking thus compares the student only to other students of the same dependency status. Uses parents' total income if student is dependent and student's own income if student is independent (DEPINC and INDEPINC). Total income in 1998 is used because this was the income reported on the financial aid applications and used for federal need analysis for the 1999–2000 academic year. Approximately one-fourth of the values are imputed.

- Low income (Income at the 25th percentile or below)
- Middle income (Income between the 26th and 74th percentile)
- High income (Income at or above the 75th percentile)

***Independent student income percentile*****PCTINDEP**

Percentile rank of independent student's annual income, including the income of a spouse, based on all independent students in the NPSAS survey year. The annual income is for the prior calendar year, as reported on the financial aid application or in the survey of students. Approximately one-fourth of the values are imputed. The cut-off points (in current dollars) for the income quarters are as follows:

- Lowest quarter (Income at the 25th percentile or below)
- Lower middle quarter (Income between the 26th and 49th percentile)
- Higher middle quarter (Income between the 50th and 74th percentile)
- Highest quarter (Income at or above the 75th percentile)

***Poverty level*****PCTPOV98**

Indicates total 1998 income as a percentage of the federal poverty level thresholds for 1998. The 1998 calendar year income was used to determine federal financial aid eligibility for the 1999–2000 academic year. Based on family size, total income, and dependency. Refers to the family size and income of the parents of dependent students or the student's own family if independent. Derived from total income in 1998 and household size. A value of 100 or less means that the student's family is at or below the federal poverty level threshold for that family size. Maximum set at 1,000 (10 times poverty threshold). Category used in this analysis is below 125 percent of the poverty level.

***Pell Grants*****PELLAMT**

Indicates the federal Pell Grant amount received at all institutions attended during the NPSAS year.

***Race/ethnicity*****RACE2**

Indicates undergraduate's race/ethnicity. The category "other" includes those who reported other race and those who reported more than one race. Hispanic includes all who reported being Hispanic, regardless of race.

- |                     |   |
|---------------------|---|
| White, non-Hispanic | A person having origins in any of the original peoples of Europe, North Africa, or the Middle East. |
| Black, non-Hispanic | A person having origins in any of the black racial groups of Africa.                                |

**DAS Variable**

***Race/ethnicity—continued***

**RACE2**

Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
Asian	A person having origins in any of the peoples of the Far East, Southeast Asia, or the Indian subcontinent. This includes people from China, Japan, Korea, the Philippine Islands, India, and Vietnam.
American Indian/Alaska 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.
Pacific Islander/Hawaiian	A person having origins in the Pacific Islands including Hawaii and Samoa.
Other	A person having origins in race not listed.
More than one race	A person having origins in more than one race listed above.

***Nontuition expenses***

**SBNONTA2**

Indicates student budget nontuition expenses at the NPSAS institution, during the months attended. Equal to the sum of books and supplies, room and board, transportation and personal expenses. This is a component of the price of attendance (see BUDGETA2).

***Type of institution***

**SECTOR6**

Indicates the combined level and control of the student's institution. Institution level concerns the institution's highest offering, and control (public/private) concerns the source of revenue and control of operations.

- Public 4-year
- Public 2-year
- Private not-for-profit 4-year
- Private for-profit less-than-4-year

***Marital status***

**SMARITAL**

Indicates the marital status of the student when he or she applied for financial aid in 1999–2000.

- Married
- Single

***Stafford loan total***

**STAFFAMT**

Indicates the total amount of Stafford loans (subsidized and unsubsidized) received during 1999–2000, including loans borrowed to attend schools other than the NPSAS sample school. Includes Stafford loans delivered either through the Ford Direct Loan or the Federal Family Education Loan Program (FFELP).

**DAS Variable*****Stafford loan type*****STAFYTP2**

Indicates whether a student received a subsidized Stafford loan, an unsubsidized Stafford loan, or a combination of both in 1999–2000.

- Subsidized loan only
- Unsubsidized loan only
- Subsidized and unsubsidized loans

***State grants*****STGTAMT**

Total amount of state grants and scholarships (including the federal portion of Leveraging Educational Assistance Partnership [LEAP] funds to states) received by the student in 1999–2000. At public institutions in some states the distinction between state and institutional grant funds is not always clear because grants are funded by the state but are allocated by the institutions (see INGRTAMT).

***Total federal grants*****TFEDGRT**

Total amount of federal grants received by a student in 1999–2000. Includes Pell Grants, Supplemental Educational Opportunity Grants (SEOG), and a small number of Robert Byrd Scholarships. Does not include federal veteran's benefits or military education aid.

***Total aid*****TOTAID**

Total amount of financial aid received by a student in 1999–2000. Includes grants, loans, work-study, or any other types of aid, as well as loans to parents under the Parent Loans for Undergraduate Students (PLUS) program and veterans benefits and military education aid. The percentage of students with any aid is the percentage with positive amounts recorded for this variable.

***Total grants*****TOTGRT**

Total amount of grants received by a student in 1999–2000. Grants are a type of student financial aid that does not require repayment or employment. Grants include merit-only scholarships, tuition waivers, and employer tuition reimbursements. The percentage of students with grants is the percentage with positive amounts recorded for this variable.

***Total loans (including PLUS)*****TOTLOAN2**

Indicates the total amount of all student loans (federal, state, institutional, and private sector) and federal PLUS loans to parents received during 1999–2000. Does not include loans from family or friends to the student or commercial loans to parents (such as home equity loans).

***Total work-study*****TOTWKST**

Indicates the total amount of all work-study awards received during 1999–2000. Institutions were asked to report the amount actually earned rather than the award amount, which may be greater.

**DAS Variable**

***Tuition and fees***

**TUITION2**

Tuition and fees charged at the sampled NPSAS institution for students who attended only one institution during 1999–2000.

***Class level in 1999–2000***

**UGLVL1**

Indicates undergraduate class level. Seniors include 4th- and 5th-year undergraduates as well as all those graduating in the 1999–2000 academic year.

Freshman  
Sophomore  
Junior  
Senior

***Veteran***

**VETERAN**

Indicates veteran status of the student. Based primarily on the student interview, supplemented with information on the financial aid application and the institution.

***Received vocational rehabilitation and job training benefits***

**VOHELP**

Indicates the vocational rehabilitation and job training grant amounts received during 1999–2000. Funded by both the federal and state governments. Only respondents who received benefits are included in this analysis.

## Appendix B—Technical Notes and Methodology

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### The National Postsecondary Student Aid Study

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive nationwide study conducted by the U.S. Department of Education’s National Center for Education Statistics (NCES) to determine how students and their families pay for postsecondary education.<sup>1</sup> It also describes demographic and other characteristics of students enrolled in the 50 states, the District of Columbia, and Puerto Rico. The NPSAS study is based on a nationally representative sample of all students in postsecondary education institutions, including undergraduate, graduate, and first-professional students. Information is collected from institutions, student interviews, and government data files. For this study, data were analyzed for undergraduates from the 2000 administration of the NPSAS survey. This survey represents more than 16 million undergraduates who were enrolled at some point between July 1 and June 30 of the survey year. The institutional weighted response rate for this NPSAS administration exceeded 85 percent as discussed in the next sections. This report included only students who attended one institution during the 1999–2000 academic year, representing 95 percent of independent and 93 percent of dependent undergraduates.

### *Overall Weighted Response Rates*

For NPSAS:2000, the institutional response rate was 91 percent. The weighted student response rate was 72 percent, and the weighted overall<sup>2</sup> student interview (Computer Assisted Telephone Interview—CATI and Computer Assisted Personal Interview—CAPI) response rate was 66 percent (Riccobono et al. 2002). Because the CATI/CAPI response rate for NPSAS:2000 was less than 70 percent in some institutional sectors,<sup>3</sup> an analysis was conducted to determine if estimates were significantly biased due to CATI/CAPI nonresponse. Considerable information was known for CATI/CAPI nonrespondents and these data were used to analyze and reduce the bias. The distributions of several variables using the design-based, adjusted weights for study

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<sup>1</sup> For more information on the NPSAS survey, consult the methodology report (Riccobono et al. 2002). Additional information is also available at the NPSAS website <http://nces.ed.gov/npsas>.

<sup>2</sup> The overall CATI/CAPI weighted response rate was computed as the product of the weighted student CATI/CAPI yield and the weighted institutional yield.

<sup>3</sup> Public 2-year and private not-for-profit 2-year or less institutions each had a weighted student CATI/CAPI response rate of 69 percent. Private for-profit less-than-2-year institutions had a weighted student CATI/CAPI response rate of 67 percent.

respondents (study weights) were found to be biased before CATI/CAPI nonresponse adjustments. The CATI/CAPI nonresponse and poststratification procedures, however, reduced the bias for these variables; and the remaining relative bias ranged from 0 to 0.35 percent.<sup>4</sup>

The overall institutional response rate could be interpreted as the estimated percentage of eligible institutions that would provide a student enrollment list or database that could be used for sample selection. The overall CATI/CAPI response rate is computed as the product of the weighted CATI/CAPI response rate and the institutional response rate.

The two weight variables used for analysis of this report are CATIWT, which includes all undergraduates with an interview, and STUDYWT, which includes all undergraduates, including those without an interview. The CATIWT was used to generate tables 13 and 21 in this report. It was also used for the parent education and employment status variables found in tables 2a, 2b, 6a, 6b, and figure B; and for the percentage receiving untaxed benefits found in table 12.

### ***Item Response Bias***

All the variables used in this report and defined in appendix A had item response rates above 85 percent. Therefore, a bias analysis for individual survey items was not necessary.

### **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 recording or coding data; and other errors of collecting, processing, sampling, and imputing missing data. Readers interested in efforts to minimize nonsampling errors for estimates used in this report should consult the corresponding NPSAS survey methodology reports mentioned in the footnotes for the first two pages of this appendix.

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<sup>4</sup> For nonresponse bias analysis, see Siegel et al. (2002), available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=200203>.

## Data Analysis System

The estimates presented in this report were produced using the NPSAS:2000 undergraduate Data Analysis Systems (DAS). The DAS software makes it possible for users to specify and generate their own tables. 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 errors<sup>5</sup> and weighted sample sizes for these estimates. For example, table B-1 contains standard errors that correspond to estimates in table 6 in the report. If the number of valid cases is too small to produce a reliable estimate (fewer than 30 cases), the DAS prints the message “low-N” instead of the estimate. All standard errors for estimates presented in this report can be viewed at <http://nces.ed.gov/das/library/reports.asp>. 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 stratified sampling method used in the NPSAS surveys.

The DAS can be accessed electronically at <http://nces.ed.gov/DAS>. For more information about the NPSAS Data Analysis System, contact

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<sup>5</sup> The NPSAS 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 6a: Percentage distribution (by columns) of independent undergraduates by selected student characteristics and family responsibilities: 1999–2000**

Student characteristics	Total	No dependents		Have dependents	
		Single	Married	Single	Married
Total	†	†	†	†	†
<b>Age</b>					
Younger than 24	0.26	0.29	0.54	0.69	0.37
24–29	0.67	0.64	0.86	1.42	0.48
30 or older	0.64	0.63	1.14	1.59	0.68
<b>Gender</b>					
Male	0.75	0.60	2.16	0.96	0.80
Female	0.75	0.60	2.16	0.96	0.80
<b>Race/ethnicity</b>					
American Indian	0.11	0.28	0.27	0.25	0.14
Asian	0.24	0.50	0.43	0.32	0.27
Black	0.71	0.59	0.52	1.32	0.78
Hispanic	0.51	0.64	0.44	0.67	0.78
Pacific Islander	0.07	0.14	0.20	0.09	0.12
White	0.86	0.89	0.86	1.09	1.04
More than one race	0.07	0.11	0.19	0.23	0.14
Other	0.07	0.15	0.14	0.20	0.12
<b>Income quarters</b>					
Lowest	0.38	0.82	0.44	0.62	0.43
Lower middle	0.45	0.69	0.83	0.70	0.71
Higher middle	0.40	0.62	0.70	0.60	0.81
Highest	0.42	0.33	0.78	0.43	0.72
<b>Parents' education</b>					
High school or less	0.70	0.78	0.88	1.61	1.37
Some postsecondary education	0.44	1.06	0.92	1.55	0.93
Bachelor's degree or higher	0.41	0.50	1.01	0.58	0.71
<b>Attendance status</b>					
Full time, full year	0.58	0.85	1.67	0.84	0.54
Part time or part year	0.58	0.85	1.67	0.84	0.54
<b>Type of institution</b>					
Public 4-year	0.41	0.95	1.76	0.82	0.74
Private not-for-profit 4-year	0.26	0.42	0.62	0.40	0.50
Public 2-year	0.43	0.92	2.48	1.00	0.81
Private for profit less-than 4-year	0.11	0.34	0.27	0.65	0.39

See notes at end of table.

**Table B1. Standard errors for table 6a: Percentage distribution (by columns) of independent undergraduates by selected student characteristics and family responsibilities: 1999–2000**  
—Continued

Student characteristics	Total	No dependents		Have dependents	
		Single	Married	Single	Married
<b>Work status</b>					
Did not work	0.54	0.58	1.42	1.19	0.51
Worked part time (less than 35 hours per week)	1.10	1.78	1.04	0.85	1.16
Worked full time (35 hours per week or more)	0.86	1.76	0.97	0.89	1.16
<b>Residence</b>					
On campus	0.24	0.28	0.21	0.44	0.37
Off campus	0.32	0.66	0.39	0.71	0.37
Living with parents	0.38	0.58	0.38	0.57	0.45
<b>Delayed enrollment</b>					
Did not delay	0.48	0.59	1.09	0.72	0.73
Delayed enrollment	0.48	0.59	1.09	0.72	0.73
<b>High school diploma</b>					
No high school diploma	0.19	0.39	0.85	0.90	0.50
Earned high school diploma	0.20	0.39	0.85	0.90	0.50

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

## Statistical Procedures

### *Differences Between Means*

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,<sup>6</sup> 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:

<sup>6</sup> A Type I error occurs when one concludes that a difference observed in a sample reflects a true difference in the population from which the sample was drawn, when no such difference is present.

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:

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

where  $r$  is the correlation between the two estimates.<sup>7</sup> This formula is used when comparing two percentages from a distribution that adds to 100. If the comparison is between the mean of a subgroup and the mean of the total group, the following formula is used:

$$t = \frac{E_{sub} - E_{tot}}{\sqrt{se_{sub}^2 + se_{tot}^2 - 2p se_{sub}^2}} \quad (3)$$

where  $p$  is the proportion of the total group contained in the subgroup.<sup>8</sup> The estimates, standard errors, and correlations can all be obtained from the DAS.

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

A second hazard in reporting statistical tests is the possibility that one can report a “false positive” or Type I error. In the case of a  $t$  statistic, this false positive would result when a difference measured with a particular sample showed a statistically significant difference when there is no difference in the underlying population. Statistical tests are designed to control this type of error, denoted by alpha. The alpha level of .05 selected for findings in this report indicates that a difference of a certain magnitude or larger would be produced no more than one time out of twenty when there was no actual difference in the quantities in the underlying

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<sup>7</sup> U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, no. 2, 1993.

<sup>8</sup> Ibid.

population. When hypotheses show  $t$  values at the .05 level or smaller, the null hypothesis—no difference between quantities—is rejected. However, there are other cases when exercising additional caution is warranted. When there are significant results not indicated by any hypothesis being tested or when a large number of comparisons is tested, Type I errors cannot be ignored. For example, when making paired comparisons among the four different categories of independent students, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison.

For example, in a comparison of males and females, 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 categories (American Indian, Asian/Pacific Islander, Black, Hispanic, and White) 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 race/ethnicity groups, so substituting 5 for  $j$  in equation 4, results in the following family size.

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

For this report, when there were comparisons in which a specific hypothesis was not being tested, tests were adjusted to account for family size. Significant findings were reported only when  $p \leq .05/k$  for a particular pairwise comparison, where that comparison was one of  $k$  tests within a family. This procedure 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  $p \leq .05$ .<sup>9</sup>

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<sup>9</sup> The 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 Dunn (1961).