



WORKING THEIR WAY THROUGH COLLEGE:

STUDENT EMPLOYMENT AND ITS IMPACT ON THE COLLEGE EXPERIENCE

During the 2003–04 academic year, 78 percent of undergraduates worked while they were enrolled.¹ The share of students who work has remained virtually unchanged since the federal government first began asking students detailed questions about their employment in the mid-1990s. On average, employed students spend almost 30 hours per week working while enrolled. Again, this figure has changed little since the mid-'90s.

This issue brief addresses key questions about undergraduates who work, using data from the 2003–04 National Postsecondary Student Aid Study (NPSAS) conducted by the U.S. Department of Education.² Among the highlights:

Regardless of age, gender, race/ethnicity, dependency or marital status, enrollment status, type of institution attended, or even income or educational and living expenses, 70–80 percent of students work while they are enrolled.

There is predictable variability in the amount of time students spend working, with part-time students, older students, low-income students, and students from under-represented minority groups spending more time at work than others.

Despite this variability, surprisingly large shares of white and upper-income students work more than 20 hours per week.

About one-quarter of full-time students work full time.

One-third of working students describe themselves as employees who also are taking classes. These individuals—most of whom are older and attend college part time—continue to hold the jobs they had prior to enrolling in college.

Most of the remaining two-thirds of working students state that their primary reason for working is to pay tuition, fees, and living expenses, with upper-income students more likely to work in order to earn spending money or gain job experience.

Research has shown that working 15 or fewer hours per week—ideally, on campus or in a position related to one's academic interests—has a positive effect on persistence and degree completion. Only a minority of working students hold such positions.

It is difficult to understand the role that work may play in helping dependent students pay for college because income and educational expenses do not appear to significantly influence the likelihood that students will work, the amount that they work, or the amount that they earn.

Although this issue brief answers several key questions about student employment, it also raises other questions that warrant further research. In particular, more information is needed on the role that work plays in the college financing choices of various types of students.

¹ This report refers only to undergraduates. The majority of graduate students work, either in jobs held outside their institutions or in teaching or research assistantships. The one exception is students in professional fields such as law and medicine, where the nature of the academic program typically prevents students from pursuing outside employment.

² A complete description of NPSAS, as well as links to Department of Education reports based on the NPSAS data, are available at <http://nces.ed.gov/surveys/npsas/>.

INTRODUCTION

Working students are ubiquitous in American higher education. Students are more likely to work than they are to live on campus, to study full time, to attend a four-year college or university, or to apply for or receive financial aid. Students work regardless of the type of institution they attend, their age or family responsibilities, or even their family income or educational and living expenses. Working while enrolled is perhaps the single most common major activity among America's diverse undergraduate population.

This issue brief attempts to answer the following questions about students and work:

WHICH STUDENTS WORK?

HOW MANY HOURS DO STUDENTS WORK?

WHY DO STUDENTS WORK?

WHAT TYPES OF JOBS DO STUDENTS HOLD?

WHAT EFFECTS DOES WORK HAVE ON STUDENTS?

WHAT ROLE DOES WORK PLAY IN COLLEGE FINANCING?

Understanding who works, why, and the effects that work has on academic success and college financing may help institution leaders and policy makers craft policies to help students balance their need and desire to work with their academic priorities.

WHICH STUDENTS WORK?

Table 1 details the share of students with various demographic and academic characteristics who work and the number of hours that students spend at work while enrolled. It is remarkable for its lack of variation. Regardless of age, gender, race/ethnicity, dependency or marital status,³ enrollment status, type of institution attended, or even income, 70–80 percent of students work while they are enrolled. The share of students who work ranges from 68 percent among Asian-American students to 83 percent among students who attend part time. While one might expect the share of students who work to vary significantly by income, age, or attendance or dependency status, this is not the case.

HOW MANY HOURS DO STUDENTS WORK?

There is more variability in the number of hours that students spend working (see Table 1). Students at community colleges and for-profit institutions—many of whom are older and attend part time—are more likely to work full time than students at public or private not-for-profit four-year colleges or universities. Not surprisingly, students who attend full time are more likely to work one to 20 hours per week while enrolled than students who attend part time. Still, 23 percent of full-time students work 35 or more hours per week while enrolled.

Dependent students with parental incomes of \$60,000 or more are most likely to work one to 20 hours per week, while independent students with incomes of \$25,000 or more are most likely to work 35 or more hours per week. Upper-income dependent students receive support from their parents, limiting their need to work, whereas upper-income independent students fall into that income category precisely because

³ Undergraduates are considered *dependent*, and their parents' income is included in determining their eligibility for financial aid, if they are aged 24 or younger, single, do not have children, and are neither veterans nor wards of the court. Students who do not meet these criteria are considered *independent*. When examining student income, it is essential to separate dependent students, whose parental income is included in their family income, from independent students, whose family income consists only of their personal income and that of a spouse.

they are working. As one might expect, younger dependent students work less than older independent students do. Likewise, white and Asian-American students—who are more likely to be traditional-age and to come from middle- and upper-income families than students from under-represented groups—work less than African-American, Hispanic, and American Indian students.

A surprisingly large share of affluent students work and many of them work more than a part-time, one- to 20-hour per week schedule. Thirty-three percent of dependent students with parental incomes of \$90,000 or more work 21 or more hours per week. By comparison, 41 percent of dependent students with incomes of less than \$30,000 work at least 21 hours per week—not a large difference. The need or desire to work seems to be driven by more than just family income.⁴

WHY DO STUDENTS WORK?

If supplementing low family resources is not the only answer, then why else might students be working? Most independent students work to support themselves and their families before enrolling and continue to work once they arrive on campus. These students typically view themselves as employees first and students second. One-third of all working students describe themselves as employees who study; 86 percent of these students are independent (see **Table 2**). Most work full time; the average time this group of students spends at work is 38 hours each week. Eighty-six percent of these students held their job before enrolling in college.

It is easy to understand the motivation to work of those who continue to view themselves as employees, even after they enroll in college, but two out of three working students view themselves as students first who work to help pay their expenses. These “students who work” are a much more diverse group than “employees who study.”⁵ They are more traditional than “employees who study,” but not entirely so. Independent students make up one-third of students who work. Students who work are about evenly split between students who work 1 to 20 hours per week (46 percent of students who work) and students who spend more time on the job. More than one-quarter of students who work (27 percent) spend 35 or more hours per week on the job.

As noted, upper-income students are just as likely to work as their lower-income peers. However, the primary reasons that students who work offer for working vary by dependency status and income (see **Table 3**). In general, independent students are more likely than dependent students to cite paying tuition, fees, or living expenses as their primary reason for working (77 percent versus 56 percent). Among dependent students, those from upper-income families are less likely than lower-income students to state that their primary reason for working is to pay tuition, fees, or living expenses, and are more likely to name earning spending money or gaining work experience as their primary motivation. Forty-one percent of the highest-income dependent students work to pay tuition, fees, or living expenses, compared with 66 percent of the lowest-income dependent students.

Another important influence on students who work is their parents. Sixty-three percent of dependent students who work state that their parents expect them to work while enrolled. The share of dependent students whose parents expect them to work does not vary significantly by income, suggesting that many upper-income parents expect their children to work while enrolled.

⁴ See the section titled “What role does work play in college financing?” for an analysis of employment patterns by educational and living expenses.

⁵ Throughout the remainder of this issue brief, the terms “students who work” and “employees who study” are used to refer to these two groups of students.

WHAT TYPES OF JOBS DO STUDENTS HOLD?

Research has shown that part-time employment on campus, ideally in a position related to one's academic interests, positively affects persistence and degree completion.⁶ Unfortunately, most undergraduates do not hold such positions. Only one-third of working students spend 20 hours or fewer per week on the job (see Table 2). Further, only 10 percent of all working students have work-study or assistantship positions, and half of these students also hold a "regular job." Students who work are more likely than employees who study to hold work-study or assistantships, but only 14 percent of students who work have this type of position. Half of these students also have a "regular job." Not surprisingly, then, the vast majority of students work off-campus (91 percent), with students who work being slightly more likely to work on-campus than employees who study. The majority of students work at for-profit companies (63 percent), followed by nonprofits and government/military (12 percent each) and their college or university (7 percent). Just over 5 percent of students are self-employed (see **Table 4**).

The news is somewhat more encouraging with regard to the relationship between students' jobs and their academic interests. Thirty-eight percent of students say that their job is related to their academic major.⁷ Employees who study are more likely than students who work to report that their major and their job are related (54 percent versus 31 percent), suggesting that many employees who study enroll in order to advance in their current careers.

WHAT EFFECTS DOES WORK HAVE ON STUDENTS?

There are a number of ways to measure the effects of work on students, and no single measurement can adequately assess the impact that work may have. One of the simplest ways to measure the impact of work is to ask students directly how work has affected their academic pursuits. Students who work were asked about the effects that working had on various aspects of their student experience. Specifically, students were asked whether working limited their class schedules, access to facilities, choice of classes, or number of classes taken, and whether working helped in their career preparation and coursework. The results are mixed and suggest that, at least in terms of their perceptions, most students do not find work to be overly burdensome. The majority of students who work do not think that having a job imposes limitations in the four areas listed, but a sizable minority do indicate that their job limits some aspect of their academic experience (see **Table 5**). Students are most likely to state that work limits their class schedule (48 percent), followed by the number of classes they take (40 percent), class choice (34 percent), and access to facilities (31 percent). Not surprisingly, the likelihood that students experience these limitations increases with the number of hours that they work. Students who work off campus also are more likely to experience these limitations than those who work on campus.

Students are not likely to find that working helps them with either career preparation or coursework. About one-third of students who work say that their jobs help with career preparation and only 14 percent say that it helps with coursework. Students who work for nonprofits, government, or the military are more likely than those with other types of employers to state that their job helps with career preparation. Students who work for these types of organizations—or for their college or university—also are more likely than those who work at for-profit companies to find that working helps with their coursework. However, no more than one in five students who work finds their jobs to be helpful with career preparation.

⁶ For a summary of the research on this topic, see pp. 414–415 in E. T. Pascarella and P. T. Terenzini (2005). *How college affects students: A third decade of research*. San Francisco: Jossey-Bass.

⁷ Thirty-two percent of students who had not yet declared a major reported that their job was related to their coursework, with variation between employees who study and students who work similar to that found among those who had declared a major.

Another way to measure the effects of work is to compare the academic performance of students with various levels and types of work experiences. **Table 6** compares the average cumulative GPA of students by working status and hours worked per week. It suggests that hours worked do not always hurt academic performance. Employees who study—who tend to be older, work full time, and attend part time—have higher GPAs than either students with no job or students who work. This pattern is consistent across institution types. Further, at each level of employment, employees who study have higher GPAs than students who work, suggesting that maturity, type of program, or a host of other factors may have more influence on academic performance than hours spent at work.

For students who work, however, working more than part time does seem to have a negative impact on grades at most types of institutions. At public and private not-for-profit four-year institutions, those who work one to 20 hours per week do slightly better, on average, than those who do not work at all. However, as the number of hours spent working increases, the average GPA for students who work declines modestly. At community colleges, students who do not work perform slightly better than all students who work, and GPA declines as the number of hours at work rises. Conversely, at for-profit institutions, students who work 35 or more hours per week actually do better than both those who do not work and those who work part time. Given the diversity of for-profit institutions, ranging from short-term vocational certificate programs to four-year universities, it is difficult to interpret this finding.

Beyond GPA, the most important indicators of academic success are persistence and graduation. The study used for this issue brief is a single-year snapshot for 2003–04, so it does not capture this information. However, analyses of prior U.S. Department of Education data collections have consistently found that working more than 15 to 20 hours per week (the amount of work varies slightly from study to study) has a negative impact on persistence and degree completion (see footnote 6).

WHAT ROLE DOES WORK PLAY IN COLLEGE FINANCING?

Because work typically plays such different roles in the finances of dependent and independent students, it is useful to examine these two groups separately. Independent students present a clearer picture than dependent students (see **Table 7**). For independent students, family income is at least in part a result of a student's employment, so the lowest-income students are somewhat less likely to work than those in higher income categories. In addition, these students' average hours worked and earnings increase with family income, as one would expect. The amount that independent students pay for their education does not seem to have a major effect on hours worked. Likewise, with the exception of students who have the lowest educational expenses and who earn less than those with higher expenses, earnings do not vary significantly by expenses.⁸ It appears that most independent students work about as much as they can, regardless of their educational expenses. Of course, the share of earnings that students must devote to education, as opposed to other living expenses, varies. So, while independent students may work similar hours, those with higher educational expenses may be working to meet those expenses, while those with lower expenses may work to support their families or pay for other non-education expenses.

For dependent students, there is no clear-cut connection between family income and working. Dependent students with family incomes of \$90,000 or more are less likely to work than those with fewer resources, but dependent students with incomes less than \$30,000 are less likely to work than those whose parents earn between \$30,000 and \$90,000.

⁸ Educational and living expenses are the total cost of attendance as set by each institution (including tuition, fees, books and supplies, as well as room, board, transportation, and other living expenses) less all grant and loan aid. These expenses are adjusted for attendance status.

There is little difference by income in either the average hours students spend working or average earnings, but dependent students of all income levels work less and earn less when their educational and living expenses are highest. This pattern suggests that many dependent students may make a trade-off between work and full-time attendance. Those who work less are more likely to attend full time and therefore have higher educational expenses.

In an ideal world, students would work just enough to pay for those items that they absolutely need and that their parents cannot afford. However, many dependent students earn much more or much less than the data suggest they “need.” For some of these students, there may be extenuating circumstances—such as medical bills that reduce the amount parents can contribute or a need to supplement low family income—that force them to work more than the data suggest is absolutely needed. For others, earnings may be used to pay for discretionary consumption that could be trimmed. Without detailed income and spending data for both the students and their families, it is impossible to determine how many students might fall into each category. Even more vexing is the question of how students manage to make ends meet when their educational expenses, net of student aid, far exceed the amount they earn. These students are enrolled, so somehow they are “making it,” but for many it may not be possible to sustain their enrollment long enough to earn a degree.

The role of work in college financing is still a matter of conjecture—especially for dependent students. We don’t understand why those who seem to have significant financial need work less than others. Further, how students who earn less than they appear to need are able to make ends meet is also a mystery. Despite those questions, the overriding impression these data leave is that there is surprisingly little variation in work patterns, by either income or educational expenses. For some students, work may be an absolute necessity; for others, working may represent a choice about consumption levels. Nonetheless, most students work and—at least for dependent students—the time they spend working and average amounts they earn vary little by either income or educational expenses.

CONCLUSION

This issue brief ends as it began, with the assertion that most students work and most students work a lot. Further, most students work in jobs that are not connected to their academic program or, in many cases, to their career goals. For some, work may be a natural extension of their lives before enrolling in college and it may be neither desirable nor practical to curtail working while enrolled. For many other students, however, work may detract from the academic experience and jeopardize successful completion of a degree or certificate.

There is no single intervention that will help all working students. Ideally, additional grant aid would limit the amount of time that low-income and academically disadvantaged students must spend away from their studies. Additional education in personal financial management may help other students better handle their money and reduce the amount that they believe they must earn while enrolled. Policy makers, campus leaders, and the business community also can examine means to make students’ work experiences more supportive of their academic and career goals by expanding work-study, co-op, and paid internship programs. While the types of response may vary, leaders must recognize and react to the fact that most students are working their way through college.

THE AUTHOR

Jacqueline E. King is director of the ACE Center for Policy Analysis. She is also author of the 2002 ACE monograph *Crucial Choices: How Students’ Financial Decisions Affect Their Academic Success*, which addresses the impact of work on degree attainment.

Table 1: Distribution of Undergraduates, by Employment Status While Enrolled, and Various Demographic Characteristics: 2003–04

	Did Not Work	Worked, by Average Hours per Week			
		1 to 20 Hours	21 to 34 Hours	35 or More Hours	Total
All Undergraduates	22.3	26.0	17.5	34.2	77.7
Age					
22 or younger	24.7	35.2	21.4	18.6	75.3
23 to 24	17.6	23.9	20.5	38.0	82.4
25 to 29	18.0	17.0	14.6	50.5	82.1
30 or older	21.5	13.1	10.1	55.3	78.5
Gender					
Male	22.7	25.6	17.6	34.2	77.3
Female	22.1	26.4	17.4	34.1	77.9
Race/Ethnicity					
White	21.7	27.6	18.0	32.7	78.3
African American	22.0	20.8	16.0	41.3	78.0
Hispanic	21.2	22.4	18.2	38.2	78.8
Asian American	31.7	30.4	14.4	23.5	68.3
American Indian	25.5	21.5	15.6	37.4	74.5
Dependency and Marital Status					
Dependent	24.6	36.0	21.6	17.7	75.4
Independent	20.0	16.2	13.3	50.4	80.0
Single, no dependents	19.3	18.5	14.8	47.4	80.7
Married, no dependents	19.4	14.5	12.7	53.4	80.7
Single parents	19.0	15.7	14.6	50.8	81.0
Married with dependents	22.2	14.7	11.1	52.0	77.8
Dependent Students: Parental Income					
Less than \$30,000	25.2	33.9	20.9	20.0	74.8
\$30,000 to \$59,999	21.4	36.2	23.1	19.4	78.6
\$60,000 to \$89,999	22.1	38.0	21.8	18.2	77.9
\$90,000 or more	29.8	37.7	19.0	13.5	70.2
Independent Students: Student Income					
Less than \$10,000	28.3	23.7	15.8	32.3	71.8
\$10,000 to \$24,999	18.2	16.6	16.5	48.7	81.8
\$25,000 to \$49,999	17.1	13.9	11.6	57.4	82.9
\$50,000 or more	17.6	11.5	9.5	61.4	82.4
Attendance Status					
Exclusively full-time	26.8	32.7	17.7	22.8	73.2
Mixed full-time and part-time	21.1	29.7	21.7	27.5	78.9
Exclusively part-time	16.5	14.9	15.3	53.3	83.5
Institution Type					
Public four-year	24.7	33.8	18.2	23.3	75.3
Private not-for-profit four-year	24.0	34.1	13.8	28.2	76.0
Public two-year	20.0	19.6	18.8	41.6	80.1
Private for-profit	23.3	15.1	13.3	48.3	76.7
Other/multiple institutions	21.7	26.1	18.7	33.5	78.3

Table 2: Characteristics of "Students Who Work," "Employees Who Study," and All Working Students

	Employees Who Study	Students Who Work	All Working Students
Share of Working Students (%)	33.9	66.1	100.0
Average Hours Spent Working (N)	38.2	25.0	29.5
Distribution by Hours Worked (%)			
1 to 20 hours per week	10.1	45.5	33.5
21 to 34 hours per week	12.7	27.6	22.5
35 or more hours per week	77.2	26.9	44.0
Total	100.0	100.0	100.0
Distribution by Dependency Status (%)			
Dependent	14.3	65.6	48.2
Independent	85.7	34.4	51.8
Total	100.0	100.0	100.0

Table 3: Distribution of "Students Who Work," by Primary Reason for Working, Dependency Status, and Family Income

	Earn Spending Money	Pay Tuition, Fees, or Living Expenses	Gain Job Experience	Other Reason
All Students Who Work	24.2	63.4	7.3	5.1
All Dependent Students	32.3	55.8	7.6	4.2
Less than \$30,000	23.2	65.6	6.5	4.7
\$30,000 to \$59,999	26.9	63.2	6.0	3.9
\$60,000 to \$89,999	34.3	53.9	7.9	4.0
\$90,000 or more	44.4	41.0	10.1	4.5
All Independent Students	9.2	77.4	6.7	6.7
Less than \$10,000	14.9	70.4	7.5	7.2
\$10,000 to \$24,999	7.8	80.6	6.0	5.7
\$25,000 to \$49,999	5.5	82.5	5.8	6.3
\$50,000 or more	6.7	76.0	8.2	9.1

Table 4: Job Characteristics of "Students Who Work," "Employees Who Study," and All Working Students

	Employees Who Study	Students Who Work	All Working Students
Type of Job			
"Regular job"	98.1	86.3	90.3
Work-study or assistantship	0.0	6.8	4.5
Both regular job and work-study/assistantship	1.9	6.9	5.2
Type of Employer			
College or university attended	2.5	10.0	7.4
For-profit company	55.3	67.5	63.2
Nonprofit organization	16.1	9.9	12.1
Government or military	20.8	6.9	11.9
Self-employed	5.3	5.6	5.5
Location of Job			
On campus	2.7	9.1	6.8
Off campus	96.7	88.1	91.1
Both on and off campus	0.6	2.9	2.1
Job Related to Major	54.3	31.4	38.5

Table 5: Job Effects on "Students Who Work," by Job Characteristics

	Helped		Limited			
	Career Preparation	Coursework	Class Schedule	Facility Access	Number of Classes	Class Choice
All students who work	34.6	13.5	47.6	30.9	40.2	33.7
Hours worked per week						
1 to 20	31.0	11.9	35.1	22.0	28.3	23.6
21 to 34	36.2	13.6	53.3	33.2	44.7	36.6
35 or more	39.0	16.2	63.2	43.4	55.9	47.7
Job location						
On campus	39.9	19.2	31.1	19.6	26.2	19.9
Off campus	36.8	14.0	53.5	34.7	45.2	38.0
Both on and off campus	36.6	16.4	42.9	27.7	35.7	30.9
Type of employer						
College or university	39.6	19.0	33.8	20.5	28.1	21.8
A for-profit company	34.9	12.7	53.1	35.0	44.4	37.5
A nonprofit organization	45.6	19.8	53.9	35.7	47.3	40.5
Local, state, or federal government	43.1	19.3	55.8	33.7	48.6	40.8
The military	40.6	12.2	49.5	22.3	38.0	30.6
Self-employed	37.0	14.3	48.8	29.6	43.4	32.8

Note: Respondents could select more than one option, so details do not add to 100 percent.

Table 6: Cumulative Grade Point Averages of Undergraduates by Primary Role and Hours Worked per Week

Hours Worked per Week	No Job	Employees Who Study	Students Who Work	All Undergraduates
All Institutions				
None	2.97	NA	NA	2.97
1 to 20	NA	3.07	2.96	2.97
21 to 34	NA	2.93	2.85	2.87
35 or more	NA	3.14	2.85	3.02
All Undergraduates	2.97	3.10	2.90	2.97
Public Four-Year				
None	2.91	NA	NA	2.91
1 to 20	NA	3.02	2.94	2.95
21 to 34	NA	2.89	2.84	2.84
35 or more	NA	3.00	2.78	2.88
All Undergraduates	2.91	2.99	2.88	2.90
Private Not-for-Profit Four-Year				
None	3.05	NA	NA	3.05
1 to 20	NA	3.22	3.08	3.09
21 to 34	NA	3.14	2.97	3.00
35 or more	NA	3.25	2.99	3.15
All Undergraduates	3.05	3.24	3.04	3.08
Public Two-Year				
None	2.95	NA	NA	2.95
1 to 20	NA	3.04	2.85	2.89
21 to 34	NA	2.86	2.78	2.80
35 or more	NA	3.11	2.78	2.99
All Undergraduates	2.95	3.06	2.81	2.92
Private For-Profit				
None	3.12	NA	NA	3.12
1 to 20	NA	3.18	3.03	3.06
21 to 34	NA	3.11	3.15	3.14
35 or more	NA	3.29	3.18	3.26
All Undergraduates	3.12	3.26	3.12	3.18

NA = Not applicable.

Table 7: Share of Students Working, Average Hours Worked, and Average Earnings, by Dependency Status, Income, and Educational and Living Expenses (Net of Financial Aid)

Dependency Status and Family Income	Educational and Living Expenses (Net of Aid)					
	Less than \$2,500	\$2,500 to \$4,999	\$5,000 to \$7,500	\$7,500 to \$9,999	\$10,000 or more	Total
	Percentage of Students Working While Enrolled					
All Students	78.4	80.5	79.5	79.2	70.3	77.6
All Dependent Students	75.2	79.1	79.7	78.5	68.4	75.2
Less than \$30,000	74.2	77.2	76.2	76.4	67.1	74.5
\$30,000 to \$59,999	75.2	80.4	83.4	81.9	72.6	78.5
\$60,000 to \$89,999	77.1	80.9	81.2	80.8	73.5	77.9
\$90,000 or more	75.2	77.9	75.5	73.8	63.3	69.9
All Independent Students	80.6	81.3	79.3	80.3	75.0	79.9
Less than \$10,000	73.6	72.1	71.9	73.1	64.6	71.7
\$10,000 to \$24,999	81.7	82.5	81.6	82.8	78.5	81.7
\$25,000 to \$49,999	82.9	84.7	82.9	82.3	78.2	82.9
\$50,000 or more	86.8	83.5	79.0	81.9	78.6	82.4
	Average Hours Worked While Enrolled					
All Students	30.5	32.1	30.3	27.8	24.6	29.5
All Dependent Students	25.4	26.4	25.2	23.9	20.8	24.1
Less than \$30,000	25.4	26.6	26.0	24.9	22.8	25.4
\$30,000 to \$59,999	25.6	26.1	25.2	23.9	21.9	24.5
\$60,000 to \$89,999	26.2	26.6	24.9	23.8	20.9	23.9
\$90,000 or more	24.2	26.2	24.6	23.3	19.5	22.4
All Independent Students	33.9	35.3	34.8	34.0	33.0	34.5
Less than \$10,000	29.9	31.1	29.8	29.5	28.6	30.1
\$10,000 to \$24,999	33.3	34.2	34.1	35.0	32.3	33.8
\$25,000 to \$49,999	35.4	36.4	36.4	35.2	34.7	35.8
\$50,000 or more	38.2	37.8	37.0	35.5	35.7	37.3
	Average Earnings While Enrolled					
All Students	\$12,400	\$14,786	\$13,584	\$11,165	\$9,571	\$12,612
All Dependent Students	6,445	6,407	6,139	6,095	5,214	5,989
Less than \$30,000	6,087	6,045	6,088	6,563	5,933	6,111
\$30,000 to \$59,999	6,766	6,102	6,155	5,953	5,297	6,022
\$60,000 to \$89,999	6,727	6,529	6,228	5,964	5,091	5,944
\$90,000 or more	6,394	7,438	6,053	6,090	5,039	5,881
All Independent Students	16,316	19,394	20,039	19,216	19,488	18,734
Less than \$10,000	10,541	12,274	11,624	10,335	9,356	11,087
\$10,000 to \$24,999	12,854	14,148	15,024	14,280	13,740	13,922
\$25,000 to \$49,999	17,555	19,314	21,750	19,316	21,279	19,632
\$50,000 or more	27,902	28,687	28,585	31,807	31,608	29,121

Notes: Educational and living expenses is the total price of attendance as set by each institution (including tuition, fees, books, supplies, and living expenses), less all grant and loan aid received. Expenses are adjusted for attendance status. Totals may differ slightly from previous tables because of missing data. Because family income is from the 2002 calendar year, and includes earnings by other family members and other sources of income aside from earnings, average earnings while enrolled may be more or less than family income.