Equity Indicator 4d(ii): Average cumulative loan amounts for undergraduate students, age 18 to 24, in their 4th year or above, who ever received student loans by race/ethnicity: 1990, 2000, 2012 (constant 2015-16 dollars)

Indicator Status:
Large increases in average loan amount among all race/ethnicity groups, with disproportionate increases among Blacks. Among Black college seniors, the average amount borrowed increased by 157 percent in constant dollars.

NOTE: Data are from NPSAS:90, NPSAS:2000, and NPSAS:2012 and represent the average amount borrowed among undergraduate students, age 18 to 24, in their 4th (senior) year or above, who ever received student loans by race/ethnicity in 1990, 2000, and 2012. Estimates for American Indian/Alaska Native were not possible in NPSAS:90 or NPSAS:2012 due to small sample sizes. The category Two or More Races was introduced in 2000, and some of the change observed may reflect changes in composition of those choosing this category, or sampling error issues due to small numbers choosing this category.