

# Financial Aid Summary

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AID YEAR 2018-2019 FOR FALL 2018 STUDENTS



University of Colorado  
Colorado Springs

Institutional Research

[WWW.UCCS.EDU/IR](http://WWW.UCCS.EDU/IR)

# Introduction

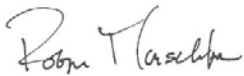
Welcome to our annual report on the distribution of financial aid among UCCS students. The report is intended to satisfy the need for greater transparency and to inform campus decision-makers as well as students and their families about types and amounts of financial aid distributions.

Included in the analysis are financial aid distributions throughout aid year 2018-2019 among students who were enrolled during the Fall 2018 semester. Please note that ***students enrolled only during the Spring 2019 semester may have received financial aid but are not included*** in this report. We use the Fall 2018 students and aid year 2019 because the financial aid distributions are finalized at the end of the aid year, usually in August; thus, financial aid distributions for the current semester of enrollment (Fall 2019) is not yet available.

The information in this report is drawn from a dataset used to report student-level financial aid to the Colorado Department of Higher Education via the Student Unit Record Data System (SURDS) and to the National Center for Education Statistics via the Integrated Postsecondary Education Data Systems (IPEDS). It is a cross-section of data that does not always match the exact financial transactions that occur throughout the aid year.

For more information about the intricacies of financial aid, contact the Financial Aid Office for direct support. To request further analyses or ask questions about *this* report, please contact the Institutional Research Office.

Thank you,



Robyn Marschke, Ph.D.  
Director of Institutional Research  
University of Colorado Colorado Springs  
719-255-3640 | [rmarschk@uccs.edu](mailto:rmarschk@uccs.edu) | [www.uccs.edu/ir](http://www.uccs.edu/ir)

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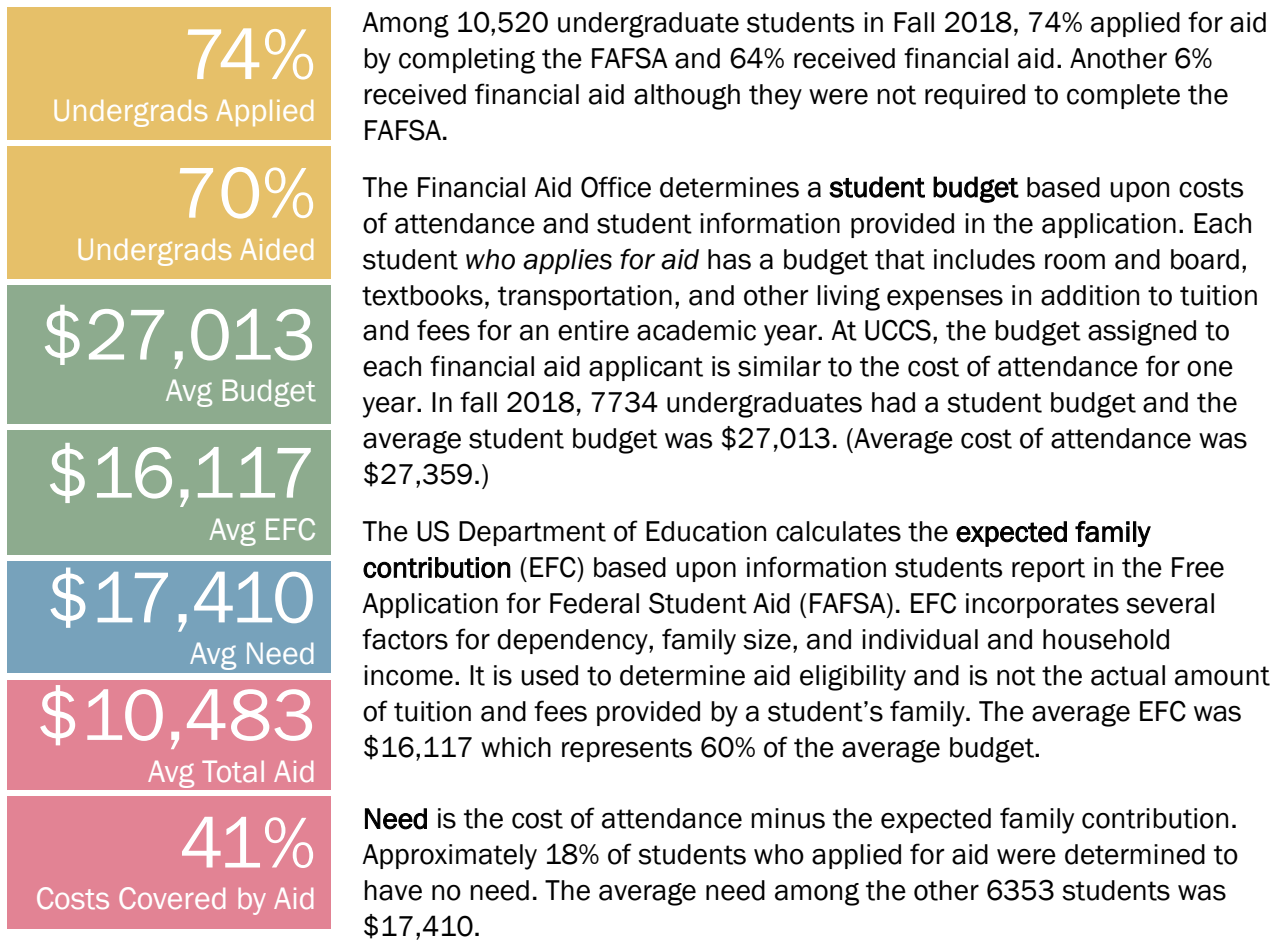
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## Undergraduate Financial Aid

First, a brief primer on Budgets, Need, and Estimated Family Contribution; these are three vital calculations that determine a student's financial aid package. The primer is followed by brief summaries of aid sources and aid types. The Office of Institutional Research is responsible for the methods used in this report. *For the best explanation of financial aid, always refer to the Office of Financial Aid at [www.uccs.edu/finaid](http://www.uccs.edu/finaid).*

While considering the contents of this report, **be aware that the College Opportunity Fund (COF) for residents of Colorado is considered a tuition reduction rather than financial aid.** Likewise, many third parties and military benefit programs fund students' educational costs as tuition assistance but are not managed as financial aid. Education tax credits and deductions also help students cover the cost of their education, but are not considered to be financial aid.

## Undergrad Applicants & Awardees

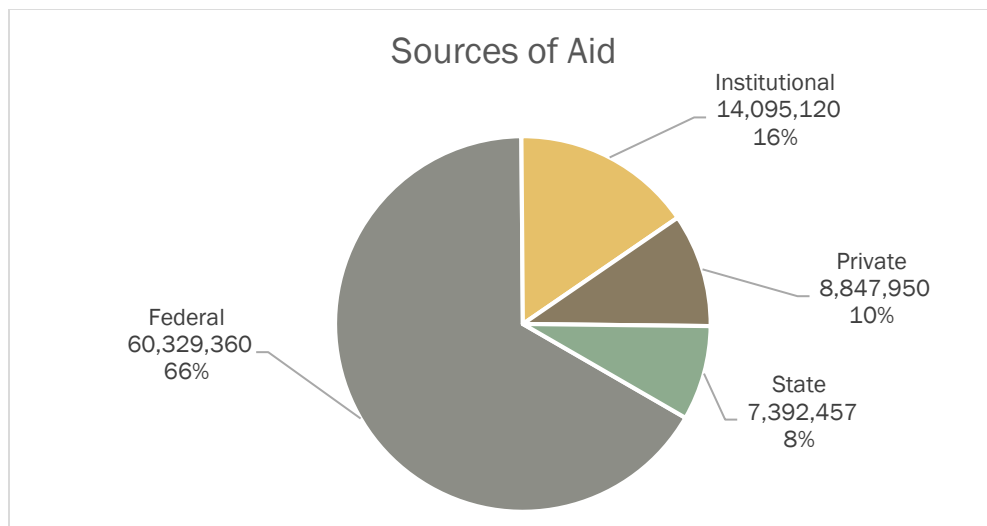


The average total amount of aid was \$10,483 (this includes zero values among applicants not awarded aid; the average award among *recipients* was \$12,350). The average total aid among those awarded covered 41% of their cost of attendance. The average total aid includes all forms of financial aid, including parent loans, work study, and private aid.

## Sources of Aid

There are four sources of financial aid: federal, state, institutional, and private. The largest source distributed at UCCS is federal aid (67%) followed by institutional aid (16%), private (10%), and state aid (8%).

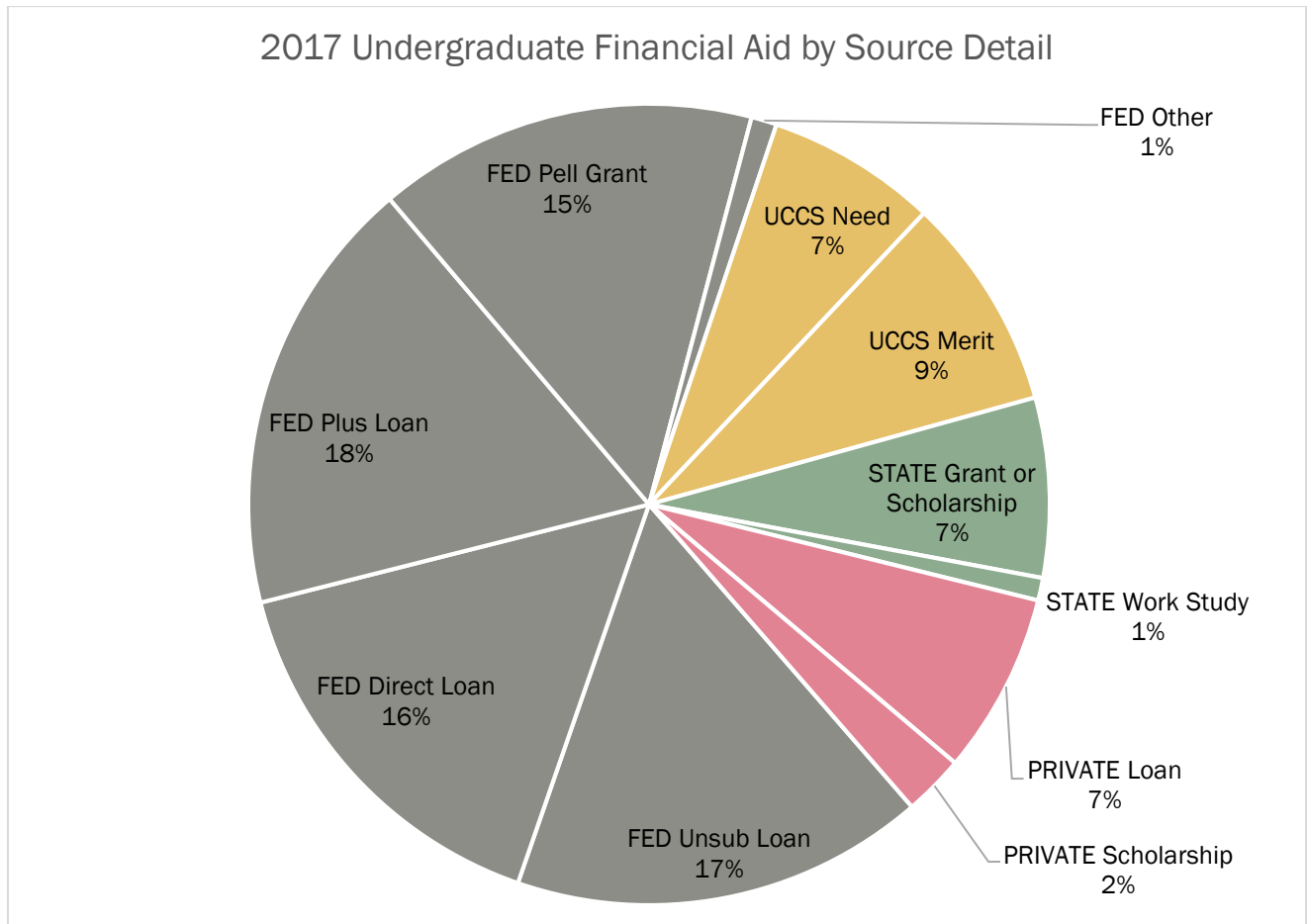
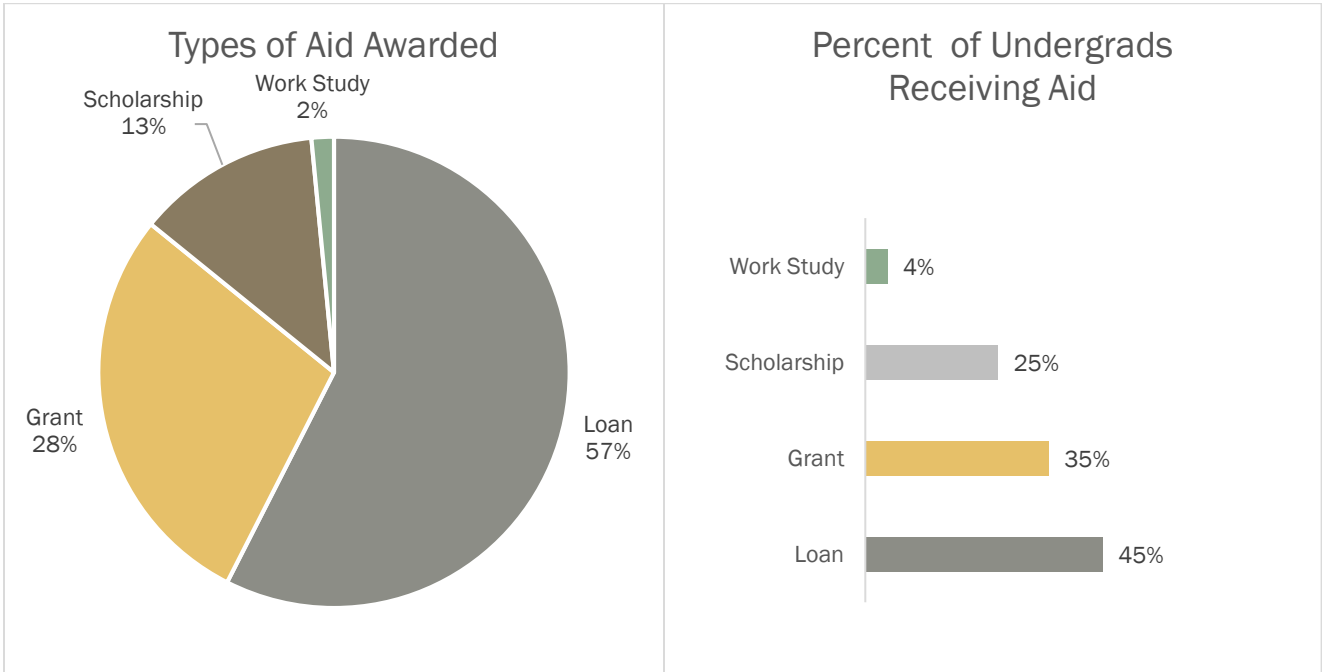
**Federal Aid** includes Federal Direct Loans (subsidized and unsubsidized), Federal Perkins Loans, Federal Parent’s Loan for Undergraduate Students (PLUS), Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG), and Federal Work Study. **Institutional Aid** includes need-based and merit-based scholarships. Athletic scholarships are an example of merit-based institutional aid. **Private Aid** consists of scholarships and loans from organizations outside the government. **State Aid** is provided via the state government and includes the Colorado State Grant, Colorado Undergraduate Merit Grant, GearUp Scholarships, and Colorado Work Study.



## Types of Aid

Aid comes in the form of scholarships, grants, work study, and loans. Scholarships and grants do not require repayment and are the most desirable type of aid. Perkins Loans and subsidized Federal Direct Loans are more desirable than other loans because the government subsidizes or pays for the interest while the student is enrolled. The government does not cover the interest for unsubsidized Federal Direct Loans, but they do regulate the interest rate, which is usually better than private loan interest rates. Federal Need-Based Work Study is also subsidized by the government with funds provided to institutions to cover wages earned by students. The majority of aid was in the form of loans (57%), followed by grants (28%), scholarships (12%), and work study (2%).

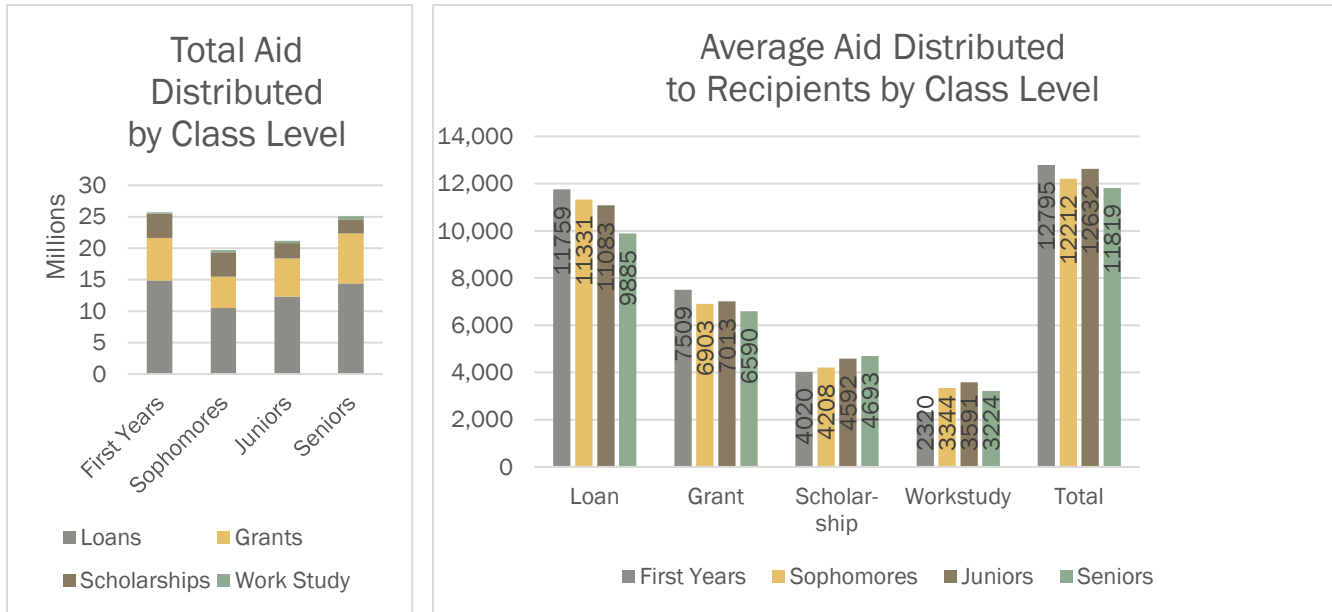
	Total	Percent of Total Aid	Average Award among Recipients	Recipients
TOTAL AID	90,664,887	100%	\$12,350	7,341
LOAN	52,128,399	57%	\$10,947	4,762
GRANT	25,688,385	28%	\$6,973	3,684
SCHOLARSHIP	11,456,678	12%	\$4,309	2,659
WORK STUDY	1,391,425	2%	\$3,148	442



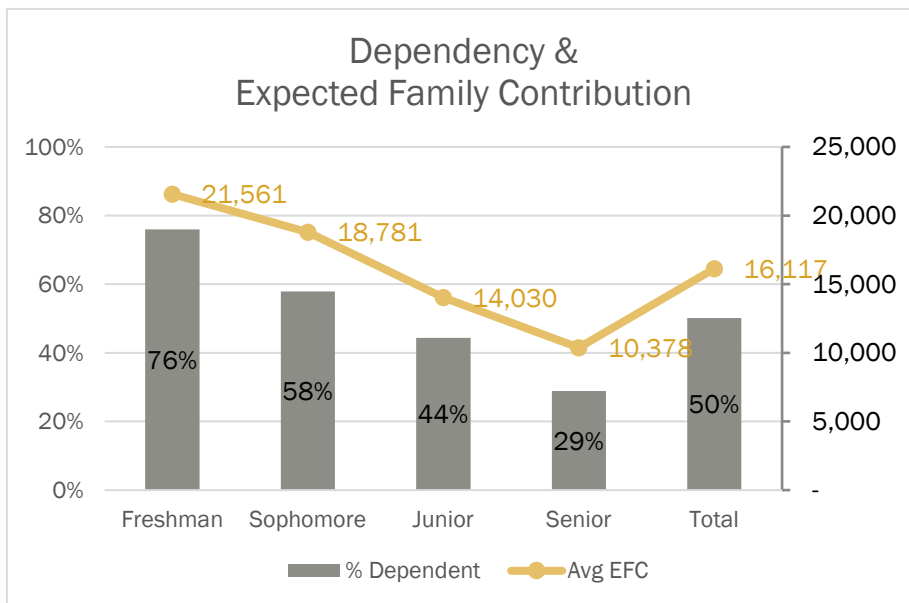
## Student Characteristics

### Class Level and Dependency

More aid was distributed to freshmen and seniors than to sophomores and juniors. Sophomores received the least amount of aid. There were 2676 freshmen, 2196 sophomores, 2334 juniors, and 3244 seniors.



For a better comparison, refer to the average aid distributed to recipient by class level. First-year students have the highest average loan and grant amounts while upper level undergraduates average greater amounts of scholarship and workstudy aid.



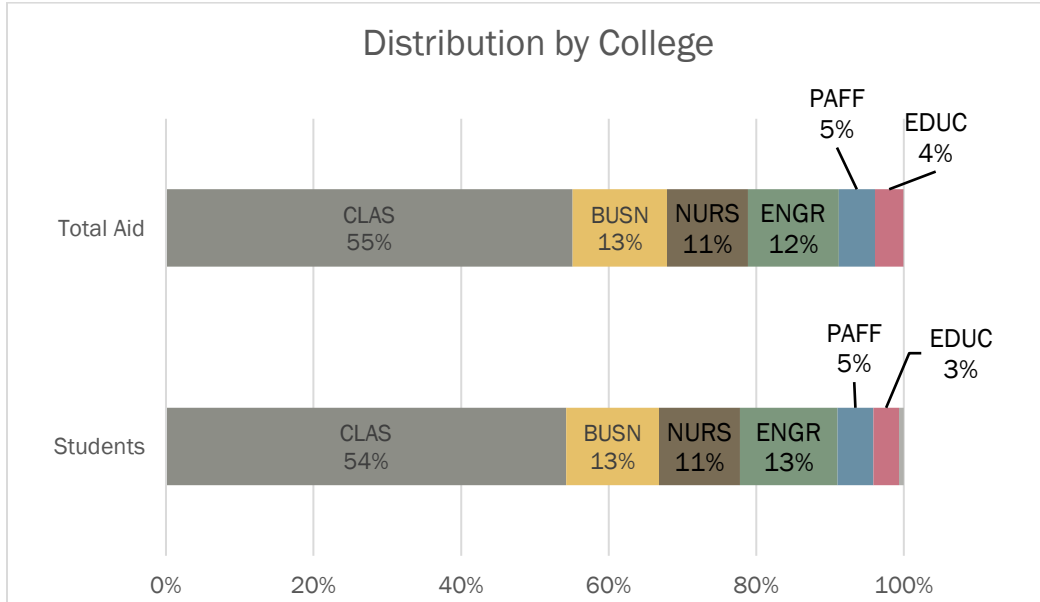
The percentage of students deemed dependent on their parents decreases as student progress through their career. While 76% of first year students are dependent, only 29% of seniors are dependent.

As students become less dependent on their parents, the contribution expected from their parents also declines. First year students have an average EFC of \$21,561 in comparison to seniors at \$10,378.

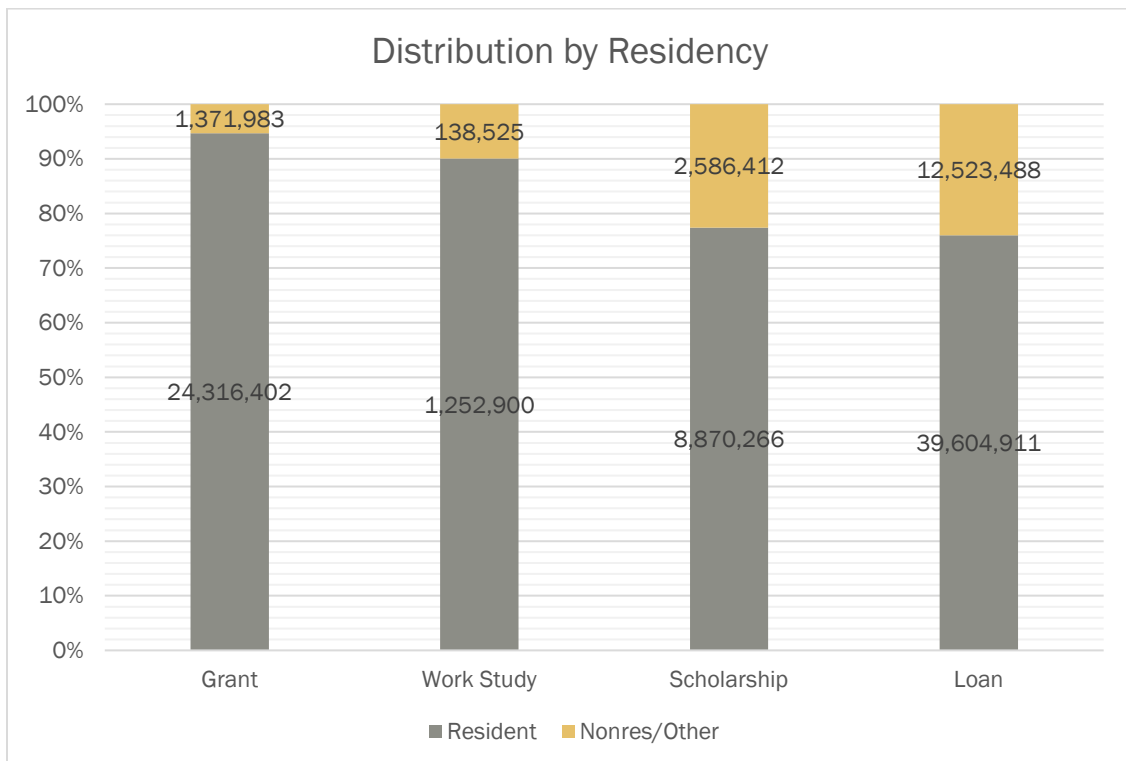


## College and Residency

The distribution of aid among college programs is similar to the distribution of students among college programs, indicating that aid is not disproportionately concentrated in a particular college although tuition rates and scholarship opportunities differ by college.

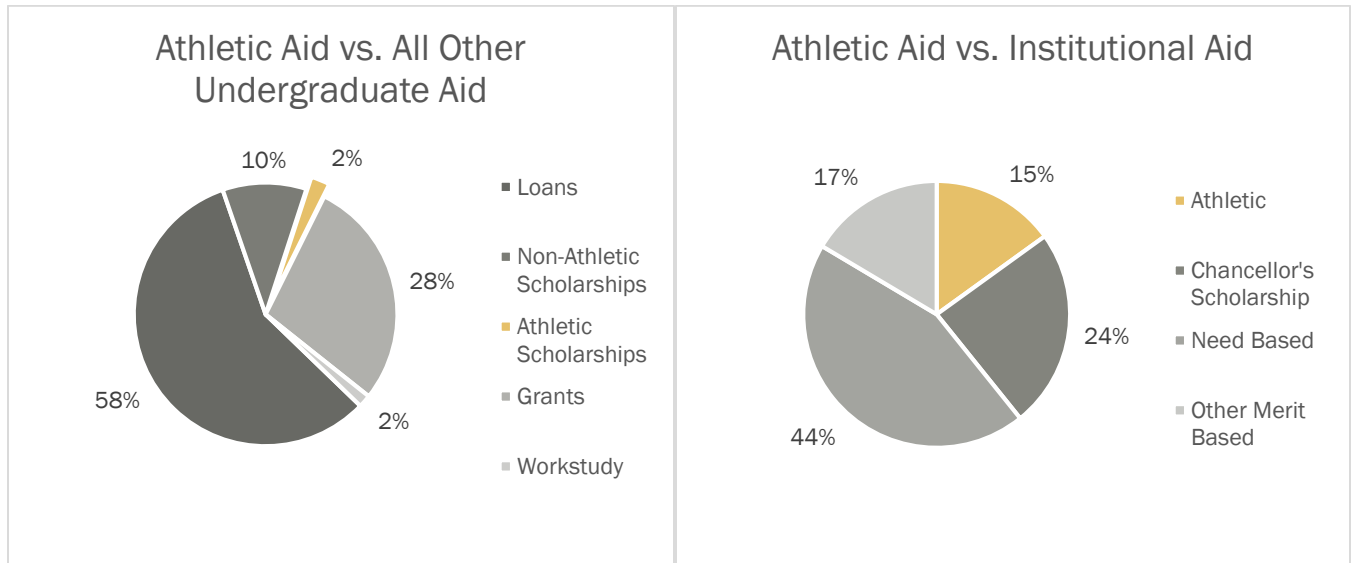


Colorado residents comprise 87% of the undergraduate students. The total aid distribution by residency indicates that resident students receive disproportionately more grant (95%) and work study aid (90%) but disproportionately less scholarship (77%) and loan aid (76%).



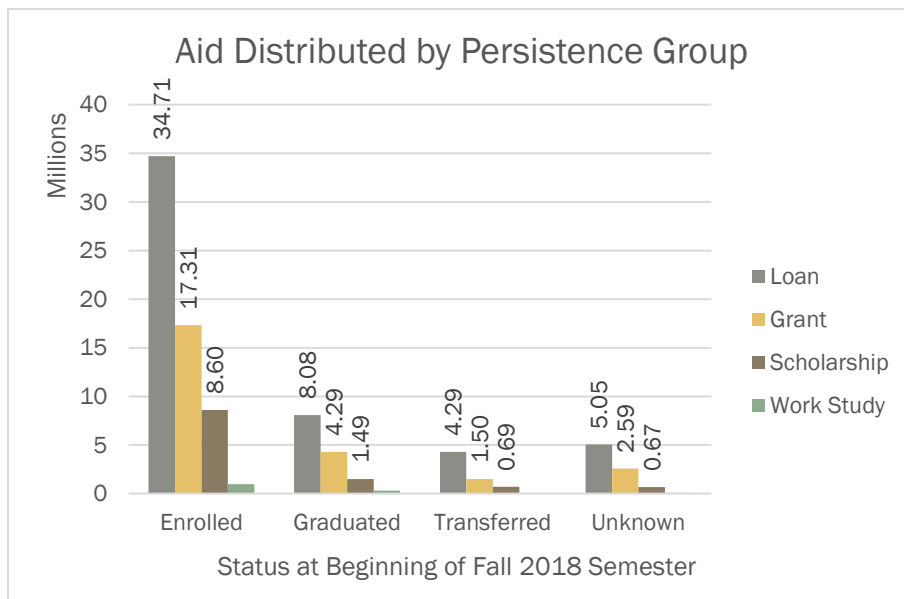
## Undergraduate Athletic Scholarships

A total of 281 undergraduates received institutional athletic aid<sup>1</sup>: \$2,120,562 dollars were disbursed for an average award of \$7,546. The athletic aid comprised 15% of institutional aid but only 2.3% of total undergraduate aid.



## Aid by Persistence Group

In bar chart below, the intention is to show the distribution of aid to students who have or have not persisted at UCCS one year later to the Fall 2019 semester.



The aid distribution is concentrated among students who return to UCCS. However, approximately 18% of loan aid, 16% of grant aid, 12% of scholarship aid, and 9% of work study aid was disbursed to students who either transferred to another institution or dropped out of higher education by the beginning of the fall 2019 semester. Overall, nearly \$15 million dollars or 16% of total aid was distributed to students who left UCCS.

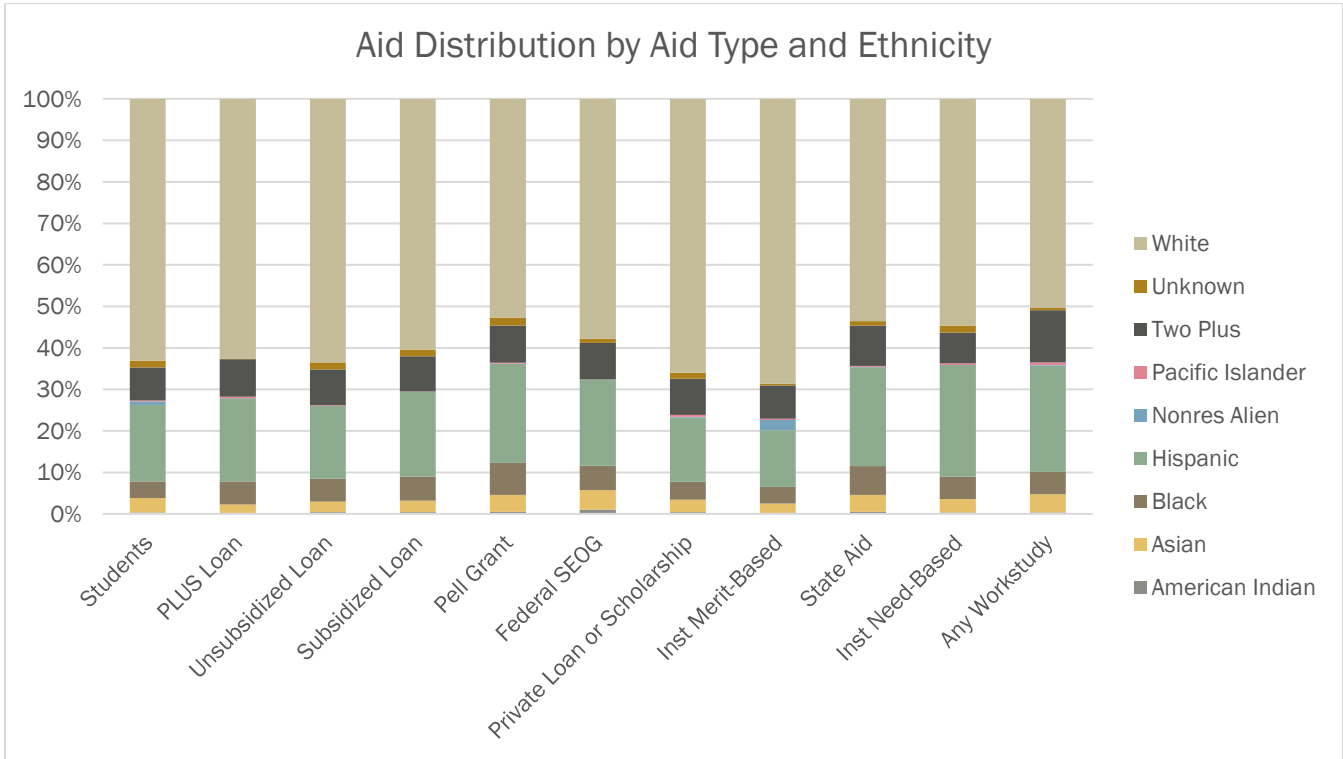
<sup>1</sup> Athletic aid is drawn from a live query rather than the SURDS dataset, using "item type codes" in Campus Solutions. We work with the Financial Aid Office to make sure we have all athletic related item types and then consider the sum to be a subset of the total institutional aid recorded within the SURDS dataset.

Of 817 students who transferred out, 266 or 33% had not received any financial aid. Among the 551 who did receive aid at UCCS and then transferred to another institution by Fall 2019, the majority transferred to institutions within Colorado, especially to Pikes Peak Community College. UCCS disbursed a total of \$6,529,485 of financial aid to students who transferred to another institution, with an average disbursement of \$11,850 per recipient.

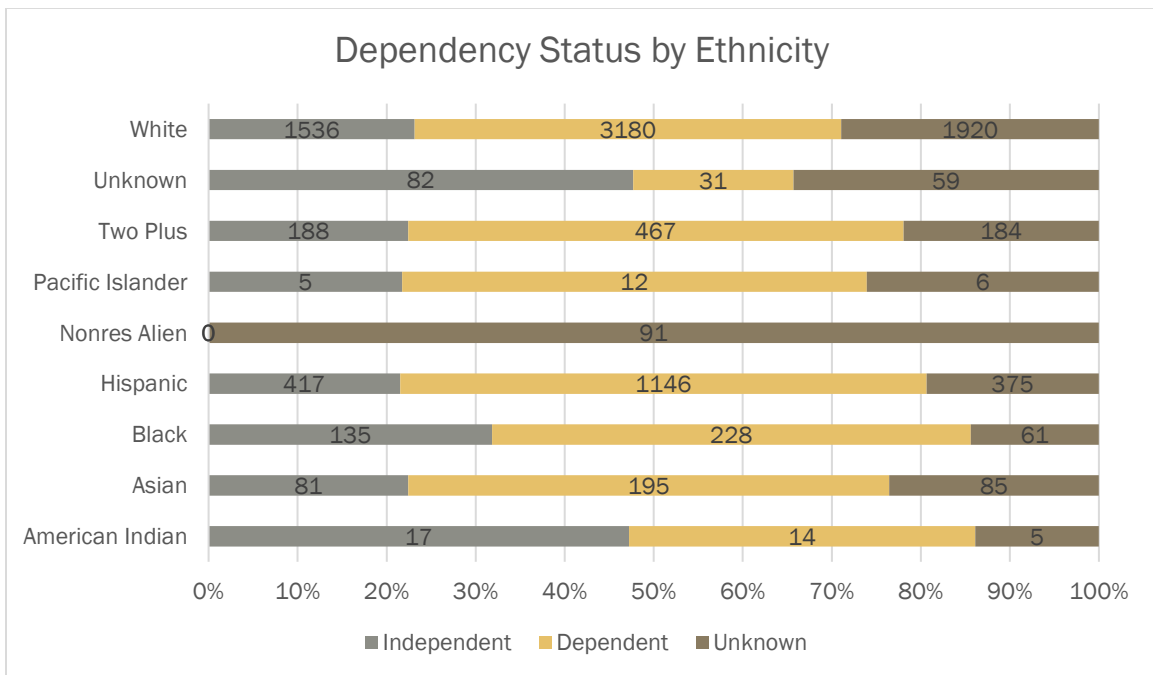
Top 10 Institutions Students Transferred to:	Transferred Out with Aid	Transferred Out Without Aid	Total Aid	Avg Aid
PIKES PEAK COMMUNITY COLLEGE	134	74	1,331,758	9,938
UNIVERSITY OF COLORADO DENVER	45	20	584,511	12,989
COLORADO STATE UNIVERSITY	32	11	447,553	13,986
METRO STATE UNIVERSITY OF DENVER	23	11	361,909	15,735
UNIVERSITY OF COLORADO BOULDER	21	12	195,528	9,311
FRONT RANGE COMMUNITY COLLEGE	13	7	116,119	8,932
COLORADO STATE UNIV - PUEBLO	15	3	173,984	11,599
ARAPAHOE COMMUNITY COLLEGE	10	5	160,298	16,030
PUEBLO COMMUNITY COLLEGE	11	3	146,491	13,317
RED ROCKS COMMUNITY COLLEGE	4	5	45,863	11,466
TOTAL (not all institutions shown)	551	266	6,529,485	11,850

## Ethnicity, Gender, and Dependency

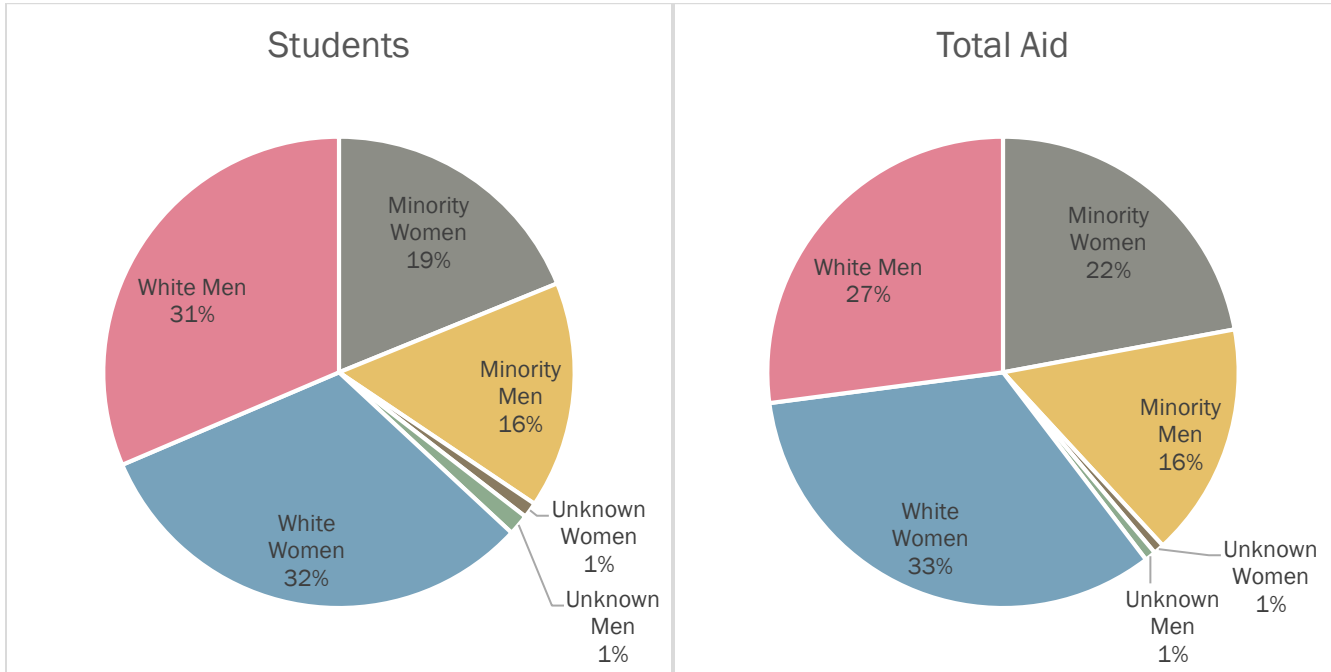
The first column, below, depicts the distribution of undergraduate students among the racial and ethnic groups defined by the federal government. The subsequent columns represent the proportion of aid distributed to students in each racial and ethnic group. There are a few indications of societal inequality in that the students from minority groups are overrepresented among the Pell Grant, Federal SEOG, state aid, institutional need-based aid, and workstudy aid. White students are overrepresented in the private aid and institutional merit aid categories suggesting the possibility of accumulated advantages.



Dependency status is a financial aid term used to identify students who are emancipated and/or independent of their parents versus those who are dependent. Dependent students' financial aid package takes into account their parent(s) income whereas independent students' income is usually based on the student's own income only. In the bar chart, we see that the percentage of students who are independent varies among the racial and ethnic groups.

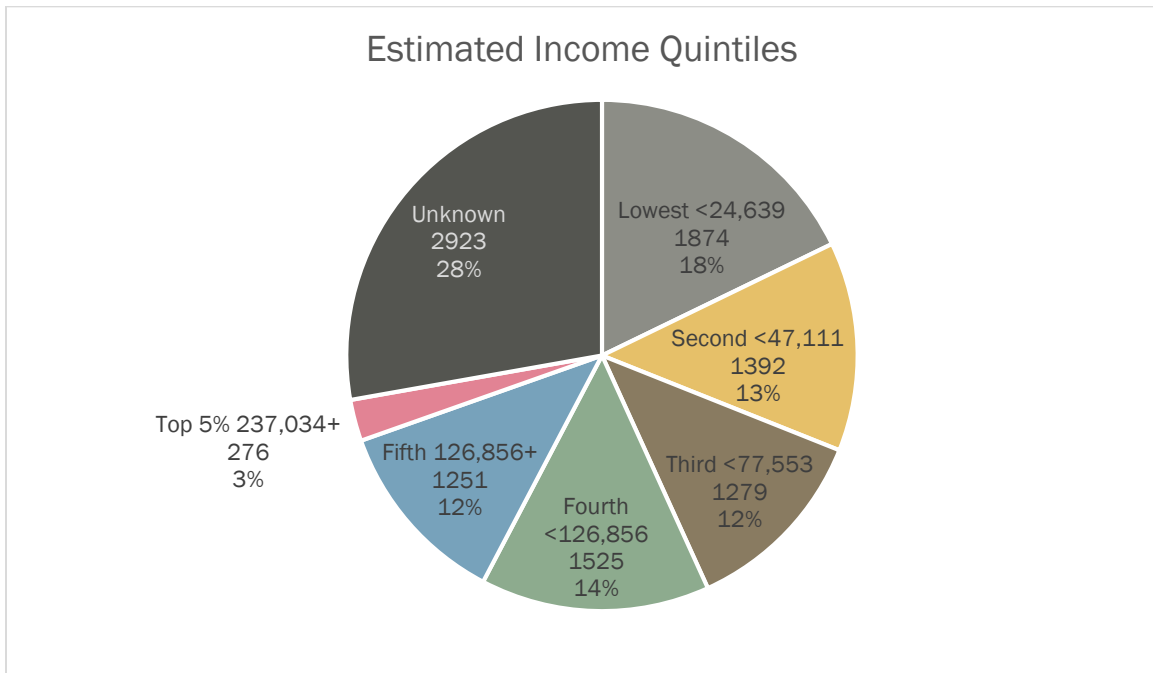


The distribution of students versus the distribution of total aid by general categories of gender and minority status are shown in the pie charts. The unknown group includes international students (or "Non-resident Aliens") and students who did not disclose their racial or ethnic identity.

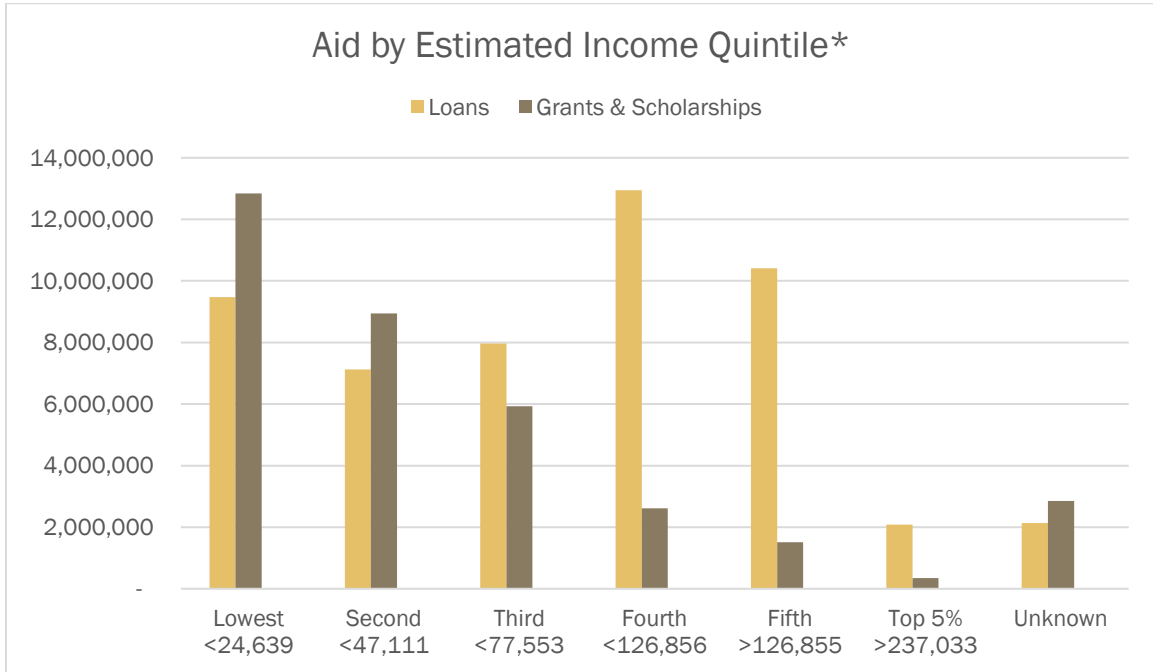


### Income Quintiles & Billing Transactions

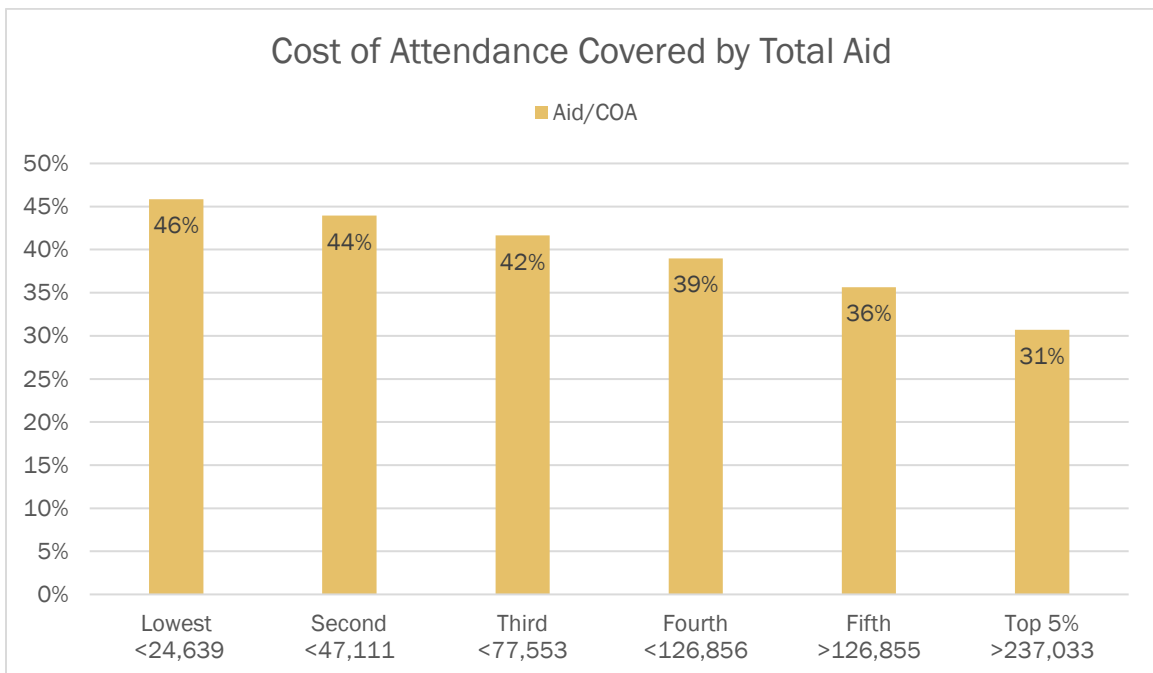
Students' income quintiles are estimated based on their adjusted gross income from the FAFSA and, in cases of missing data, total income from the ISIR, and placed into the 2017 household income quintile ranges published by the U.S. Census Bureau. At UCCS, the modal income quintile among undergraduates (excluding the unknowns) is the lowest income quintile. Combining the lowest and second quintiles, 31% of the undergraduates have an adjusted gross income less than \$47,111.



The students' adjusted gross income influences their aid packages and the types of aid they may be eligible to receive. In the bar chart below, students in the first and second quintiles received more grant and scholarship aid than loan aid. However, the pattern changes and students in the fourth and fifth quintiles received most of their aid in the form of loans.

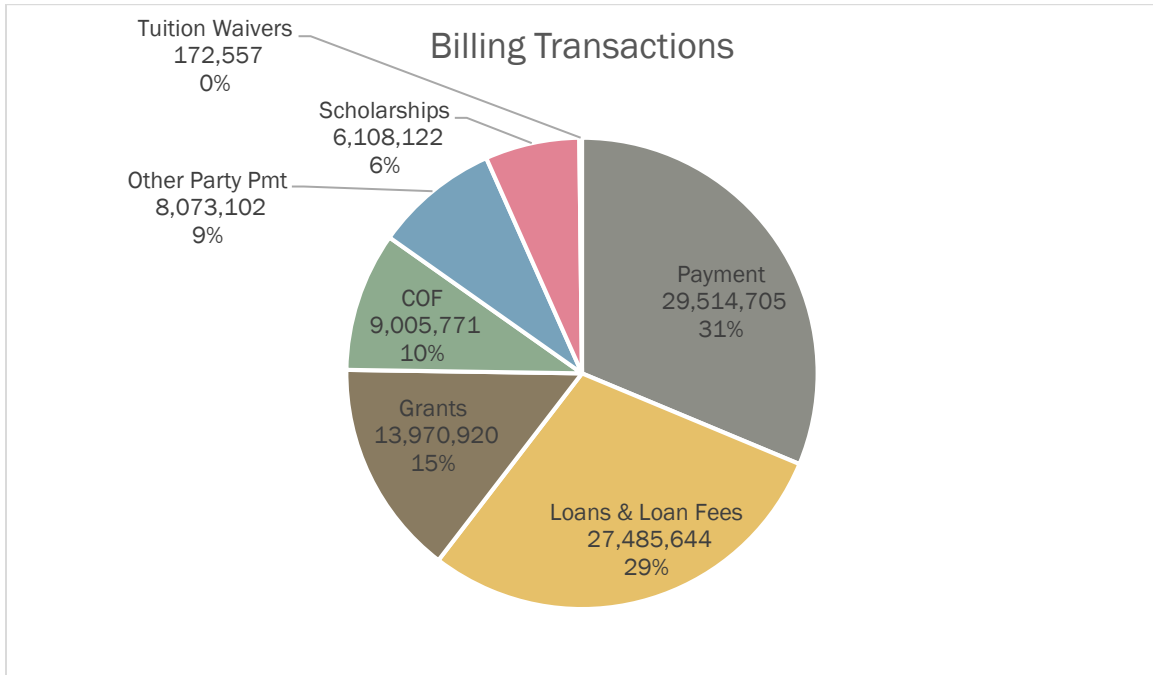


The chart (below) illustrates that the sum of total aid covers between 31% and 46% of the sum of the cost of attendance among the Fall 2018 undergraduate students. The average cost of attendance was \$27,359 versus the average total aid of \$10,483. As a group, students in the lowest quintile received financial aid that covered 46% of their estimated cost of attendance.



While undergraduate students received a total of \$90,664,887 in financial aid, UCCS processed a total of \$94,330,820 in transactions tied to student billing. When analyzing the billing transactions, and charting the sum of these transactions, we learn that 50% of the transactions worth \$47,564,685 are paid to the university via loans, grants, or scholarships. The Colorado Opportunity Fund (COF) accounts for 10%, other party payments (like the GI Bill) account for 9%, and student payments account for 31% of the transactions.

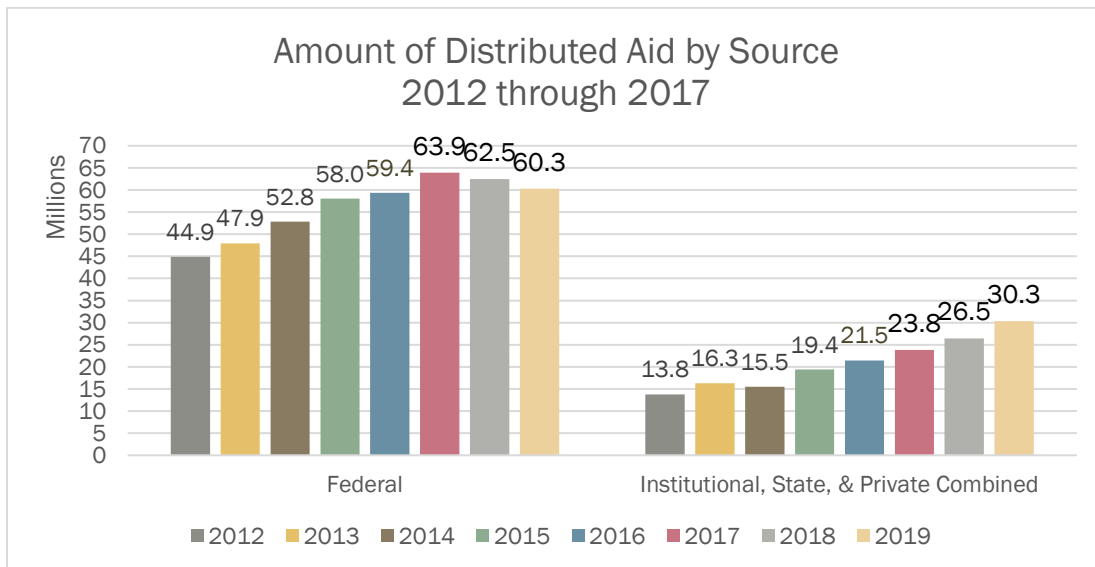
Tuition waivers, which are paid via employee benefits, account for \$172,557 or 0.2% of the transactions. The billing transactions are compiled per student and summarized in this report prior to the end of the fiscal year and therefore should be regarded as estimates.



## Trends in Undergraduate Aid

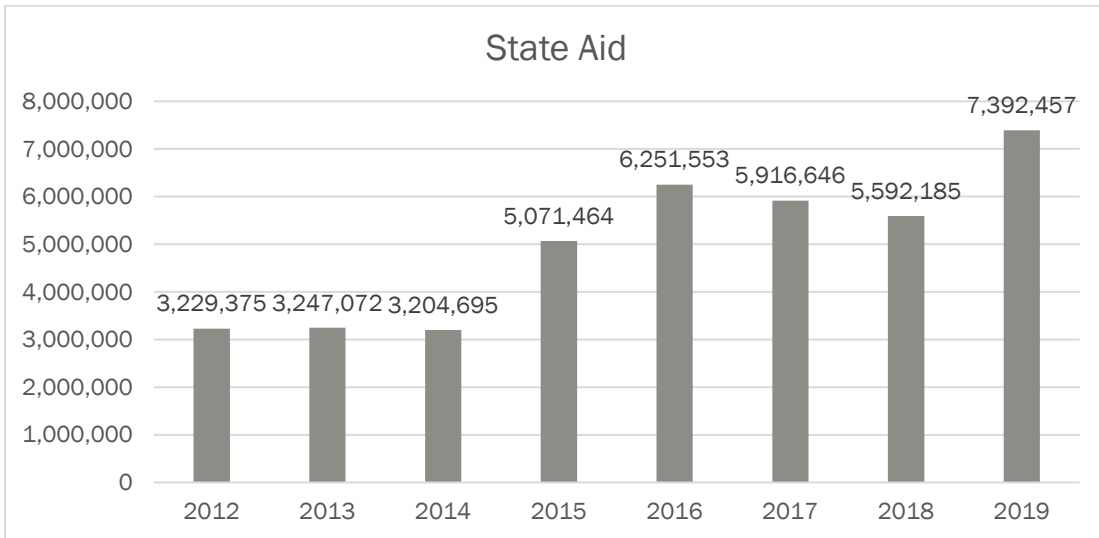
### Federal Aid Decreases

Federal aid continues to be the largest source of aid. For the second year in a row, federal aid decreased whereas institutional, state, and private aid combined increased.



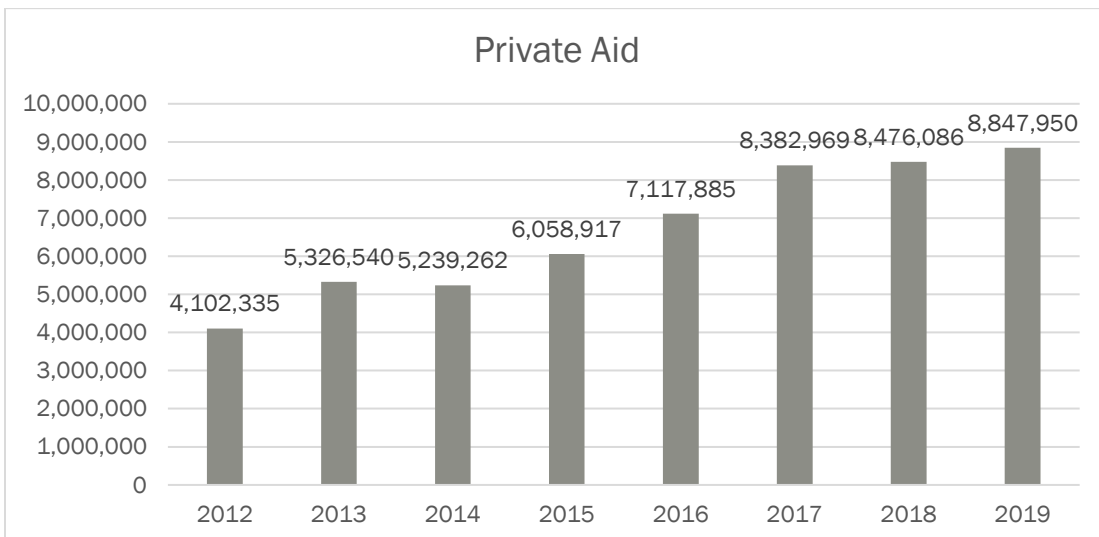
## State Aid Increases Substantially

The amount of undergraduate state aid increased by \$1.8 million dollars or 32% this year due to funding for and distribution of the Colorado Student Grant, which accounts for 81% of the state aid.



## Private Aid Holds Steady

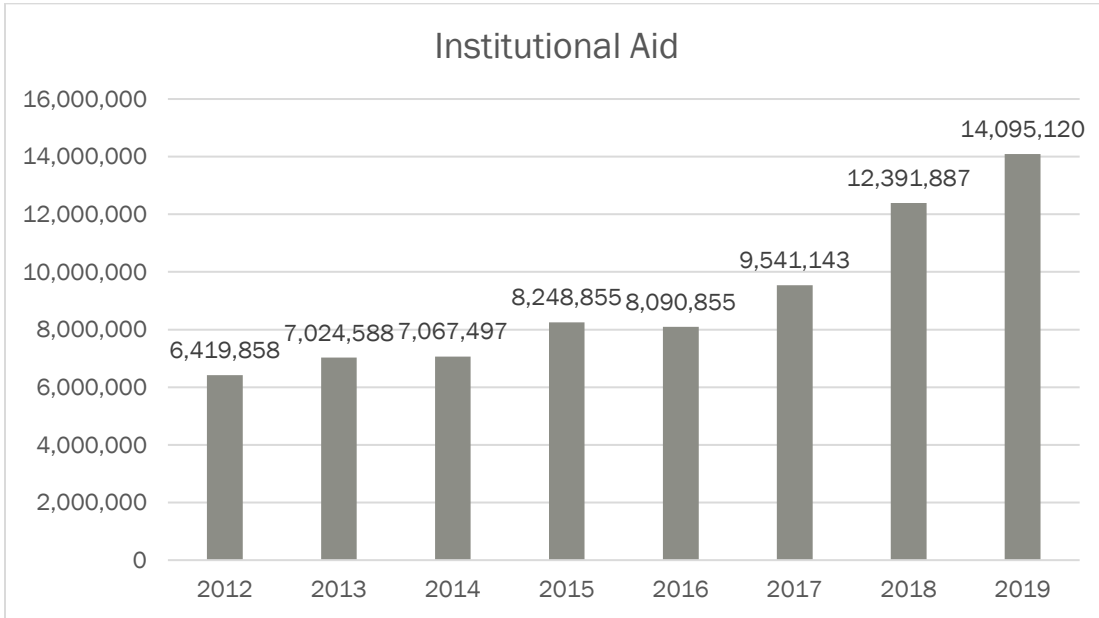
Private aid increased by 371,864 or 4%, which is a greater growth rate than the increase in the number of undergraduate students, which was less than 1% between Fall 2017 and Fall 2018.



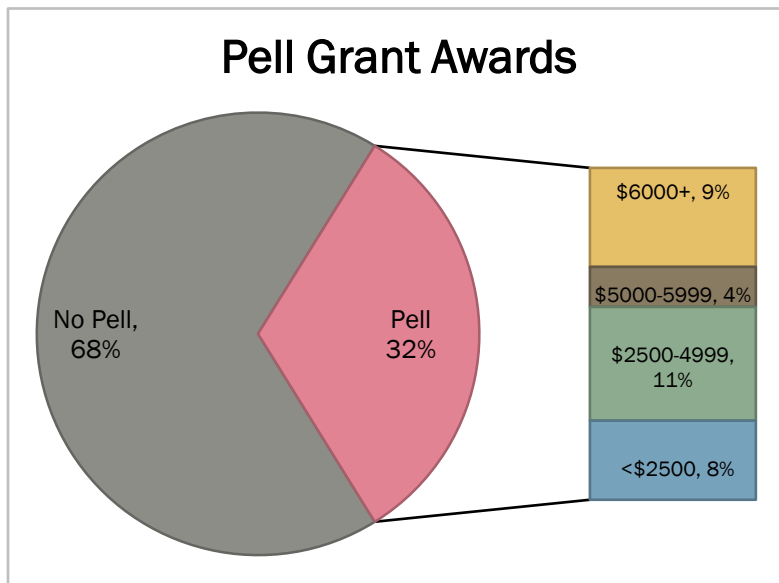


## Institutional Aid Continues Substantial Growth

After a decline between 2015 and 2016, institutional aid has grown substantially with an increase of 1.7 million dollars (or 14%) just this year. The growth can be attributed to intentional efforts to increase institutional aid via merit-based scholarships like the Chancellor’s Award. (Note that philanthropic resources directed to financial aid or scholarships coordinated by University Advancement are considered *institutional* aid.)



## One-Third of Undergraduates Receive Pell Grants



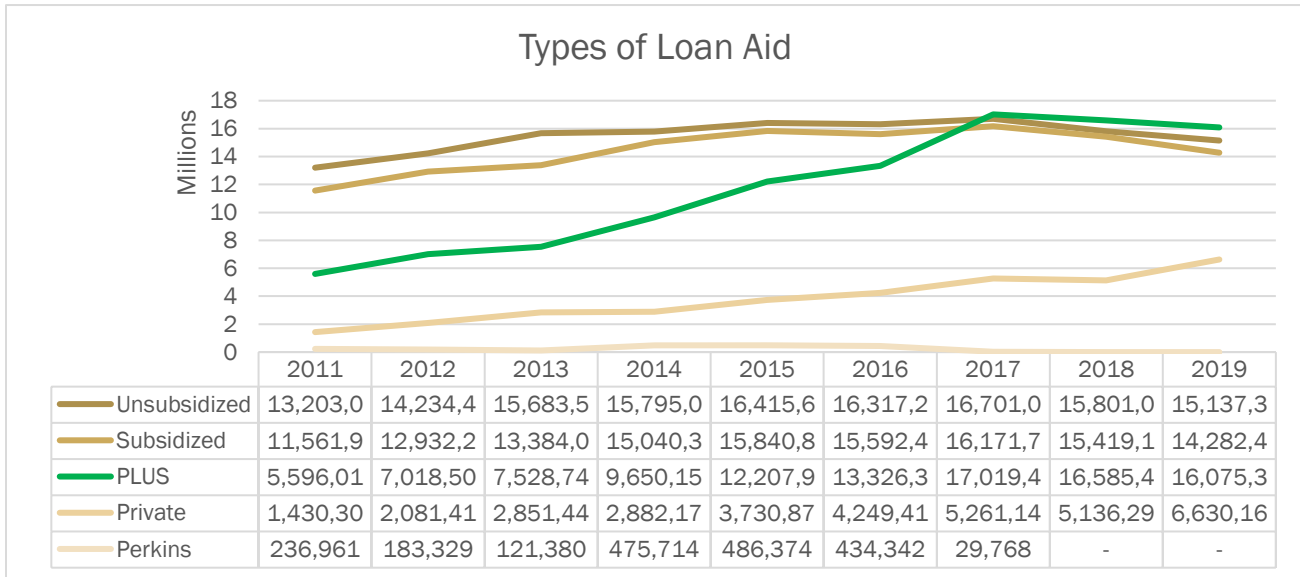
Federal Pell Grants continue to be an important part of undergraduate financial aid packages. Approximately 32% of undergraduates received a Pell Grant with a total disbursement of \$13,897,604.

The average award increased slightly from \$4019 last year to \$4089 this year. A total of 1,424 undergraduates (14% of undergraduates and 42% of Pell recipients) received a Pell Grant of \$5000 or more.

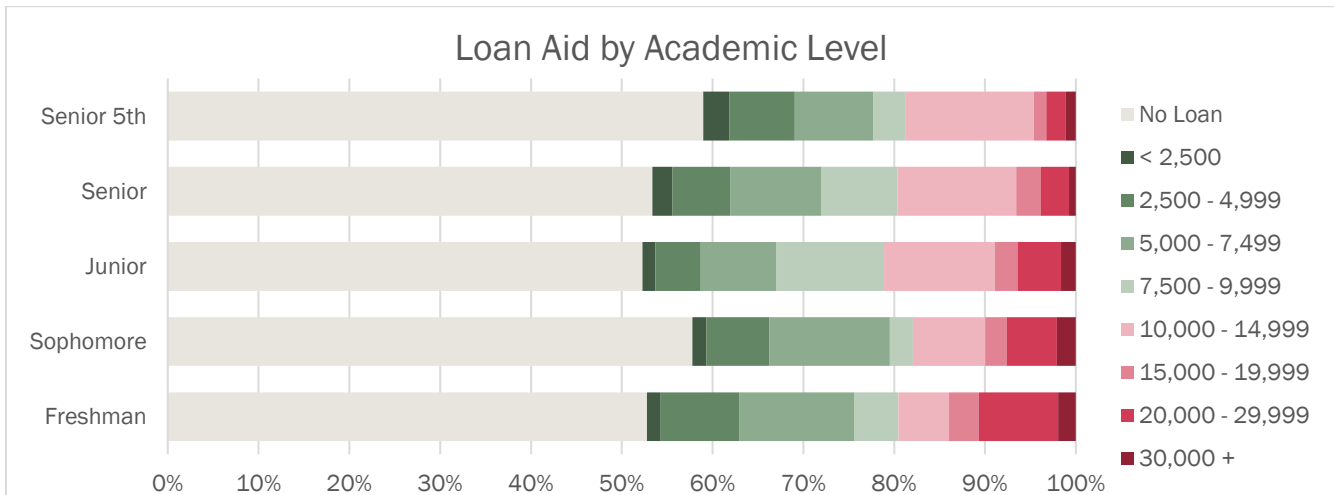
The maximum Federal Pell Grant changes every year. Please see the Office of Financial Aid for recent and upcoming eligibility requirements at [www.uccs.edu/finaid/types/grants.html](http://www.uccs.edu/finaid/types/grants.html).

## PLUS Loans Take Over

The total disbursement of PLUS<sup>2</sup> loans surpassed unsubsidized and subsidized loans in 2017. In 2011, PLUS loans were 17% of loan aid; the proportion increased to 31% in 2017 and remains at 31% this year. The dramatic increase in PLUS loans since 2011 reflects the extent to which students rely on their parents to finance their education.



While loan aid still predominates all financial aid, 55% of the undergraduate students *did not have a loan at all*. About 26% had loans under \$10,000 with the remaining 19% of students having loans above \$10,000. About 7% of undergraduates took loans for over \$20,000 for the year.



A large loan amount may seem like an at-risk factor that would dampen student success; however, 83% of the 2039 students with loans of \$10,000 or more either graduated or enrolled by the fall 2019 semester. This is a higher persistence rate than that of students with loans less than \$10,000 (77% persistence rate) and students without loans (79% persistence rate). While aid year loans do not appear to negatively impact

<sup>2</sup> PLUS loans are for parents of dependent students and (a) carry a higher origination fee, (b) carry a higher interest rate, (c) require a credit history check, and (d) are more difficult to defer and repayment usually begins immediately after the last disbursement.

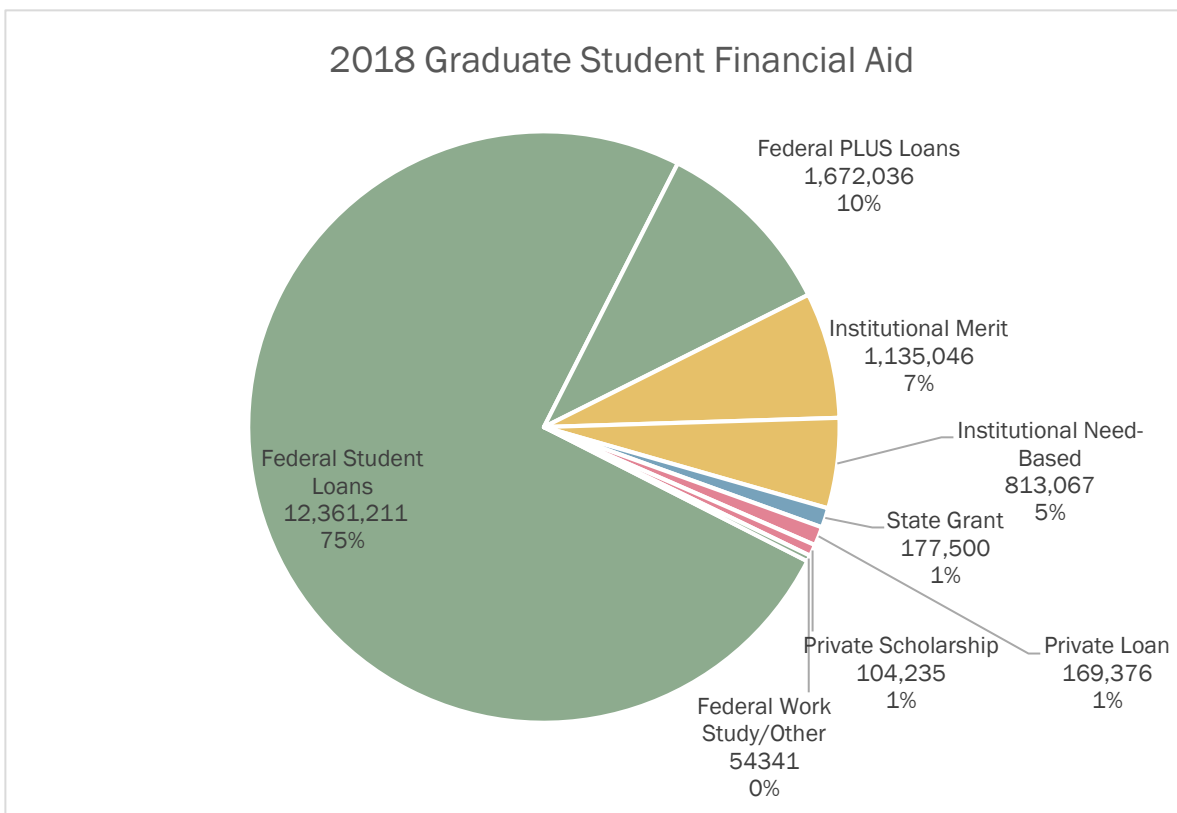
student persistence, UCCS might take note of the proportion of students, particularly freshman, taking out very large loans.

## Graduate Student Financial Aid

Financial aid for graduate students is not as robust as that for undergraduate students. Among 2,052 graduate-level students, 53% applied for aid and 49% received aid. The average disbursement per recipient was \$16,291.

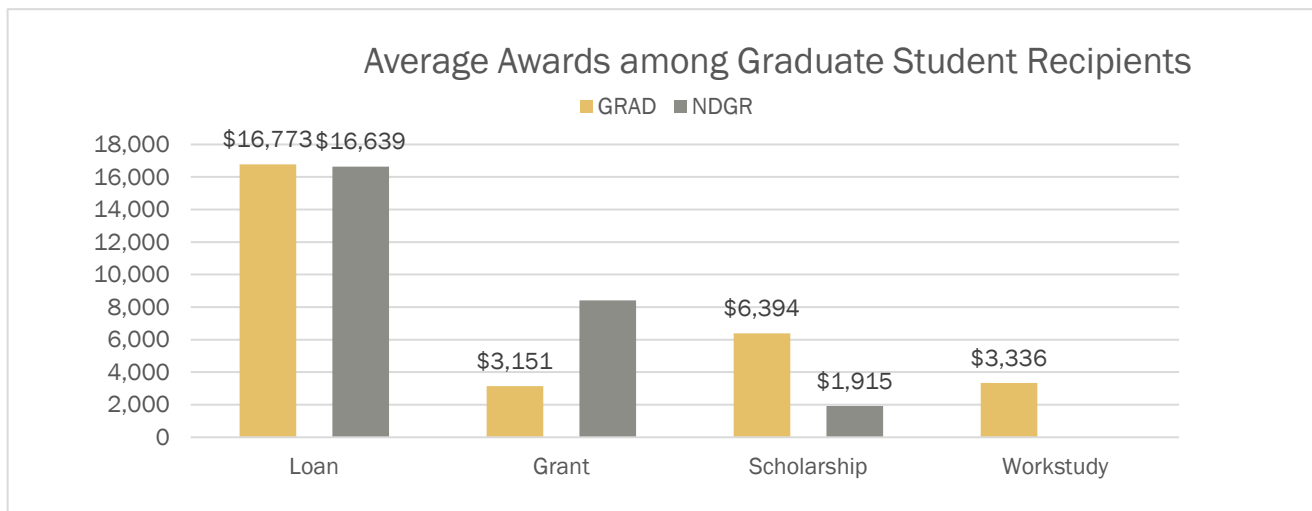
### Sources and Types of Aid

The bulk of aid disbursed to graduate students is in the form of federal student loans (75%) followed by federal PLUS loans (10%), institutional aid (12%), private aid (5%), and state aid (1%). The state provided \$177,500 dollars to 78 graduate students for an average award of \$2276.



## Average Awards by Type

Among graduate students, the average loan amount was \$16,733 for graduate and \$16,639 for non-degree graduate students. Approximately 41% of graduate students received a loan, 9% received a scholarship, and 9% received a grant.



## Common Types of Graduate Aid

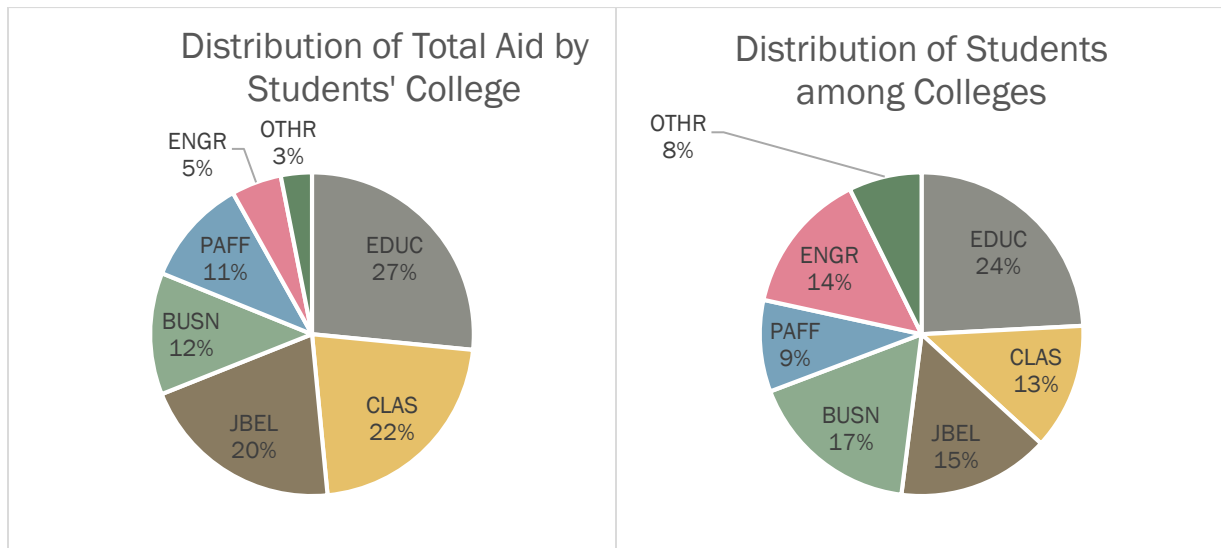
The most common form of aid to graduate students is the Federal Direct Unsubsidized Loan, which makes up 75% of all financial aid disbursed to graduate students. The next largest disbursement is the Federal Grad PLUS Loan (10%) followed by institutional merit-based aid (7%) and institutional need-based aid (5%).

Type of Aid	Graduate	Non-Degree Graduate	Total	Aid as % of Total Aid
<b>Enrolled students</b>	<b>1912</b>	<b>140</b>	<b>2052</b>	
<b>Enrolled and receiving aid</b>	<b>978</b>	<b>34</b>	<b>1012</b>	
Federal Direct Unsub. Loan	\$12,017,952	\$339,759	\$12,357,711	75%
Federal Grad PLUS Loan	\$1,568,909	\$103,127	\$1,672,036	10%
Institutional Merit -Based	\$1,089,146	\$45,900	\$1,135,046	7%
Institutional Need-Based	\$813,067	\$0	\$813,067	5%
Private Loan	\$149,876	\$19,500	\$169,376	1%
State Colorado Graduate Grant	\$153,000	\$0	\$153,000	1%
Private Scholarship	\$104,235	\$0	\$104,235	0%
Other Federal Amounts	\$54,341	\$3,500	\$57,841	0%

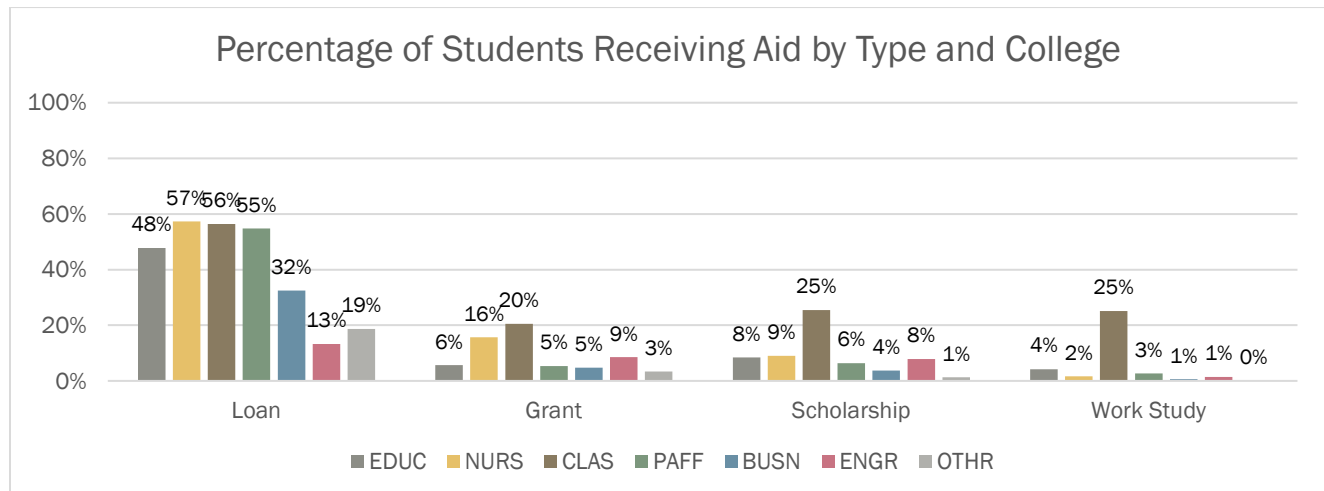
## Aid by College and Degree Level

The pie charts (below) show the distribution of students and disbursed aid among the graduate programs, abbreviated as follows: School of Public Affairs (PAFF), Helen and Arthur E. Johnson Beth-El College of Nursing & Health Sciences (JBEL), College of Engineering & Applied Sciences (ENGR), College of Education (EDUC), College of Letters, Arts, and Sciences (CLAS), College of Business (BUSN), and Non-Degree and Concurrent Students (OTHR). Students seeking gainful employment certificates are categorized in their college.

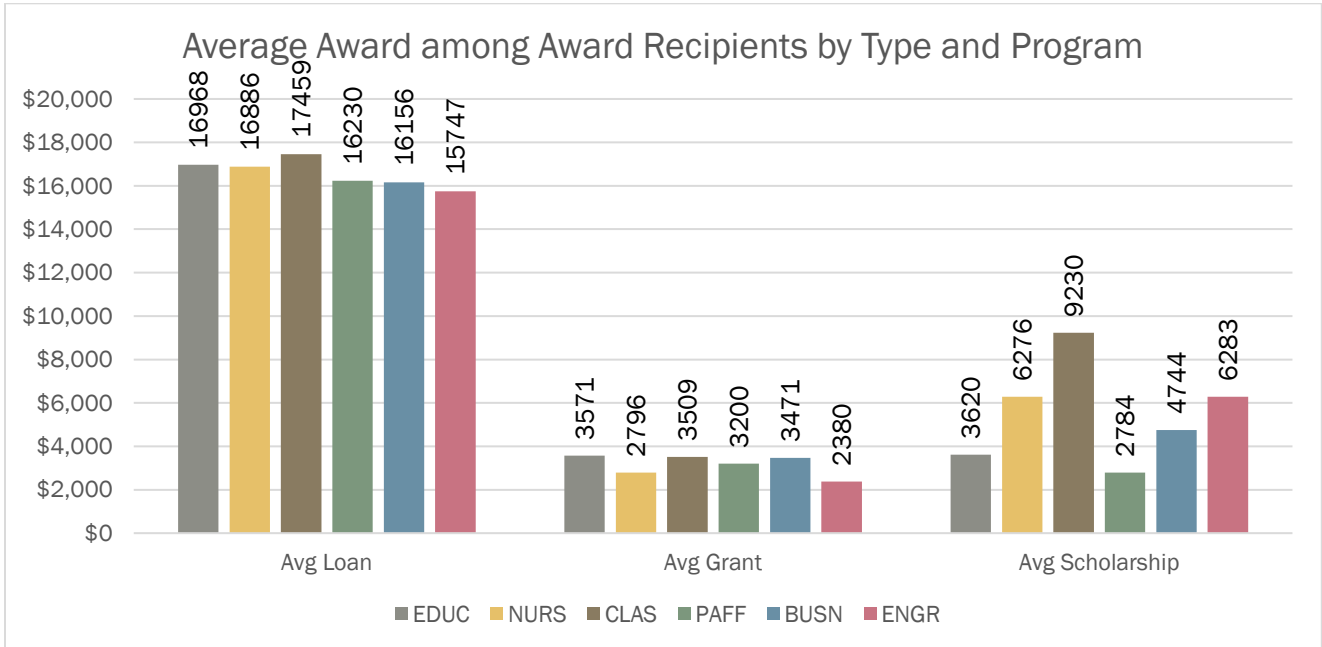
EDUC (Education) students are the largest proportion of graduate students (24%) and receive the largest proportion of aid (27%), mostly in the form of loans. The proportion of aid distributed to CLAS (22%) and JBEL (20%) students is greater than their proportions of the graduate students (13% and 15%, respectively) because CLAS and JBEL students are the primary beneficiaries of the STEM-based Colorado Graduate Grant. The proportion of aid distributed to student in Engineering is less than their proportion of graduate students due to the greater number of aid ineligible international students within Engineering programs.



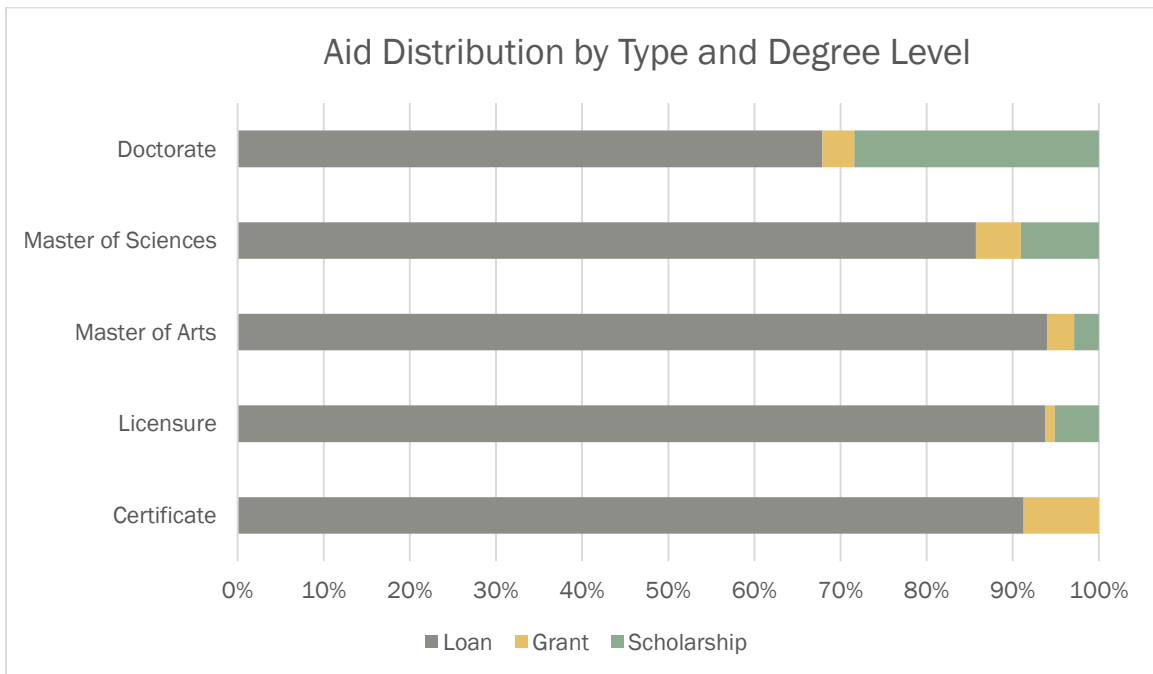
The bar chart (below) illustrates the percent of students in each college who receive loan, grant, scholarship, or work study aid. The other types of non-aid assistance – detailed in the next section – include tuition waivers, student employment, and military affiliated tuition assistance.



The next bar chart (below) illustrates the average award by type among recipients in each academic program.



Aid varies according to the students' degree level. The proportion of aid in the form of loans is smaller for doctoral students (64%) than it is for other graduate students (84% to 94%).



## Tuition Waivers, Tuition Assistance, and Student Employment

Graduate students are eligible for additional forms of assistance that are not categorized as financial aid. Approximately 4% received tuition waivers from the employee benefit pool, 16% were employed as student faculty or student workers, and 13% received military affiliated tuition assistance.

Tuition waivers are employee benefits that cover up to 9 credit hours of coursework per year. In the Fall semester, there were 75 employees using this benefit to cover 318 credit hours worth approximately \$228,054 (total). Among the 75 beneficiaries, 76% did not receive financial aid (and 24% did).

About 16% held student, faculty, or staff positions in the fall semester. Most were at the levels of Student Assistant (63%), Teaching Assistant (13%), Graduate Part-Time Instructor (13%), or Research Assistant (8%).

Approximately 13% of graduate students benefited from military affiliated tuition assistance from at least one of these sources: (a) Chapter 33 GI Bill, (b) Yellow Ribbon, (c) ROTC, (d) Air Force Institute of Technology or AFIT, (e) VA Rehab, (f) Colorado National Guard, (g) Navy, Marines, Coast Guard, (h) Go Army Ed, or (i) miscellaneous support from regional military bases. Of the 256 graduate students receiving military affiliated tuition assistance, 76% were not receiving any financial aid.

## Summary Table of Disbursed Aid

<b>Academic Career</b>	<b>Students</b>	<b>Total Aid</b>	<b>Total Loans</b>	<b>Total Grants</b>	<b>Total Scholarships</b>	<b>Total Workstudy</b>
UGRD	10,520	90,664,887	52,128,399	25,688,385	9,346,241	1,391,425
GRAD	1,912	15,975,026	13,736,737	573,500	1,176,562	340,227
NDGR	140	511,786	465,886	42,071	3,829	-
<b>Academic Level</b>						
Unclass	154	102,206	69,890	2,833	29,483	-
Freshman	2,676	25,680,073	14,863,061	6,772,988	3,083,238	208,785
Sophomore	2,196	18,672,292	10,503,675	4,969,945	2,437,681	307,652
Junior	2,334	21,184,356	12,346,674	6,017,016	1,858,409	359,111
Senior	2,230	18,480,022	10,304,500	5,992,622	1,526,526	401,873
Senior 5th	1,014	6,599,728	4,088,489	1,935,052	414,733	114,004
Graduate	1,968	16,433,022	14,154,733	613,500	1,176,562	340,227
<b>IPEDS Full Time Status</b>						
UGRD Full time	8,268	79,163,592	45,066,912	21,739,916	8,989,649	1,269,179
UGRD Part time	2,252	11,501,295	7,061,487	3,948,469	356,593	122,247
GRAD Full time	435	5,269,459	4,302,586	235,000	482,614	172,259
GRAD Part time	1,477	10,705,567	9,434,151	338,500	693,948	167,968
NDGR Full time	6	24,852	24,852	-	-	-
NDGR Part time	134	486,934	441,034	42,071	3,829	-
<b>Undergrad Cohort</b>						
Continuing/Returning	7,407	61,455,608	35,320,363	17,960,956	5,618,756	1,185,937
First-time	2,050	21,325,915	11,895,694	5,357,102	3,368,200	159,268
Transfer-in	993	7,834,949	4,890,342	2,369,565	333,632	46,220
Non-degree	70	48,416	22,000	762	25,654	-
<b>Online Group</b>						
100% Online	1,310	8,715,011	7,149,806	1,320,640	216,179	12,386
Some Online	3,244	30,302,202	18,507,344	7,432,264	2,697,475	573,974
Not Online	8,018	68,134,486	40,673,872	17,551,053	7,612,978	1,145,292



<b>Tuition Residency</b>	<b>Students</b>	<b>Total Aid</b>	<b>Total Loans</b>	<b>Total Grants</b>	<b>Total Scholarships</b>	<b>Total Workstudy</b>
Resident	9,561	79,227,048	47,662,330	16,678,542	14,350,575	535,601
Res ActDty PCS	394	2,227,999	1,549,812	447,035	221,706	9,446
Res ADEP	21	102,336	74,389	20,447	7,500	0
Res ASSET	30	45,066	0	0	45,066	0
Res Can Mil	3	500	0	0	500	0
Res CO NatlGrd	3	40,027	12,500	17,760	9,767	0
Res Econ Incen	4	16,000	16,000	0	0	0
Res Exchange	4	4,250	4,250	0	0	0
Res HDDEP	5	2,000	0	0	2,000	0
Res Hon Dischg	287	1,456,299	800,314	586,606	55,153	14,225
Res Olymp Ath	16	104,529	45,000	17,279	42,250	0
Res Online	210	1,045,071	611,425	286,801	146,845	0
Res VetDepCAct	136	490,230	268,089	176,649	43,275	2,217
Res W Reg Grad	21	215,169	199,460	0	15,709	0
Non-resident	961	11,322,368	8,269,370	760,488	2,270,992	21,517
Non-res ASTMP	2	0	0	0	0	0
Non-res Exchange	16	2,322	0	0	2,322	0
Non-res Online	196	1,207,208	1,108,468	28,371	70,369	0
Non-res Pres Sch A	28	341,795	111,557	24,180	206,058	0
Non-res Pres Schlr	47	470,709	293,320	47,520	125,775	4,094
Non-res WUE	482	5,445,239	4,288,179	515,400	596,261	45,399
Under Review-	7	11,520	11,520	0	0	0
Under Review Online	1	0	0	0	0	0
<b>Campus Housing</b>						
No	10,805	81,803,185	51,686,549	16,370,141	13,217,233	529,263
Yes	1,630	21,974,499	13,639,434	3,236,937	4,994,891	103,237

<b>Military</b>	<b>Students</b>	<b>Total Aid</b>	<b>Total Loans</b>	<b>Total Grants</b>	<b>Total Scholarships</b>	<b>Total Workstudy</b>
No	9,748	90,414,848	56,685,421	21,030,171	9,039,170	1,488,650
Yes	2,824	16,736,851	9,645,601	5,273,786	1,487,462	243,002
<b>Race/Ethnicity</b>						
AMERINDIAN	43	405,846	234,562	112,692	54,103	4,489
ASIAN	437	3,137,466	1,739,541	1,048,495	259,513	75,168
BLACK	501	6,117,862	3,631,189	1,822,996	396,854	82,722
HISPANIC	2,179	20,492,603	11,794,727	6,283,059	1,825,390	389,177
NONRESALIEN	198	307,885	11,400	3,000	121,214	3,272
PACIFIC	25	263,660	167,879	63,096	13,500	9,185
TWOPLUS	948	9,021,990	5,380,879	2,328,567	918,584	197,269
UNKNOWN	242	1,712,928	1,140,073	464,824	72,171	25,861
WHITE	7,999	65,691,460	42,230,772	14,177,228	6,865,305	944,509
<b>Gender</b>						
M	5,942	44,947,634	27,674,724	11,546,120	4,064,092	644,670
F	6,630	62,204,064	38,656,298	14,757,836	6,462,540	1,086,982