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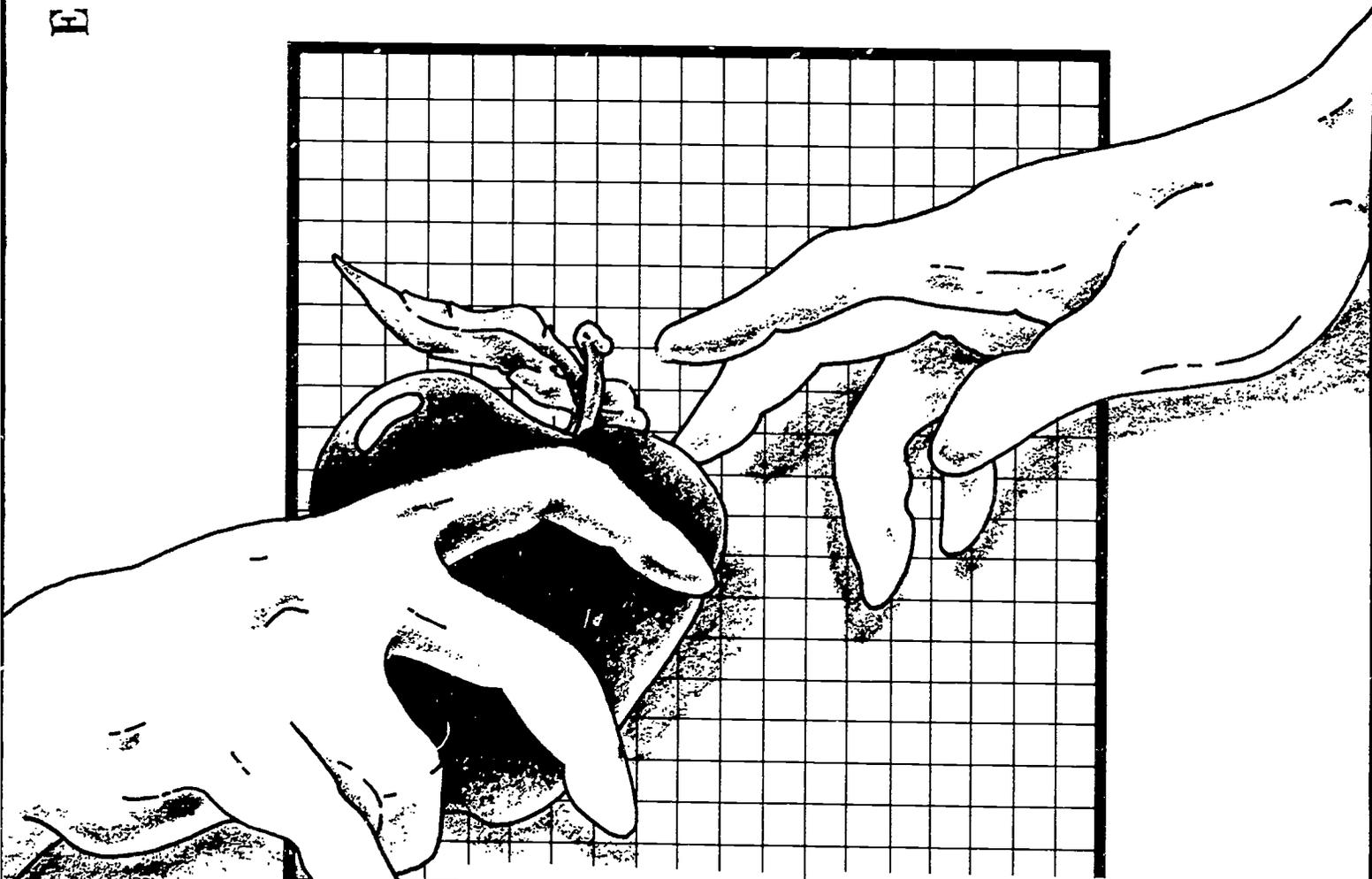
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## ABSTRACT

This study examined the changes in the distribution and amounts of financial assistance for students attending public colleges and universities between academic years 1981-82 and 1983-84 and the way different types of students financed their education. The study included cross-comparisons of important variables such as types of aid recipients, forms of aid, sources of support, and geographical and institutional distributions of aid. The analysis used student aid recipient data bases for each year. The initial data base (1981-82) which was the subject of an earlier study published in 1983, employed a stratified random sample of 226 institutions and 11,970 randomly selected student aid recipient records. The second data base (1983-84), which provides a continuation and updating of the original study, used a stratified random sample of 216 institutions and 10,200 randomly selected student aid recipient records. Findings include the following: (1) student aid continues to be mainly targeted on low income students; (2) the proportion of minority group aid recipients declined by 12.4 percent with recipients tending to be increasingly white, older, independent, married, and attending part time; (3) total student aid dollars for students attending public institutions declined from roughly \$7.2 to \$6.7 billion. Eight appendixes contain a technical supplement, a table showing distribution by type of institution and geographic region, a partial list of variables, a summary of major student assistance programs, a table showing study participants by type of institution, the study instruments, a bibliography of 51 items, and miscellaneous tables. (JB)

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# STUDENT AID AND PUBLIC HIGHER EDUCATION



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## RECENT CHANGES

# ***STUDENT AID AND PUBLIC HIGHER EDUCATION***

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## ***RECENT CHANGES***

by

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As with all studies, errors and shortcomings may someday come to light. Although many made valuable contributions, the final responsibility for the information provided in this study rests solely with the author, who is also Principal Investigator of the project.

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## 1. Summary

The first and most important focus of this study is changes in the distribution and amounts of financial assistance for students attending public colleges and universities between academic years 1981-82 and 1983-84, an important transition period for student aid. Cross-comparisons of important variables are made--such as types of aid recipients, forms of aid, sources of support and geographical and institutional distributions of aid--on the basis of student aid recipient data bases developed for each of these years. The initial data base (1981-82) employed a stratified random sample of 226 institutions and, from within those institutions, 11,970 randomly selected student aid recipient records. The second data base (1983-84) employed a stratified random sample of 216 institutions and 10,200 randomly selected aid recipient records. Analyses of these data provide detailed descriptions of the aid distribution system and answer questions such as the following: Who receives aid? How much and from what sources? How have these patterns changed?

A secondary but nevertheless important focus of the study is the manner in which different types of students attending public colleges and universities finance their higher educations, particularly as it involves student aid. Data supporting this part of the analysis derive from the two previously described data bases augmented by four state student resource and expenditures surveys (Arizona, California, New York and Wisconsin). Questions asked of these data are: Where do aid

recipients and non-aid recipients obtain resources for college attendance? How do the expenditure patterns and personal characteristics of aid recipients differ from students who do not receive aid?

Both parts of this study are based on sample survey data. The public higher education student aid recipient data base surveyed archival records of institutions, and the state resource and expenditures data surveyed students directly (except where supplemented by archival data in the New York data). In either case, using institutional records or student self-report, changes in student aid produce only estimates based on survey data and may vary from actual conditions. Estimates of the error associated with those surveys will be presented later.

#### Findings Concerning Student Aid in Public Higher Education

A previous study of the 1981-82 public higher education student aid recipient data base (Stampen, 1983) concluded that:

Student aid programs do what they were originally intended to do. They distribute dollars - mostly federal - to students who would otherwise have difficulty financing a college education. In doing so they promote vertical equity, that is they make higher education affordable to those least able to pay.

Analysis of 1983-84 data continues to support this conclusion. Despite changes in the distribution and amounts to students attending public colleges and universities--and despite an estimated 7 percent decline in student aid dollars in public higher education--student aid continues to be mainly targeted on low income students. Both data bases show that more than 85 percent of all aid recipients have family or personal incomes below a level approximating the national median income for families of four. Also, roughly half of all aid recipients (as they

did in 1981-1982) have incomes at or below levels defining poverty for families of four.

Other findings of interest include:

1. The characteristics of student aid recipients have changed somewhat. Between 1981-82 and 1983-84, the total number of aid recipients in public higher education declined 2.3 percent, but the proportion of aid recipients who were members of minority groups declined substantially more sharply, by 12.4 percent (from 609,303 to 533,596 students). Overall, aid recipients tended to be increasingly white, older, independent, married, and attending part time. Proportions of males (45 percent) and undergraduates (97 percent) among student aid recipients remained unchanged.
2. Changes have occurred in the proportions of students falling into various student aid recipient classifications. Those qualifying for aid from at least one federal, state, or institutional program according to the most stringent needs analysis standards (Pell or Uniform Methodology)--here defined as AID-1 recipients--increased from 72.0 percent of all aid recipients in 1981-82 to 75.9 percent in 1983-84. Those qualifying for aid according to the Guaranteed Student Loan program's needs analysis standards, but not receiving aid from any AID-1 programs--here defined as AID-2 recipients--declined from 19.4 percent of all recipients in 1981-82 to 14.0 percent in 1983-84. Students receiving aid not based on financial need increased from 8.7 to 10.2 percent of all recipients.

3. Total student aid dollars for students attending public colleges and universities declined from roughly \$7.2 to \$6.7 billion. Accompanying this decline, the total number of aid recipients declined slightly from 2.9 to 2.8 million although overall enrollments remained stable at 9.7 million. Aid recipients as a percentage of total enrollment remained close to the 30 percent figure reported in 1981-82. A look at student aid dollars by source indicates that federal aid declined most, roughly \$300 million (from a base of \$5.7 billion in 1981-82). The next largest decline, \$173 million, occurred in institutional student aid (from a base of \$686 million in 1981-82). Over the same period state supported student aid increased \$27 million (from a base of \$571 million), and aid from all private sources increased \$5 million (from a base of \$233 million).
4. Students from the lowest income backgrounds as in 1981-82 tended to receive aid mainly in the form of grants; students from higher income backgrounds relied mostly on loans. Lower income students were also most likely to attend those public institutions charging the lowest tuitions. Grants awarded on the basis of financial need continued to outnumber any other type of assistance for students. The number of need-based grants declined modestly, by 5.5 percent. At the same time non-need-based grants, awarded mainly on the basis of scholastic merit, increased sharply, by 32.6 percent. In spite of the change, however, the vast majority of grants continued to be need-based. The scheduled phase out of Social Security education benefits (by 1985) was also reflected in the

data, declining by 70.8 percent.

5. The number of loans increased by about 50,000 over the 1.65 million awarded in 1981-82. For students relying only on loans average amounts borrowed declined. But for students relying on a combination of grants and loans (who were slightly less numerous than in 1981-82) there was a slight increase in average amounts borrowed. Changes in patterns of borrowing were undoubtedly influenced by changes in the Guaranteed Student Loan program, which became a need-based program between the two years studied, although under standards less stringent than those governing other need-based programs.
6. For students receiving aid according to the Pell and Uniform Methodology standards (i.e., AID-1 recipients) average amounts of aid increased by roughly the same amount as tuition. Average awards and tuition increased by about \$150 per student, but lagged behind increases in the total cost of attendance (which were about \$300 per student). A different pattern prevailed for students relying primarily on loans (AID-2 recipients). For them, total aid declined by amounts ranging between \$200 and \$300 per student.

#### Findings Concerning How Students Pay for College

The public higher education data bases provide a great deal of information about the distribution of aid and various ways that aid recipients finance their college educations. However, by themselves they cannot tell us how aid recipients differ from other students (i.e., personal characteristics, expenditure patterns, and resources for financing college attendance). In order to shed light on these issues,

we also used student resource and expenditure surveys compiled in four states: Arizona, California, New York and Wisconsin. Since these data are not directly comparable, comparison can pose methodological risks. However, an analysis of the four state data bases (Stampen and Fenske, 1984) revealed dramatic similarities among the four states, and where data overlap the national data bases, the following comparisons can be made with relative confidence.

1. Students enrolled in public colleges and universities who are AID-1 recipients have average incomes half as large as those who do not receive any financial aid (\$15,000 versus \$32,400, respectively). Average incomes of students mainly receiving loans (AID-2) or aid not based on demonstrated financial need (AID-3) are lower than those of non-aid recipients, but not as low as the AID-1 recipients.

Students who are members of minority groups and female students are most often found in the AID-1 category. In particular, minority group students are more than twice as likely as others to be AID-1 recipients. Single students (including widowed, divorced, and separated students) account for more than eight out of ten students in all aid recipient categories. Also, more than half of all students consider themselves dependent on their parents for financial support.

2. All types of students (whether aided or not) pay similar amounts to attend public colleges and universities. There are only minor variations in expenditures for tuition and fees, books and supplies, room and board, transportation, and personal items.

3. There are marked differences in the ways that various types of students obtain resources for financing college education. In descending order: AID-1 recipients rely on grants, loans, personal resources, work and parents. AID-2 recipients rely on loans, personal resources, work, grants, and parents. AID-3 recipients rely on parents, work, grants, personal resources, and loans; non-aided students (by definition excluded from grants and loans) rely on parents, personal resources, and work.
4. High proportions of students work while attending college. Three of the four state data bases (California, New York, and Wisconsin) contain percentages of students employed during the school year and during the summer months. Across nearly all categories of students, more than half were employed during the school year and more than three-quarters during the summer months. Also, very high proportions of AID-1 recipients (ranging between 61 and 84 percent) worked during the school year.
5. Aided and non-aided students do not appear to differ in terms of academic preparation and grade point average, although data representing two states comprise too small a sample to warrant firm overall conclusions. Two of the four state surveys, Wisconsin and California, included questions about either high school class rank or college grade point averages. At the University of Wisconsin-Madison more than eight out of ten students of all types reported ranking in the top third of their high school graduating classes. The California survey included

students attending public two-year, four-year and research institutions. At every level and for every category of students from AID-1 to the non-aided, the grade point average was roughly the same.

### Conclusions

Student aid continues to be targeted primarily on students from low income backgrounds. In this respect few changes have occurred since 1981-82. However, incremental steps seem to be leading away from this standard. Overall, average incomes of aid recipients appear to be increasing and the type of aid relied most heavily upon by students in the lowest income categories (grants) appears to be declining. Also, there have been sharp declines in aid recipients who are members of minority groups, an important population in past efforts to promote higher education opportunity. This trend deserves close scrutiny by policy makers and the higher education community.

The state surveys indicate that AID-1 recipients' average income is half as large as that of non-aided students; yet all students pay roughly equal amounts to attend college. Thus, it appears that student aid is serving its intended purpose of lessening income barriers in order to increase opportunities to attend higher education for those least able to pay. The data also suggest that aid is not so abundant as to discourage large percentages of aid recipients from working both during and between school years in order to finance college attendance. The data also suggest that aid recipients are as likely to maintain satisfactory academic progress as other students. Thus, the principal difference between aid recipients and non-aid recipients appears to be prior economic condition, a factor difficult to correct through mechanisms other than student aid.

## 2. BACKGROUND, DATA, AND ORGANIZATION OF FINDINGS

This study analyzes changes in financial assistance for students attending public colleges and universities between 1981-82 and 1983-84. This time span, though short, represents a potential turning point in the history of student aid. Between President Johnson's "War on Poverty" in 1964--which initiated federal student aid aimed at removing financial barriers to higher education access--and the Carter years, student aid experienced rapid growth and development. The year 1981-82, the last year when Carter Administration policies were in effect, provides a measure of what had been achieved. When President Reagan came into office student aid, as well as the federal government's role more generally in providing aid for all levels of education, became a much debated issue.

### Background to the Study

Between 1970-71, when reporting on student aid programs became a routine activity, and 1983-84, federal and state grants awarded on the basis of financial need (in constant 1982 dollars) grew from \$.9 billion to \$3.7 billion. Overall, governmental investment in student aid for higher education increased from \$8.6 billion to \$13.0 billion (also in constant dollars) and need-based aid as a percentage of total aid increased from 52.5 percent to 89.1 percent. (Gillespie and Carlson, 1983, 1985).

The preceding figures show that student aid has played an important role in financing higher education for a substantial period and that over time there has been a clear trend toward increasing aid on the

basis of financial need. But what are some of the impacts of this aid and how have student aid programs changed during the first half of the present decade? What proportion of total enrollment receive aid and how has this proportion changed in recent years? What are the characteristics of various kinds of programs and how are they employed to help various kinds of students finance college attendance? Also, how do aid recipients compare with those students who do not receive aid? Is there evidence indicating the extent to which need-based student aid is achieving its intended purpose of promoting educational opportunity and social mobility for students from economically disadvantaged backgrounds?

During the summer of 1981, the lack of integrated information with which to examine these questions motivated three national associations representing public colleges and universities--the American Association of Community and Junior Colleges, the American Association of State Colleges and Universities, and the National Association of State Universities and Land Grant Colleges--to jointly seek funds from the Ford and Exxon Education foundations for the development of a student aid recipient data bank representing public higher education. These foundations also sponsored development of an analogous data bank representing private colleges and universities.\* In 1983-84 development of a second student aid recipient data bank representing both public and private higher education received financial support

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\*The public higher education data bases are closely similar to those developed for private higher education. In fact, the public data bases employ a model originally developed and tested by the National Institute of Independent Colleges and Universities (NIICU). Essentially identical institutional and student questionnaires were used and both studies employed the same sampling techniques. Efforts have also been made to closely coordinate data base construction across both sectors of higher education.

from the Ford Foundation through a grant to the American Council on Education.

This study provides a broad overview of student aid for public higher education in the United States and describes recent changes, as reflected in the first and second waves of the public higher education survey. Specifically, this study focuses on student aid recipients attending public two-year colleges, liberal arts colleges, comprehensive colleges and universities, public research universities and degree granting institutions with special missions (see Appendix E for a listing of participating schools).

We wish to emphasize that the most important products of our study are data bases themselves, which can be used to answer many questions other than the ones explored here. We expect others to ask additional questions, some of them difficult, and we expect the data bases, in consequence, to be continuously improved as they are used to answer new questions. Accordingly, copies of the data bases, altered only to the extent of protecting the identity of participating institutions, are accessible through the American Council on Education.

#### The Data

The principal sources of information for this effort are two public higher education student aid recipient data bases representing the academic years 1981-82 and 1983-84. These are augmented by recent student resource and expenditure surveys developed in four states (Arizona, California, New York and Wisconsin), to enable comparisons between aided and non-aided students to be made.

The two public higher education student aid recipient data bases are unique compared to other sources of information about student aid in

that they integrate all forms of aid known to institutional student aid officers, and include federal, state, institutional and privately supported programs. Because of this integration, it is possible for the first time to generate unduplicated counts of aid recipients receiving varying combinations of grants, loans, and work-study assistance and to identify patterns in the packaging of student aid over time.

As with the 1981-82 study, the 1983-84 study is designed to show the distribution of student aid across a variety of groups characterized by dependency status, academic level, registration status, minority group membership, marital status, sex and income categories, institutional type, and geographic region. These disaggregations are further divided into four mutually exclusive categories of student aid recipients: (a) AID-1 (students receiving aid from at least one federal, state, or institutional program on the basis of stringent needs analysis tests, i.e., the Pell or Uniform Methodology), (b) AID-2 (students receiving aid under less stringent Guaranteed Student Loan needs analysis standards but not from the programs under AID-1), (c) AID-3 (students receiving aid only from programs without needs tests), and (d) N-AID (students not receiving student aid at the time the surveys were administered).

The four state data bases are the result of independent surveys undertaken in Arizona, California, New York, and Wisconsin. Although not strictly comparable either to one another or to the two nationally representative data bases, they do include similar variables (student financial aid, demographic, and institutional), which can be used to construct aid recipient categories similar to those employed in the national data bases (i.e., AID-1, AID-2 and AID-3). In addition,

they provide information on students who receive no aid (N-AID), thus allowing comparisons between aided and non-aided students.

The 1983-84 Public Higher Education Student Aid Recipient Data Base was constructed from a population of 1,957 public higher education institutions with enrollments of 500 or more. Following Arthur Kirsch's sampling methodology a stratified random sample was drawn representing five institutional types (research, comprehensive, liberal arts, two-year and special) and five geographical regions (North Central, Mid-Atlantic, North East, Southwest, and West). Of the 270 institutions initially contacted, 216 or 80 percent agreed to participate, down slightly from the 1981-82 agreement rate of 84 percent. A 33 percent overlap in participating schools between the 1981-82 and 1983-84 data base was obtained to provide a longitudinal subsample of schools.

Student Financial Aid Officers at participating institutions were instructed to draw a 1 in 40 random sample of all student aid recipient files from which information was used to complete "Student Aid Recipient Surveys." One survey was completed for each student record in the sample. The final data base contained 10,200 records compared to 11,970 in 1981-82. Following Arthur Kirsch's model, weights were applied so that the sample records were characteristic of the underlying population of 2.8 million students. Each weighted student record represented approximately 250 students. Consequently, proportions hereby reported constitute projections. It must also be pointed out that the sample design produced small standard errors for each relevant population parameter. Although not reported, the standard errors of the estimates used in the sample size of 10,200 records were less than 1/100.

The Arizona study was a mail survey of 1,694 students from 36 post-secondary institutions in four sectors (public colleges and universities, private non-profit colleges, community colleges and proprietary institutions) for the 1983-84 academic year. A probability sample was used and the overall response rate to the mail survey was 35.4 percent (Erbschloe and Fenske, 1984). The California survey obtained data by mail from 29,000 students for the 1981-82 academic year with a response rate of 36.3 percent (Hills and Van Dusen, 1982). The New York survey obtained student survey responses to resource and expenditure items for the 1982-83 academic year, with background information provided by college registrars. A random sample of full and part-time undergraduate and graduate students was used and a 50 percent response rate was obtained (Cross, 1983). Finally, the Wisconsin survey obtained information over the telephone from a random sample of 639 undergraduates at the University of Wisconsin-Madison in 1983-84, and an 88 percent response rate was obtained.

### Organization of Findings

Most of the tables in this paper report simple mean values of various types of aid, sorted by grouping variables. The number of students represented in groups after sorting varies across different student characteristics, due to the fact that all student aid recipient records in the data base do not include complete background information. For example, ethnic information is not as extensively reported as information about sex and marital status. Because of this, care must be taken in making direct comparisons across tables. (See Appendix A for a detailed discussion of methodology).

We begin our discussion of findings by describing the broad dimensions of student aid in public higher education and the changes that have occurred since 1981-82. We then proceed to examine aid recipient characteristics and their changes, including types of institutions attended and geographic region. We end our discussion by using the student resource and expenditure surveys in four different states to identify differences between students who receive aid and students who do not.

For purposes of this study, as noted, students were divided into three non-overlapping categories. AID-1 recipients include students who receive aid from at least one federal, state, or institutional program according to the most stringent needs analysis standards (i.e., the standards of the Pell and Uniform Methodology needs analysis systems). Roughly three out of four public college students whose aid is recorded in the files of campus student aid offices fall into this category. AID-2 students also receive aid on the basis of need, but the standards for these students are less stringent than for AID-1 recipients. Such students may also receive other forms of aid, but none from programs in the AID-1 category.

AID-3 students receive aid that is not based on demonstrated financial need, most often directly from sources external to the institution, including aid from sources such as organizations, schools, employers or government agencies outside the regular student aid system (e.g., Veterans and Social Security administrations). Campus student aid officers nearly always maintain files on all AID-1 and AID-2 recipients. However, records for AID-3 recipients are less reliable. AID-3 recipients are typically unknown to their institutions except in cases where students become known to campus student aid officers through

their applications for need-based aid. Data on AID-3 recipients are included in the public higher education student aid recipient data bases to the extent that they are known to such institutions, constituting roughly 3 percent of all aid recipients. However, because of the partial nature of the institutional records for such students they are excluded from several of the tables appearing in the body of this study. Such exclusions are noted on the tables. Finally, near the end of the study, reference is made to a fourth category of students: N-AID (non-aid recipients). Across all public higher education this category includes roughly 70 percent of all students.

Before describing specific findings, we should briefly describe the treatment of Guaranteed Student Loans (GSL) in this study. In 1981-82, the year for which the first student aid recipient data base was developed, GSL recipients were not required to demonstrate financial need. The 97th Congress (January 1981-December 1982) added a financial need requirement, and by 1983-84 all GSL recipients were required to undergo needs analysis, even though, as earlier mentioned, under less stringent standards than those governing other need-based programs. Accordingly, the GSL program should logically be classified as an AID-3 program in 1981-82 and an AID-2 program in 1983-84.

We have chosen to include GSLs as an AID-2 need-based program in both years. The primary reason for putting it in the same category in both years is to preserve continuity for comparative purposes. We have chosen to include it as need-based because in both years roughly two-thirds of all GSL recipients also received assistance from AID-1 programs, indicating that the majority of these students did indeed participate in the program because of financial need even before it was a requirement. We should also note that the principal providers of GSL

loans--banks--were routinely informing the relevant educational institution of their lending actions even in 1981-82. Institutional reports on participation in the GSL program were quite similar in both of the years studied. Therefore we assume that institutions were as well informed about participation in 1981-82 as they were two years later.

There are two basic ways of summarizing and comparing the distribution of student aid, both of which are employed in this study. The one most frequently used is to average all student aid dollars across broad categories such as grants, loans, work, and other assistance. This approach provides an unduplicated count of aid recipients and permits a general overview of how aid is packaged and distributed. The other approach identifies the actual number of students receiving aid by individual programs and shows average amounts received by such students. The second approach provides insight into the relative size and importance of individual programs, whereas the first approach simply averages amounts of aid provided by each program.

### 3. DIMENSIONS OF STUDENT AID IN PUBLIC HIGHER EDUCATION

In 1981-82 and 1983-84, two-year and four-or-more year public colleges and universities enrolled 9.7 million students. During each of these years slightly less than 3.0 million students were recorded as receiving some form of financial assistance from sources other than their families (30.0 percent in 1981-82 and 29.3 percent in 1983-84). Of these, 2.1 million in 1981-82 and 2.2 million in 1983-84 were AID-1 recipients; 0.6 million in 1981-82 and 0.4 million in 1983-84 were AID-2 recipients; 0.3 million in both years were AID-3 recipients. Even though enrollments and proportions of enrollees receiving aid remained quite stable during both years studied, however, we estimate

that aid dollars for students attending public colleges and universities declined by roughly \$0.5 billion, from \$7.2 billion in 1981-82 to \$6.7 billion in 1983-84.

Table 1 shows changes in the distribution of student aid dollars between 1981-82 and 1983-84 by AID category and by dependency status. (Students claimed by their parents as dependents for tax purposes are defined dependent students, students not claimed and financially independent are defined as independent students, students whose dependent status is unknown are unclassified students.)

The largest shift--in dollars--between the two years was between AID-1 and AID-2 recipients. The percentage of dollars flowing to AID-1 recipients increased from 74 to 81 percent of total student aid dollars, for example, while percentages flowing to AID-2 recipients declined from 22 to 13 percent. These changes are mainly explained by changes in the GSL program. Somewhat paradoxically, given that the financial need test introduced by Congress was less stringent than the one governing AID-1 programs, the effect of the GSL change, as evidenced in the data, was that loan dollars flowing to AID-1 recipients increased by \$0.2 billion, while loan dollars flowing to AID-2 recipients declined by \$0.6 billion--for a net decline of \$.4 billion in loans to students in public institutions. This amount also accounts for 80 percent of the total decline in student aid dollars. The remaining 20 percent is accounted for by a \$.1 billion decline in other aid--that is, aid not normally considered standard grant, loan, or work study programs. Total grant and work study dollars remained stable, although there was some redistribution of dollars among aid recipient categories: grants and other aid for AID-1 recipients each declined by \$0.1 billion, for

Table 1

Total Dollars in Grants, Loans, Work Study and Other Assistance by  
Type of Aid Recipient  
(in billions)

Type Recipient	Grants	Loans	Work/ Study	Other	Total	%
<b>AID1</b>						
1981	\$2.7	\$1.6	\$.8	\$.2	\$5.3	74
1983	2.6	1.8	.9	.1	5.4	81
<b>AID2</b>						
1981	.1	1.4	.1	.0	1.6	22
1983	.1	.8	.0	.0	.9	13
<b>AID3</b>						
1981	.2	.0	.0	.1	.3	4
1983	.3	.0	.0	.1	.4	6
<b>Total</b>						
1981	3.0	3.0	.9	.3	7.2	100
1983	3.0	2.6	.9	.2	6.7	100
<b>Dependent</b>						
1981	1.7	1.6	.5	.2	4.0	55
1983	1.7	1.5	.5	.1	3.8	57
<b>Independent</b>						
1981	1.2	1.0	.4	.1	2.7	38

example, whereas work study assistance for AID-1 recipients increased by \$0.1 billion. Non-need-based grants, mainly merit-based scholarships, increased \$0.1 billion, and work study assistance for AID-2 recipients declined \$0.1 billion.

Shifts among dependency categories also centered on loans. There was a net decline of \$0.4 billion in loans in the unclassified student category, for example, a \$0.1 billion decrease in loans for dependent students, and a \$0.1 billion increase in loans for independent students. The only other change was a \$.1 billion decline in "other" aid for dependent students. Otherwise, the distribution of grant and work/study assistance across all categories remained unchanged.

Student aid is mainly sponsored by the federal government. However, state governments, the institutions themselves and private sources (typically small grants or loans from local organizations) are also important sponsors. Table 2 shows dollars from each of these sources and changes that occurred between 1981-82 and 1983-84.

Among the four sources appearing in Table 2 increases occurred in state aid and aid from private sources, while decreases occurred in federal and institutional aid. The largest dollar decline occurred in federal programs. Federal aid declined by roughly \$0.3 billion from a base of \$5.7 billion in 1981-82. The second largest dollar decline, and the largest percent decline (-25.2 percent), occurred in institutional sponsored aid, down roughly \$0.2 billion from a base of \$0.7 billion in 1981-82. Counteracting these declines to a limited degree were increases in state student aid (up \$27 million) and aid from private sources (up \$5 million).

Table 2  
Public Higher Education Student Aid Dollars by Source

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	1981-82	1983-84
Federal	\$5,702,785,253	\$5,407,131,698
State	570,785,025	597,495,924
Institution	686,265,075	513,160,339
Private	<u>232,896,189</u>	<u>237,899,840</u>
Total	\$7,192,729,542	\$6,755,687,801

A more detailed comparison of changes in sources of funding and participation in individual programs is provided in Table 3. Here individual programs are listed under headings indicating their sources of support. Also shown by program are projected numbers of participants, average awards, participants as a percentage of all aid recipients and participants as a percentage of headcount enrollment in public higher education.

Table 3 also allows us to trace the reason for the previously reported overall decline in federal student aid. Declines are shown in numbers of participants in the Pell and SEOG (Supplemental Education Opportunity Grant) grant programs, the GSL program, the Health Professions and Nursing programs and the Social Security Education Benefits Program. At the same time, increases occurred in the number of NDSL (National Direct Student Loan), CWSP (College Work/Study), and Other program recipients, and in two programs that did not appear in the 1981-82 data, the PLUS (Parent Loans for Undergraduate Students) and ALAS (Auxiliary Loan Assistant Students) programs. The overall decline is because the declines outweigh the increases.

The percent columns illuminate an important aspect of federal student aid. Of the 14 federal programs listed, only 5 (Pell, SEOG, NDSL, CWSP and GSL) provide assistance to substantial percentages of public college aid recipients. Of these the Pell program, which assisted 61.0 percent of all aid recipients (17.9 percent of all students) in public institutions, 1983-84, is by far the most important in terms of numbers aided. The next most used program was GSL, which

Table 3

Number of Aid Recipients and Average Awards by Program and Recipients as Percents of All Students Receiving Aid and Headcount Enrollment

Program	1981-82				1983-84			
	#	Average Award	% Aid Recipients (N=2,906,479)	% Enrollment (N=9,690,101)	#	Average Awards	% Aid Recipients (N=2,838,897)	% Enrollment (N=9,682,734)
<b>Institutional Aid</b>								
Non-need Grant	154,414	\$ 857	5.3	1.6	185,554	\$ 650	6.5	1.9
Need Based Grant	149,353	579	5.1	1.6	114,102	648	4.0	1.2
Non-CWSP Work	151,639	1260	5.2	1.6	95,409	1285	3.4	1.0
Fellowship*	12,390	1241	.4	.1	6,565	1959	.2	.1
Assistantship*	48,329	2259	1.7	.5	32,757	3399	1.2	.3
Long Term Loan	36,757	438	1.3	.4	17,217	983	.6	.2
Employee Benefits*	3,447	961	.1	.0	8,172	863	.3	.1
Dependent Waiver*	5,138	542	.2	.1	5,372	966	.2	.1
Other*	147,995	876	5.1	1.5	53,911	791	1.9	.6
<b>Federal Aid</b>								
Pell Grant	1,861,685	863	64.1	19.4	1,732,864	945	61.0	17.9
SEOG Grant	473,741	554	16.3	4.9	453,848	530	16.0	4.7
NDSL (loan)	463,710	776	16.0	4.8	573,778	865	20.0	5.9
CWSP (work)	519,590	1081	17.9	5.4	578,846	1205	20.4	5.9
FISL/GSL (loan)	1,102,205	2305	37.9	11.5	1,019,900	2002	35.9	10.5
PLUS (loan)	-	-	-	-	18,273	2269	.6	.2
ALAS (loan)*	-	-	-	-	3,828	2439	.1	.0
Soc. Sec. (grant)*	81,333	2049	2.8	.8	23,764	1551	.8	.2
Health Prof. (grant)	504	2033	.0	.0	508	1094	.0	.0
Health Prof. (loan)	8,344	2254	.3	.1	12,830	1923	.5	.1
Nursing Grant	8,925	535	.3	.1	750	763	.0	.0
Nursing Loan	9,932	874	.3	.1	8,827	939	.3	.1
Veteran's Benf. (grant)*	34,982	2762	1.2	.4	34,982	2762	1.2	.4
Other*	40,421	1857	1.4	.4	42,471	1766	1.5	.4
<b>State Aid</b>								
Merit Grant*	24,071	424	.8	.3	63,382	516	2.2	.6
Need Based Grant (SSIG)	656,768	506	22.6	6.8	676,605	562	23.8	7.0
Entitlement Grant*	61,329	555	2.1	.6	60,286	776	2.1	.6
Campus Grant*	63,144	706	2.2	.7	23,366	667	.8	.2
State work-study	62,172	1026	2.2	.6	22,502	1349	.8	.2
Rehabilitation Grant*	20,096	739	.7	.2	28,603	721	1.0	.3
Other*	80,773	1006	2.8	.8	97,393	731	3.4	1.0
<b>Other Aid</b>								
Scholarships*	99,176	699	3.4	1.0	119,216	908	4.2	1.2
Loans *	26,671	1935	.9	.3	6,449	1464	.2	.1
Earnings of Record*	47,248	2370	1.6	.5	46,306	2596	1.6	.5

\*Institutional records incomplete  
 \*\*1984 Veteran's benefits assumed equal to 1981-82 because of noncomparable data collection.  
 Note: The percentage columns sum to more than 100 percent because of overlapping amounts

assisted 35.9 percent of all aid recipients (10.5 percent of all students) in public institutions. The programs were reversed in importance with respect to the total amount of dollars provided, however, because the average award from GSL was more than twice that from Pell (\$2,002 versus \$945). Thus, awards from GSL totaled roughly \$2 billion (1,019,900 x \$2002) versus a Pell total of \$1.6 billion (1,732,864 x \$945).

Institutional aid, the category showing the second largest dollar decline between 1981-82 and 1983-84, is composed of nine programs, only four of which are routinely monitored by campus student aid offices. Because so many of these programs fall outside campus student aid systems, interyear comparisons are less reliable than for major federal programs. However, declines in numbers of aid recipients also appear for the four programs that are regularly monitored by campus student aid operations. Three of these (Need-Based Grant, Non-CWSP Work and Long Term Loan) are generally need based and all three show declines in numbers of recipients and in student aid dollars. Non-need grant recipients, in contrast, increased by 33,140 and non-need grant dollars increased by roughly \$12 million.

State governments, which in 1983-84 ranked second to the federal government in terms of support for student aid, increased their aid slightly above 1981-82 levels. This category includes the third largest student aid program, need-based grants augmented by the federal SSIG (State Student Incentive Grant) program. This program is notable for the fact that--next to the federal Pell and GSL programs--it assists the largest proportion of public institution aid recipients (23.8 percent) and enrolled students (7.0 percent). The state need-based grant program

also is notable because, other than the federal NDSL and CWSP programs, it was the only need-based program showing an increased number of recipients in 1983-84. At the same time, the number of recipients of state need-based work/study declined by 39,670, while the number of non-need-based state "merit" grants increased by 39,311 recipients.

The last category appearing in Table 3, Other Aid (encompassing privately supported and non-need-based programs), also showed a slight net increase, which is entirely due to increased scholarships available.

Two aspects of the preceding comparisons seem particularly noteworthy. One is that, although need-based grants continued to predominate during both of the years studied, the dollar ratios of need to non-need-based programs declined from 11 to 1 in 1981-82 to 8 to 1 in 1983-84. A possible explanation for this change may be a follow-the-leader effect stemming from recent efforts to raise academic standards. Another may be increasing reliance by educational institutions on government need-based programs to achieve economic equity. Whatever the case, student aid seems to be taking small steps in a new direction.

The second aspect of Table 3 which deserves mention is that though most student aid programs serve very small proportions of public college students and aid recipients, they are not unimportant in the aggregate. As can be seen, only six programs, five federal and one state, served more than 10 percent of aid recipients and only two federal programs (Pell and GSL) served more than 10 percent of public college students in 1983-84. However, the other programs together represented 1.1 million student aid awards totalling \$1.1 billion--or 19.4 percent of the recorded dollars flowing to public college students.

The distribution of student aid by income is shown in Figure 1. For purposes of categorization five income ranges (measured for four-person families) have been used. These are the 1981 and 1983 poverty definitions employed by the U.S. Census, and the 1981 Bureau of Labor Statistics four income budget definitions adjusted by the Consumer Price Index to represent comparable real incomes in 1983. The lowest (poverty) is incomes below the U.S. Census poverty income threshold. The second (low budget) is incomes between the poverty threshold and the Bureau of Labor (BLS) Statistics low-income budget. The third (below middle) is incomes between the BLS low-income and middle-income budgets. The fourth (above middle) is incomes between the BLS middle-income and upper income budget. The fifth and highest (high budget) is incomes above the BLS high-income budget. These definitions are used to define the following income categories:

	1981-82	1983-84
Poverty	Below \$9,290	Below \$10,180
Low Budget	\$9,291-\$15,323	\$10,181-\$16,564
Below Middle	\$15,324-\$24,407	\$16,565-\$27,465
Above Middle	\$25,408-\$38,060	\$27,466-\$41,143
High Budget	Above \$38,661	Above \$41,144



The first four pairs of panels in Figure 1 show all recipients and each aid category by income level. For both years, taking all students together we see that roughly half fall into the lowest income category and more than eight out of ten were in the bottom three income categories. Since the AID-1 category is by far the largest, it is not surprising to find that the overall distribution is very similar to the distribution of AID-1 recipients. The main difference seems to be that there was a slight increase in targeting of AID-1 aid to lower income students in 1983-84 than in 1981-82, which is not reflected in the overall figures. Comparing AID-1 recipients with AID-2 and AID-3 recipients, however, reveals dramatic differences in the stringency of income targeting, and less stringent targeting in 1983-84 than in 1981-82.

The last two pairs of panels in Figure 1 contrast the distributions of aid recipients by dependency status. Dependent students are those who receive enough financial support from their parents to be claimed as a tax exemption. Independent students are those responsible for supporting themselves. Most need-based student aid programs distinguish between these two kinds of students when determining the extent of financial needs and the standard needs analysis systems apply different formulae. As can be seen, the vast majority (over 80 percent) of independent students fall into the lowest income category, suggesting that the 50+ percent of AID-1 recipients falling into this category may be more than proportionately independent students. It should be noted in interpreting Figure 1 that the 4-person family income-equivalent cut-off will cause the income status of independent students to be somewhat underestimated compared to dependent students because, although 4 out of 10 such students have dependents, their average family size is certainly lower than that of the families providing support to dependent

students.

Further information of the dependent/independent student breakdown is provided in Table 4, which shows the distribution of aid recipients in 1981-82 and 1983-84 according to dependency status and the three AID classifications. Only a small proportion of aid recipients fall into the unclassified category and none of them are in the most stringently need-based (AID-1) category. This is not surprising given the sensitivity of the Pell and Uniform Methodologies to dependency status. The AID-1 recipients experienced a major shift in dependency status between 1981-82 and 1983-84. This is accounted for by declining numbers of unclassified students in the AID-2 category following implementation of a GSL needs analysis system requiring information on dependency status.

Changes in the age distribution of dependent and independent aid recipients between 1981-82 and 1983-84 are shown in Table 5. The average age of both groups increased. This may reflect a tightening of requirements for awarding independent student status, increased scrutiny on the part of student aid officers of existing requirements, or simply aging of the student population. The greatest proportional change occurred in the 21 and under independent student category. In 1981-82, almost one out of five independent students were 21 or younger; by 1983-84 the ratio had fallen to one in six.

Differences in the behavior and treatment of dependent and independent aid recipients are illustrated in Table 6, which compares resources and expenditures of independent AID-1 recipients in 1981-82 and 1983-84. Note that this table differs substantially from Table 3, which projected actual numbers of aid recipients and average awards by program. Table 6 averages dollars from various programs across

Table 4

Aid Recipients by Dependency Status  
(in millions)

	Dependent		Independent		Unclassified		Total	
	1981-81	1983-84	1981-81	1983-83	1981-82	1983-84	1981-82	1983-84
AID1	1.3	1.3	.8	.9	.0	.0	2.1	2.2
AID2	.3	.2	.1	.1	.2	.0	.6	.3
AID3	<u>.1</u>	<u>.1</u>	<u>.1</u>	<u>.1</u>	<u>.0</u>	<u>.1</u>	<u>.2</u>	<u>.3</u>
Total	1.7	1.6	1.0	1.1	.2	.1	2.9	2.8

Table 5  
Age Distribution of Dependent and Independent Aid Recipients

	Dependent		Independent	
	<u>1981-82</u>	<u>1983-84</u>	<u>1981-82</u>	<u>1983-84</u>
21 and under	79.6	76.2	19.2	15.9
22-24	17.3	19.5	25.6	25.0
25-30	2.5	3.6	31.6	33.4
31-40	.5	.5	18.1	20.0
Over 41	<u>.1</u>	<u>.2</u>	<u>5.5</u>	<u>5.7</u>
Total	100.0	100.0	100.0	100.0

Table 6

Distribution of Resources and Expenditures Among Dependent and Independent Undergraduate AID1 Recipients

(All Reported Incomes Combined)

	Dependent		Independent	
	1981-82	1983-84	1981-82	1983-84
Number of Recipients (in millions)	(1.3)	(1.2)	(.8)	(.8)
<u>Expenditures</u>				
Tuition/Fees	921	1,118	702	886
Room & Board	1,577	1,793	2,912	3,087
Other Budgeted	1,267	1,311	2,458	2,056
Total Expenditures	<u>\$3,833</u>	<u>\$4,222</u>	<u>\$6,125</u>	<u>\$6,029</u>
<u>Resources</u>				
<u>Grants:</u>				
Pell	\$714	\$759	\$832	\$833
Supplement (SEOG)	117	127	146	101
State (incl SSI <sup>G</sup> )	159	212	158	141
Institution Need-Based	43	8	31	6
Sub-Total	<u>1,033</u>	<u>1,098</u>	<u>1,167</u>	<u>1,081</u>
<u>Work:</u>				
College Work Study (CWS)	\$252	\$308	\$276	\$379
State/Inst. Work Prog.	94	47	171	51
Sub-Total	<u>346</u>	<u>455</u>	<u>447</u>	<u>430</u>
<u>Loans:</u>				
NDSL	\$156	\$236	\$161	\$246
GSL	555	545	534	689
Inst. Loan	8	5	17	7
Sub-Total	<u>\$719</u>	<u>\$786</u>	<u>\$712</u>	<u>\$942</u>
<u>Contributions:</u>				
Parent	\$469	\$457	\$ 0	\$ 0
Student	540	549	1,959	2,280
Sub-Total	<u>\$1,009</u>	<u>\$1,006</u>	<u>\$1,959</u>	<u>\$2,280</u>
All Other Aid	<u>\$ 282</u>	<u>\$ 320</u>	<u>\$ 339</u>	<u>\$ 330</u>
Total Student Resources	<u>\$3,390</u>	<u>\$3,665</u>	<u>\$4,624</u>	<u>\$5,063</u>

all aid recipients within a given category--in this case AID-1 undergraduate recipients. Comparisons are limited to this group because most of the major federal and state programs identified in the table are specifically targeted on undergraduate students qualifying for aid under the Pell or Uniform Methodology needs analysis systems. A similar table for AID-2 recipients would show resources mainly from GSL, parents, students, and "other" sources. A table for AID-3 recipients would show resources only from parents, students and others.

Dependent and independent undergraduate AID-1 recipients, as shown in Table 6, differ mainly in terms of average expenditures. Total expenditures for independent students are substantially higher than those of dependent students, \$6,029 and \$4,222 respectively in 1983-84. This is because independent students average higher room and board and other budgeted expenditures than dependent students. When interpreting such comparisons it is important to note that these average figures are affected by many variables--including costs and mixes of institutions attended during a given year and differing circumstances affecting dependent and independent students. Most important with respect to the latter is the fact that much higher proportions of independent students are either married or have children or other dependents of their own (Stampen, 1983). This affects needs analysis estimates of room and board costs and other budgeted expenditures, leading to higher overall expenses for independent students. Dependent aid recipients, on the other hand, are overwhelmingly young and single. Another important difference between the two categories is, of course, that independent students are not expected to receive aid from parents

and therefore make larger contributions of their own. Only minor differences exist between dependent and independent students in equivalent circumstances and this is to some extent because dependent students average higher tuitions and fees (reflecting their selection of institutions) than independent students.

Finally, Table 6 shows different patterns of change for dependent and independent students between 1981-82 and 1983-84. For dependent students average tuitions and fees increased \$197 (21.3 percent), total expenditures increased \$389 (10.1 percent), and total resources increased \$275 (8.1 percent). For independent students tuitions and fees increased \$184 (26.2 percent), total expenditures declined \$96 (-1.6 percent), and total resources increased \$439 (9.5 percent). The decline in total expenditures is accounted for by a \$402 decline in other budgeted expenditures. This may reflect changes either in the characteristics of independent students (e.g., fewer with dependents) or in the mixture of institutions attended, or tightened institutional scrutiny over expenditures of this type.

The fact that total expenditures (top of table) compared with total resources (bottom of table) shows negative balances (i.e., lower resources than expenditures) during both 1981-82 and 1983-84 needs comment here. It is difficult to know how to interpret this result, except to observe that it does not necessarily imply unmet need among all AID-1 recipients. This is because these aggregates reflect individual circumstances, different mixtures of student aid programs, varying requirements governing parental and student contributions, and other factors. This overall pattern does indicate the need for further investigation of resource and expenditure comparisons.

Thus far, recent changes in some of the basic variables affecting student aid in public higher education have been described. These were overall changes in student aid dollars from originating sources, program characteristics, recipient incomes and dependent and independent student characteristics. Attention now turns to recent changes affecting specific types of aid recipients and their attendance vis a vis various types of institutions and geographic regions.

#### 4. AID RECIPIENT CHARACTERISTICS

The following section describes changes between 1981-82 and 1983-84 in five student characteristics: sex, ethnicity, marital status, academic level, and attendance status. It then presents changes in the distribution of various types of aid recipients across five types of public colleges and universities and five geographic regions. Most of the following tables include only AID-1 and AID-2 type recipients because, as explained earlier, institutional records are more complete for recipients and programs within these categories than they are for the AID-3 category.

Before proceeding it is worth commenting briefly on the table format for this section of the report. For each of the five characteristics of aid recipients, tables describing recipients precede those showing resources and expenditures in dollars. The latter should be interpreted with caution because average dollar amounts are, of course, influenced by the manner in which students are distributed among institutions and programs, as well as the manner in which other characteristics than the ones being compared vary across the individuals.

For example, when comparing males and females, average amounts may differ because of differences between males and females that are unrelated per se (like income or marital status). The data bases can be used to make comparisons which hold other variables constant. This has not been done for the present report, however.

Changes in the distribution and amounts of aid flowing to male and female AID-1 and AID-2 recipients are described in Table 7 and Table 8. Table 7 shows no change in the total relative proportions of male and female aid recipients. In 1981-82, as in 1983-84, female aid recipients outnumbered males by the same margin (55 percent female to 45 percent male). The only places where change is noticeable between 1981-82 and 1983-84 is that dependent AID-2 recipients declined in proportion to independent AID-1 recipients. In both cases changes were slight and affected males and females equally. Also, as mentioned previously, these changes probably reflect the GSL programs becoming need based and the gravitation of GSL recipients toward the AID-1, AID-2 or non-recipient categories.

Table 8 shows average dollar amounts for male and female students within several resource and expenditure categories. Also shown are sex differences between dependent and independent students within the AID-1 and AID-2 recipient headings. The most noticeable difference among students in Table 8, in terms of resources, is between AID-1 and AID-2 recipients. AID-1 recipients rely heavily on grants, followed by loans, work and "other" assistance, whereas AID-2 recipients of both sexes rely far more heavily on loans than on any other form of assistance. Also noteworthy concerning the distribution of resources, and no doubt reflective of recent changes in the GSL program, are declines in amounts

Table 7  
Distribution of AID-1 and AID-2 Recipients by Sex

	Male	Female
1981-82 (N = 2.5 million)		
Dependent		
AID1	24.3	27.9
AID2	6.0	6.1
Independent		
AID1	12.9	18.3
AID2	<u>2.3</u>	<u>2.2</u>
Total	45.5	54.5
1983-84 (N = 2.4 million)		
Dependent		
AID1	22.9	27.0
AID2	4.8	5.0
Independent		
AID1	14.9	20.4
AID2	<u>2.6</u>	<u>2.4</u>
Total	45.2	54.8

Table 8

Resources and Expenditures for Dependent and Independent  
AID1 and AID2 Recipients by Sex

	Male				Female			
	Dependent		Independent		Dependent		Independent	
	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2
<u>Resources</u>								
<b>Grants</b>								
1981	\$1260	\$ 75	\$1357	\$ 95	\$1220	\$151	\$1320	\$318
1983	1323	106	1234	295	1314	83	1221	337
<b>Loans</b>								
1981	873	2359	1035	2968	718	2359	669	2590
1983	866	2061	1091	2320	750	2053	879	2109
<b>Work</b>								
1981	309	107	511	93	374	137	408	110
1983	374	54	536	195	393	21	486	118
<b>Other</b>								
1981	126	29	123	67	85	47	107	118
1983	44	20	80	83	45	38	50	44
<b>Total</b>								
1981	2568	2570	3026	3223	2397	2694	2504	3136
1983	2607	2241	2941	2893	2500	2205	2635	2589
<u>Expenditures</u>								
<b>Tuition</b>								
1981	1056	1129	826	1052	936	1089	724	861
1983	1163	1343	975	1165	1105	1417	874	1141
<b>Total</b>								
1981	4076	4310	5848	5880	3878	4226	6209	6064
1983	4282	4683	5961	5963	4174	4713	6208	6178

bestowed on AID-2 recipients, which are reflected in declines in total resources awarded to them. Some differences appear in resources and expenditures for male and female students; however, in most instances variations are small and (as noted above) probably explained by factors other than sex. One sex difference that is worth noting is that independent female students average lower tuitions and higher total expenditures than independent male students. This suggests that higher percentages of independent females may have dependents of their own and attend low-tuition institutions.

#### Ethnicity

Perhaps the most important change between 1981-82 and 1983-84 was a decline in the number of aid recipients who were members of non-European ethnic minorities (shown in Table 9). Groups included in the minority category are Blacks, Hispanics, Asians, Pacific Islanders, and American Indians. In 1981-82 nearly one-third of all aid recipients (0.6 million) were classified as minorities. By 1983-84 only slightly more than one in four (0.5 million) were so classified. Reflecting this trend, the number of minority aid recipients declined 12.4 percent while the number of non-minority aid recipients changed little if at all. Note that the total number of aid recipients (N) in this table is lower than in most other tables. This reflects the fact that ethnic group membership, particularly for students of European extraction, is less often recorded than other student characteristics. Thus, reporting may be a source of some bias in Table 9. However, identical data collection procedures were followed during both years studied and the reported percentages generally approximate information from other sources,

Table 9  
Percent Distribution of AID-1 and AID-2 Recipients by  
Minority Status

	Minority	Non-Minority
1981-82 (N = 1.9 million)		
Dependent		
AID-1	19.0	35.3
AID-2	.7	10.1
Independent		
AID-1	11.8	19.4
AID-2	<u>.5</u>	<u>3.2</u>
Total	32.0	68.0
1983-84 (N = 1.9 million)		
Dependent		
AID-1	16.3	34.2
AID-2	.6	8.4
Independent		
AID-1	11.4	24.7
AID-2	<u>.5</u>	<u>3.9</u>
Total	28.8	71.2

indicating that the trends over time can probably be interpreted with confidence.

Changes in the distribution of non-minority group students seem mainly to reflect changes in the GSL program described earlier. Proportions of non-minority dependent AID-1 recipients remained unchanged while dependent AID-2 recipients declined. At the same time, independent AID-1 recipients increased. Minority aid recipients show a different pattern. For them change only occurred in the dependent AID-1 recipient category, in which their representation declined sharply. Reasons for this sharp decline cannot be ascertained on the basis of information contained within the data bases. Nor was there any legislation passed which affected eligibility for AID-1 programs. However, declines in minority student aid recipients and minority student enrollments have been observed in higher education institutions across the nation. One explanation often given is that cuts in other domestic programs affecting minorities (such as housing) have caused such students to drop out and seek employment to supplement family incomes. Although solving this puzzle is beyond the scope of the present study, it suggests an important topic for further investigation.

Table 10 shows the distribution of dollars across resource and expenditure categories for minority and non-minority students. As can be seen, minority students tend to enroll at lower tuition institutions. In addition, in the AID-1 dependent category, minority students borrow considerably less than their non-minority counterparts.

Table 10

Resources and Expenditures for Dependent and Independent  
AID1 and AID2 Recipients By  
Minority and Non-Minority Group Status

	Minority				Non-Minority			
	Dependent		Independent		Dependent		Independent	
	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2
<u>Resources</u>								
<b>Grants</b>								
1981	\$1350	\$ 96	\$1338	\$180	\$1168	\$ 81	\$1248	\$222
1983	1472	121	1249	381	1260	102	1213	355
<b>Loans</b>								
1981	289	2208	497	3397	1001	2391	941	2748
1983	542	1936	837	2219	886	2029	988	2137
<b>Work</b>								
1981	417	107	434	0	319	111	464	115
1983	446	106	598	207	379	44	493	195
<b>Other</b>								
1981	90	26	116	102	62	35	85	141
1983	38	49	78	132	38	20	53	36
<b>Total</b>								
1981	2146	2437	2385	3679	2550	2618	2738	3226
1983	2498	2212	2762	2939	2563	2194	2747	2723
<u>Expenditures</u>								
<b>Tuition</b>								
1981	683	1056	582	852	957	1098	743	926
1983	877	1364	691	1116	1153	1391	946	1123
<b>Total</b>								
1981	3497	4165	6006	6183	3793	4127	6041	5682
1983	3912	4674	5807	5514	4261	4759	6187	5994

Marital Status

Table 11 compares single and married aid recipients. In 1983-84, 87.4 percent of all aid recipients were single (including widowed and divorced students), compared to 89.9 percent in 1981-82. Between-year changes in the single student category again seem to reflect the changed status of the GSL program (i.e., the characteristic increase in independent AID-1 recipients and decrease in dependent AID-2 recipients). Roughly three out of four single students were AID-1 recipients in later years; however, slight changes occurred within this category. The percentage of independent students, for example, increased while the percentage classified as dependent students decreased. During the same time the proportion of dependent AID-2 recipients also decreased. For married students the pattern was somewhat different. Very few married students fell into the dependent student category in either year. However, as with the single aid recipients, the percentage of students classified as independent AID-1 recipients increased. The percentage of all aid recipients classified as married students also increased.

Table 12 shows the distribution of dollars across resource and expenditure categories for single and married aid recipients. Again, patterns are similar to those found in preceding tables (i.e., AID-1 recipients relying primarily on grants, AID-2 recipients on loans, and higher total expenditures for independent recipients). Married and single students differ in that married students average lower tuition expenditures, reflecting the high percentages of married students attending low-tuition two-year colleges. Also noteworthy are the higher total expenditure figures for married independent students. These

Table 11  
 Percent Distribution of AID-1 and AID-2 Recipients by Marital Status

	Single	Married
1981-82 (N = 2.3 million)		
Dependent		
AID-1	54.3	.6
AID-2	12.1	.1
Independent		
AID-1	21.0	7.9
AID-2	<u>2.5</u>	<u>1.5</u>
Total	89.9	10.1
1983-84 (N = 2.2 million)		
Dependent		
AID-1	51.9	.4
AID-2	10.1	.1
Independent		
AID-1	22.5	20.1
AID-2	<u>2.9</u>	<u>2.0</u>
Total	87.4	22.6

Table 12

Resources and Expenditures for Dependent and Independent  
AID-1 and AID-2 Recipients by Marital Status

	Single				Married		Independent	
	Dependent AID1	AID2	Independent AID1	AID2	Dependent AID1	AID2	AID1	AID2
<u>Resources</u>								
<b>Grants</b>								
1981	\$1238	\$117	\$1405	\$256	\$1180	\$ 21	\$1091	\$110
1983	1324	102	1315	307	907	0	1087	386
<b>Loans</b>								
1981	781	2360	824	2690	637	2998	834	2957
1983	818	2088	1085	2222	847	1668	763	2237
<b>Work</b>								
1981	338	112	440	102	567	0	471	73
1983	389	43	559	77	217	0	440	234
<b>Other</b>								
1981	102	39	94	78	188	56	146	45
1983	45	29	64	49	0	0	61	98
<b>Total</b>								
1981	2459	2628	2763	3126	2572	3075	2542	4185
1983	2576	2262	3023	2655	1971	1668	2351	2955
<u>Expenditures</u>								
<b>Tuition</b>								
1981	987	1105	779	999	761	650	766	934
1983	1140	1376	989	1248	972	1585	868	1066
<b>Total</b>								
1981	3940	4227	5224	5019	4415	6277	7804	8084
1983	4234	4709	5516	5132	5016	5070	7576	7832

reflect the impact of having dependents of their own to support while attending college.

#### Academic Level

The comparison between undergraduate and graduate aid recipients is shown in Table 13. There is little, if any, change between 1981-82 and 1983-84 in the relative numbers of undergraduate and graduate aid recipients. During both years, graduate students accounted for less than 4 percent of all aid recipients. For undergraduates the same within-group distributional changes appear as reported for single students (namely, the percentage of aid recipients who are independent AID-1 recipients increased, the percentage who are dependent AID-1 recipients decreased. The proportion of dependent AID-2 recipients also decreased). Very few graduate aid recipients are classified as dependent students. Among those classified as independent students, AID-1 recipients increased substantially in proportion to AID-2; however, because graduate aid recipients are so few in number these changes are dwarfed in the overall picture by the undergraduate patterns.

The low level of graduate student participation in student aid programs is in part a function of their share of public higher education enrollment, roughly 9 percent. But it is predominantly a function of aid program characteristics. First, very few student aid programs provide aid to students attending less than half time, and perhaps as many as half the graduate student body do so. Second, several of the largest student aid programs (i.e., Pell, SEOG and NDSL) award aid exclusively to undergraduate students. These population and program

Table 13

Percent Distribution of AID-1 and AID-2 Recipients by  
Undergraduate and Graduate Status

	Undergraduate	Graduate
1981-82 (N = 2.5 million)		
Dependent		
AID-1	52.2	.3
AID-2	12.6	.4
Independent		
AID-1	30.1	1.1
AID-2	<u>2.9</u>	<u>1.4</u>
Total	96.8	3.2
1983-84 (N = 2.4 million)		
Dependent		
AID-1	48.4	.5
AID-2	9.7	.4
Independent		
AID-1	33.4	1.6
AID-2	<u>3.9</u>	<u>1.1</u>
Total	96.4	3.6

constraints together explain the seemingly low percentage of aid recipients accounted for by graduate students.

Table 14 shows the distribution of average dollar amounts across resource and expenditure categories for undergraduate and graduate students. In terms of differences between dependent and independent students, patterns for undergraduate students are similar to those of non-minority and single students. Patterns for graduate students are substantially different. Graduate students, both dependent and independent, rely far more heavily on loans than do undergraduates. Even AID-1 graduate recipients borrow more than they receive in grants. Another characteristic of graduate students is that they pay higher tuitions. This reflects the fact that most full-time graduate students attend doctoral degree-granting institutions. Among public institutions these average the highest tuitions and the highest total costs of attendance.

#### Attendance Status

In Table 15 full-time and part-time students are compared, where part time is defined as anything less than a full academic course load. During both 1981-82 and 1983-84 more than nine out of ten aid recipients attended college full time. With respect to changes between 1981-82 and 1983-84, the proportions of dependent AID-1 students, both full and part time, decreased. The proportion of full-time independent AID-1 students decreased. The proportions of dependent AID-2 students, both full and part time, also decreased. The proportion of independent AID-2 students who were full time decreased slightly, but the proportion of independent AID-2 students who were part time increased substantially.

Table 14

Resources and Expenditures for Dependent and Independent  
AID-1 and AID-2 Recipients By  
Undergraduate and Graduate Status

	Undergraduate				Graduate			
	Dependent		Independent		Dependent		Independent	
	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2
<u>Resources</u>								
Grants								
1981	\$1246	\$ 82	\$1356	64	\$ 761	\$ 893	\$ 858	\$ 509
1983	1323	92	1259	68	825	216	576	1137
Loans								
1981	771	2281	736	2311	3919	4294	3407	3757
1983	790	2047	899	2084	2986	2708	2336	2680
Work								
1981	341	127	436	135	467	10	838	31
1983	383	43	470	159	414	18	1243	111
Other								
1981	102	38	101	89	301	51	394	208
1983	41	30	50	34	396	0	295	165
Total								
1981	2460	2528	2029	2599	5147	5248	5497	4405
1983	2537	2212	2678	2345	4621	2942	4450	4093
<u>Expenditures</u>								
Tuition								
1981	986	1101	741	793	2185	1290	1510	1312
1983	1112	1363	855	1022	3340	1708	2134	1636
Total								
1981	3956	4211	6028	5540	7004	5726	7264	6979
1983	4178	4647	5980	5836	9487	6219	8576	6970

Table 15  
 Percent Distribution of AID-1 and AID-2 Recipients by  
 Full-Time and Part-Time Attendance Status

	Full-Time	Part-Time
1981-82 (N = 2.5 million)		
Dependent		
AID-1	49.4	2.8
AID-2	11.5	.6
Independent		
AID-1	27.3	3.9
AID-2	<u>3.9</u>	<u>.6</u>
Total	92.1	7.9
1983-84 (N = 2.4 million)		
Dependent		
AID-1	47.6	2.3
AID-2	9.6	.5
Independent		
AID-1	20.1	4.9
AID-2	<u>3.8</u>	<u>1.1</u>
Total	91.2	8.8

Table 16 shows the distribution of average dollar amounts for full- and part-time students across resource and expenditure categories. For both types the most pronounced difference is between AID-1 and AID-2 recipients. AID-1 recipients rely most heavily on grants and AID-2 recipients most heavily on loans. Within this overall pattern, grants for part-time recipients are smaller than for full-time recipients, as one would expect given differences in intensity of attendance. Loans, however, exhibit only small differences by intensity of attendance. This may be because most borrowing is done under the GSL program. In this case transactions are between individual students and banks, and previous research (Stampen, 1983) shows a tendency for banks to standardize loans at or near their maximum allowable amounts (i.e., \$2,500 for undergraduate students and \$5,000 for graduate students). Another difference between full and part-time students is lower average tuitions for part-time students reflecting the fact that most of them attend low tuition two-year institutions.

It should be noted here that roughly nine out of ten public higher education aid recipients are legal residents of the states whose colleges and universities they attend (Stampen, 1983) and thereby also benefit from state subsidized tuitions set well (usually 70-75 percent) below full instructional costs. Non-resident students, on the other hand, pay tuitions closer to the full cost of instruction. Accordingly, those non-resident students who qualify for student aid receive larger average grants and loans than do state residents. As evidence of this, Table 17 shows AID-1 recipients with income below the poverty line (for a 4-person family) by resident/non-resident status. As can be seen, the

Table 16

Percent Distribution of AID-1 and AID-2 Recipients by  
Full-Time and Part-Time Attendance Status

	Full-Time				Part-Time			
	Dependent		Independent		Dependent		Independent	
	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2
<u>Resources</u>								
<u>Grants</u>								
1981	\$1264	\$118	\$1396	\$175	\$787	\$ 13	\$911	\$415
1983	1345	102	1306	391	776	5	743	61
<u>Loans</u>								
1981	810	2362	863	2831	283	2258	453	2446
1983	833	2091	1056	2344	389	1717	413	1823
<u>Work</u>								
1981	347	128	467	107	197	16	294	59
1983	389	40	549	185	234	80	254	0
<u>Other</u>								
1981	106	39	123	77	31	15	38	204
1983	45	28	70	73	43	31	11	2
<u>Total</u>								
1981	2527	2647	2849	3190	1298	2302	1736	3124
1983	2612	2261	2979	2993	1442	1833	1421	1886
<u>Expenditures</u>								
<u>Tuition</u>								
1981	1012	1122	802	990	606	855	508	782
1983	1154	1391	967	1268	718	1044	621	778
<u>Total</u>								
1981	3995	4278	5999	6092	3450	3883	6627	5396
1983	4278	4711	6210	6275	3204	4313	5463	5362

Table 17

Average Tuition and Total Aid Received by AID-1 Recipients With  
Income Below the Poverty Line: By State Residency Status, 1981-82

	State Resident		Non-Resident	
	Tuition	Total Aid	Tuition	Total Aid
Dependent	\$758	\$2,230	\$1,666	\$3,350
Independent	688	2,690	1,431	3,657

average tuition and total aid amounts are substantially higher for the latter group.

Distribution of Aid Recipients by Type of Institution and Geographic Region

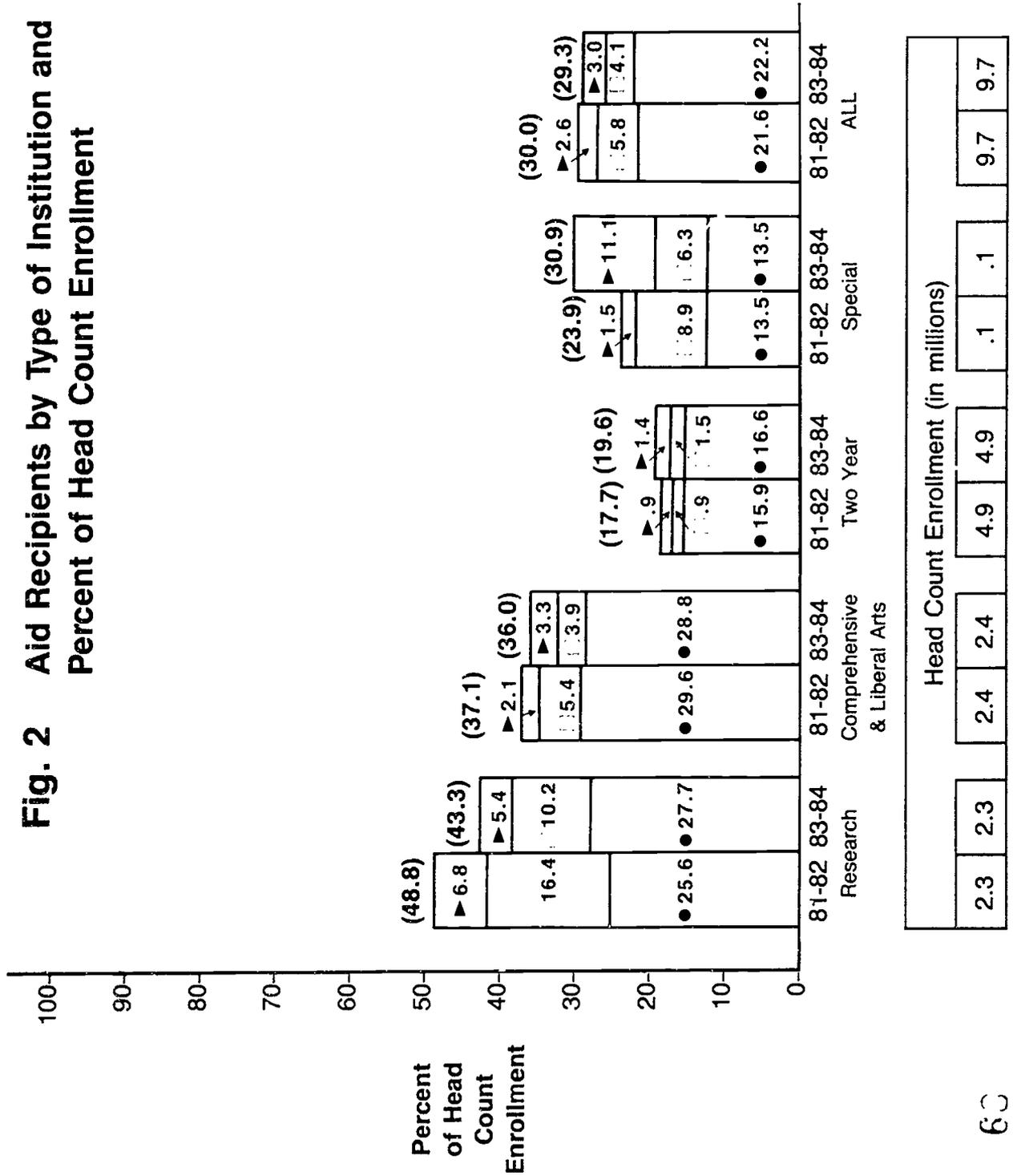
Figure 2 shows percentages of total headcount enrollment accounted for by the three types of aid recipients. The five sets of columns appearing in the figure represent four different types of public institutions and all public institutions combined. As can be seen in the box at the bottom, total headcount enrollment in public higher education remained the same in 1983-84 as it was in 1981-82, at 9.7 million students. Aid recipients as a percent of total enrollment also remained almost the same (see numbers in parentheses).\*

Greater variation is observed in some of the columns representing different types of institutions. Among research universities, recipients as a percentage of headcount enrollment declined from 48.8 percent in 1981-82 to 43.3 percent in 1983-84. Most noticeable here is a sharp decline in AID-2 recipients. Lesser changes are witnessed in comprehensive colleges and universities although, as with the research universities, declines occurred in the AID-2 recipient category. Public two-year colleges accounted for the largest share of total headcount enrollment. However, these institutions had the lowest percentages of students receiving aid, 19.6 percent--a large majority of which were AID-1 recipients and a very small proportion of which were AID-2 recipients. Two factors explain the relatively low levels of

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\* The notable difference within these similar percentages between these two years was a decline in the percentage of AID-2 recipients, which was largely counterbalanced by increases in AID-1 and AID-3 recipients.

**Fig. 2 Aid Recipients by Type of Institution and Percent of Head Count Enrollment**



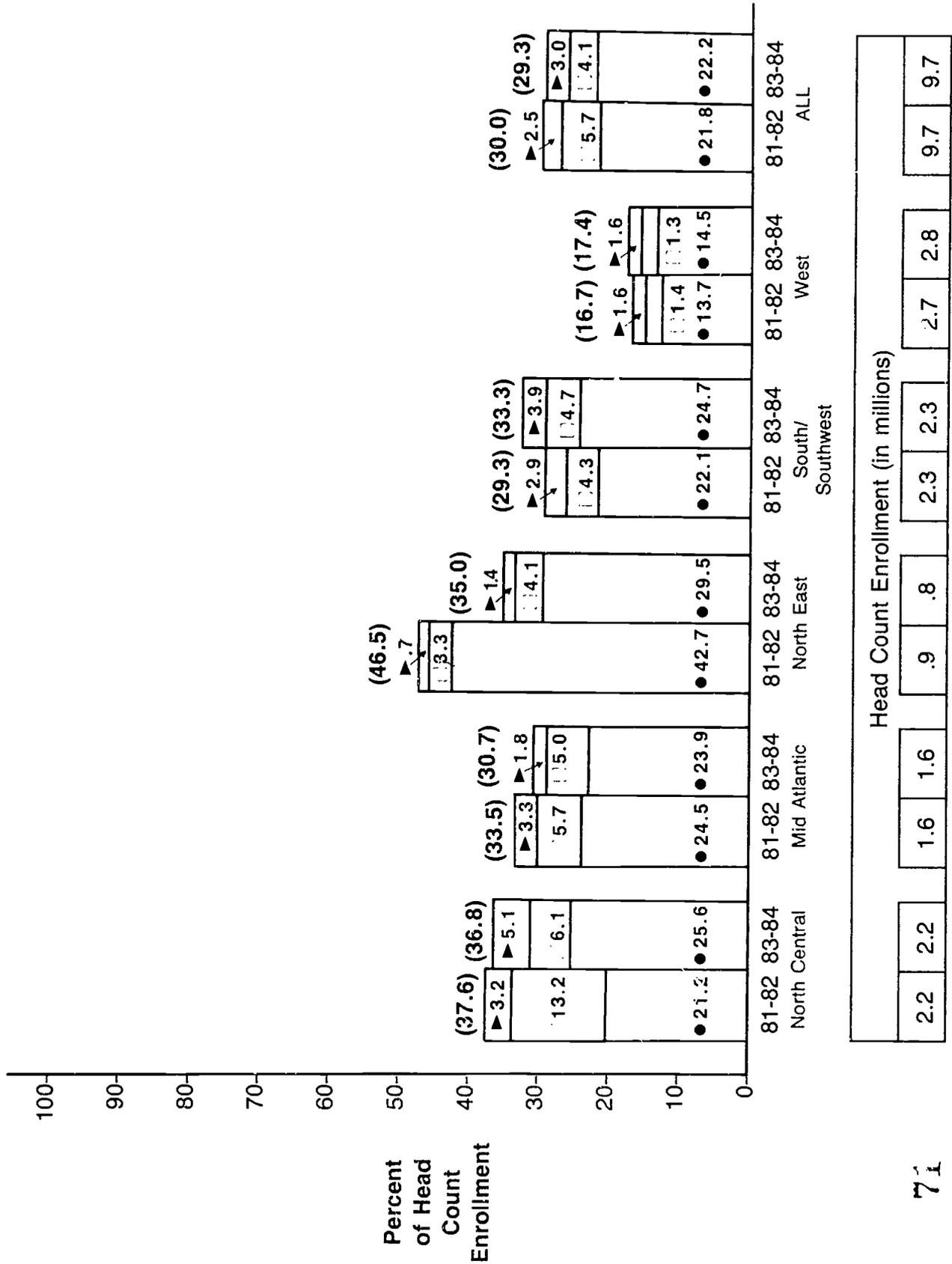
participation among two-year college students in student aid: the high proportions of students attending part time and the relatively low tuition charged by community colleges and public vocational schools.

Distributions of dollars across resource and expenditure categories for students attending the three largest categories of public institutions (i.e., research universities, comprehensive colleges and universities, and two-year colleges) are shown in Appendix H. Patterns within these tables are similar to those previously shown except that two-year college students borrow less than students attending comprehensive colleges and universities and the latter borrow less than students attending research universities. Total resources, tuition, and total expenditures follow the same progression.

Figure 3, which is constructed in the same manner as Figure 2, shows the distribution of various kinds of aid recipients across five geographic regions. The overall columns, of course, are virtually identical to all institutions in columns in Figure 2. Each region contains a unique mixture of two- and four-year institutions affecting the relative proportions of aid recipients within each column. Accordingly, the previously observed pattern of declining numbers of AID-2 recipients is much less pronounced in the regional than in the institutional breakdown, because each recipient column includes two-year institutions, which have relatively few AID-2 recipients in either year.

There are two reasons the proportions are so low in the West. There are large proportions of students attending community colleges in that region which have lower tuition, few full-time students and therefore fewer aid recipients. Second, tuition or fees charged by comprehensive colleges and universities in California are very low

**Fig. 3 Aid Recipients by Geographic Region and Percent of Head Count Enrollment**



relative to the rest of the country, again implying the need for less aid.

In 1983-84 aid recipients accounted for between 30.7 and 36.8 percent of total enrollments in all regions except the West. Similar uniformity is shown in proportions of enrollment accounted for by AID-1 recipients (between 23.9 and 29.5 percent), AID-2 recipients (between 4.1 and 6.1 percent) and AID-3 recipients (between 1.4 and 5.1 percent). The only exception to the overall 30 + percent plateau, other than the West, is the North East region in 1981-82. This seemingly higher than typical proportion in 1981-82 followed by a seemingly sharp decline in 1983-84 is actually an artifact of the sample representation in the two years, and occurs because of a declining representation of New York in the North East Region. As noted, roughly one-third of all the institutions in the 1983-84 sample were represented in the preceding 1981-82 sample. This degree of overlap did not always occur in specific states, however, and notably not in New York.

New York has the nation's largest state student aid system and the highest proportion enrolled students receiving aid--roughly seven out of ten compared to three out of ten nationally. Thus, the degree of representation of New York institutions in the overall sample from the North East Region has an atypically large effect on the numbers in that region: 1983-84 data accurately reflect the characteristics of other states within that region.

Distributions of dollars across resource and expenditure categories for students attending public colleges and universities within the five geographic regions are shown in Appendix H. Variations across regions in resources and for dependent and independent AID-1 and AID-2 recip-

ients appear to be modest and conform to earlier described patterns. Also, institutions in the South/Southwest and West average lower tuitions than other regions. There is little variation among the regions in terms of average grants, work study awards and aid from "other" sources. The variable showing the greatest instability is loans.

### Summary

Several important patterns emerge from the preceding discussion of aid recipient characteristics. One is overall stability in the number of public college aid recipients as well as headcount enrollments. Another is changes in the characteristics of aid recipients, including sharp declines in the number of aid recipients from ethnic minority groups. A third is changes in the distribution of aid recipients stemming from altered requirements for the GSL program between 1981-82 and 1983-84.

In most respects student aid remained a stable source of support for students attending public colleges and universities during the two years studied. Aid recipients as a percent of total enrollment remained at or near the 30 percent figure of 1981-82, and total enrollments remained unchanged during both years. One could even argue that the distribution of aid became more equitable, in that a higher proportion of recipients qualified under stringent Pell and Uniform Methodology needs standards (i.e., more students became AID-1 recipients).

However, within this pattern of overall stability, characteristics of aid recipients as well as the distribution of aid were somewhat altered, and for one group, importantly so. There was a 12.4 percent decline in the number of ethnic minority recipients--due mostly to

declines in the proportions of dependent AID-1 recipients. Overall, reduced numbers of minority aid recipients were counterbalanced by increased numbers of older, non-minority, independent, married, and part-time recipients. Why this occurred demands further study using these and other data bases. Another discernible trend was increasing numbers of students receiving aid awarded on the basis of academic merit or on other criteria independent of economic need.

The distribution of aid also seems to have been affected by the largest federal student loan program, GSL, becoming need based between 1981-82 and 1983-84. Here again the reasons are not entirely clear. On the one hand, some former GSL recipients may have ceased participating after needs requirements were added to the program--this is suggested by the slowly declining number of AID-2 recipients between the two years. But on the other hand, some may have applied for other forms of need based assistance thereby augmenting the number of independent AID-1 recipients. A third explanation for increases in AID-1 recipients may simply be that new constituencies (for example, older students) increasingly applied for AID-1 programs. In any case, the number of AID-2 recipients--students reliant primarily on GSL loans and attending four-or-more-year colleges and universities--declined in number, as did the average amounts borrowed by such students. Also, this occurred without any discernible effect on enrollment.

## 5. STUDENT RESOURCE AND EXPENDITURE SURVEYS

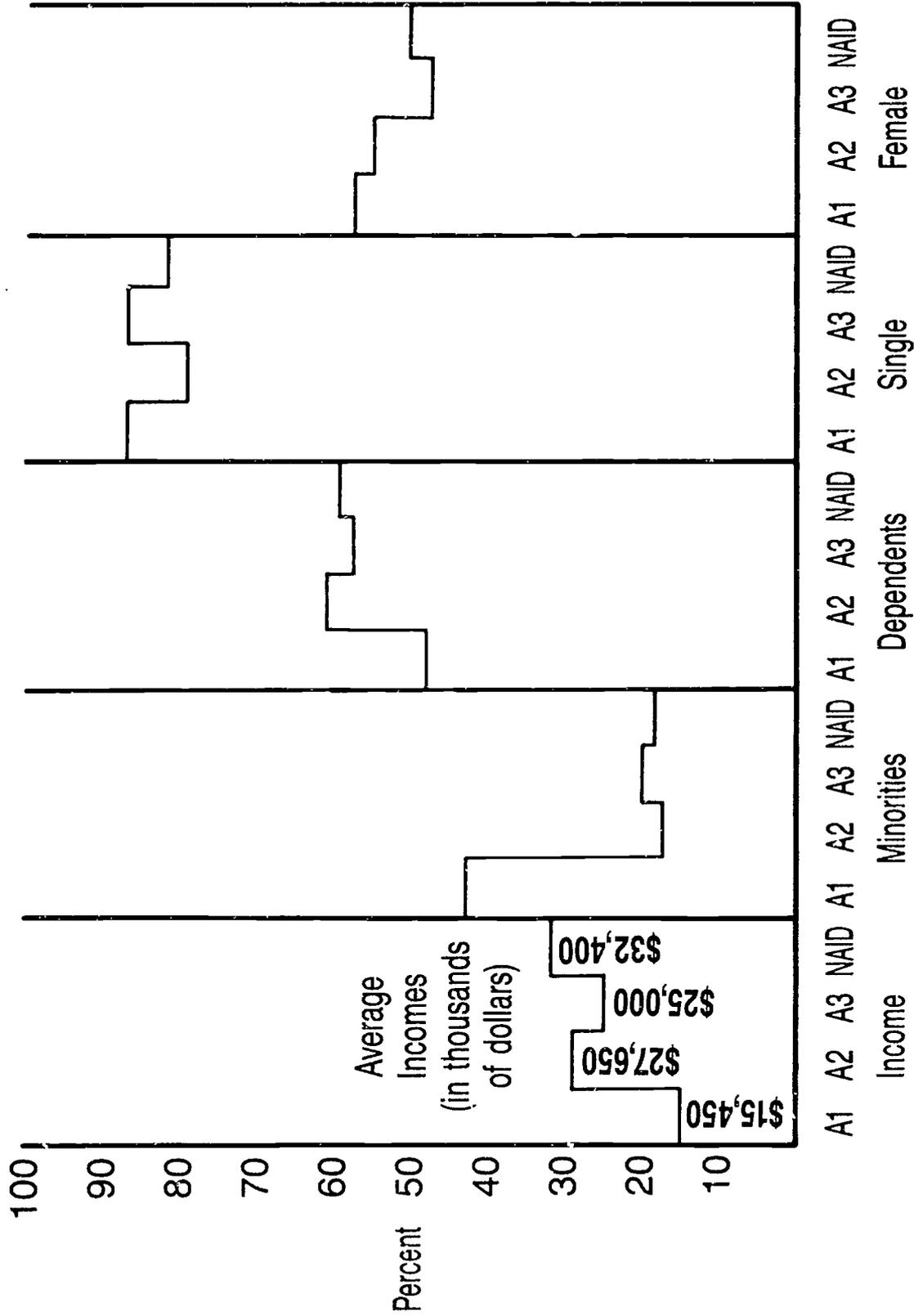
This final section of the report provides an analysis of four student resource and expenditure surveys conducted in 1982 and 1983 in Arizona, California, New York and Wisconsin (Stampen and Fenske, 1984), in order to compare characteristics and resource and expenditure patterns of students who receive aid with those of students who do not receive aid.

As noted earlier, these four data bases were separately constructed. Also, individually, these states are not representative of the nation as a whole. However, two reasons justify the grouping together of the data from the four surveys to make overall comparisons by aid category. First, the general reliability of the data bases is attested to because of the dramatically similar findings, both among the first surveys and also between the four surveys and the nationally representative data bases. Second, the four state studies shared substantial similarities in general purpose, types of students and institutions represented, and specific information collected. Because of these similarities the same three aid recipient categories employed in the nationally representative data bases can be compared with a fourth category found only in the state data bases--the non-aid recipients group (N-AID).

The four-state survey data, as shown in Figure 4, indicate that full-time undergraduate students in all aid categories are overwhelmingly single (our figures include widowed and divorced students). Distribution by sex is also relatively similar across aid categories (percent female hovering between the 50 and 60 percent mark). Not surprisingly, the different aid groups have substantially different

**FIGURE 4**

**Student Characteristics: Each Category (Except Income) Represents Percents of Four Types of Students Having Specified Traits\***



\*Includes Arizona, California, SUNY, CUNY

parental incomes--average parental incomes of AID-1 recipients, for example, are less than half those of non-aided students (N-AID). AID-1 recipients are also disproportionately minority, and disproportionately independent (i.e., not receiving support from their families).

Student expense comparisons are shown in Figure 5.\* Students of all aid types pay about the same to attend college. This appears to be true both across and within spending categories--including tuition and fees, books and supplies, room and board, transportation and personal expenditures. With respect to the last category, it does appear that AID-1 recipients spend more for personal maintenance than other students, but students in this category also differ from others in that higher percentages of them are independent students (many of whom, although mostly single, have dependents of their own).

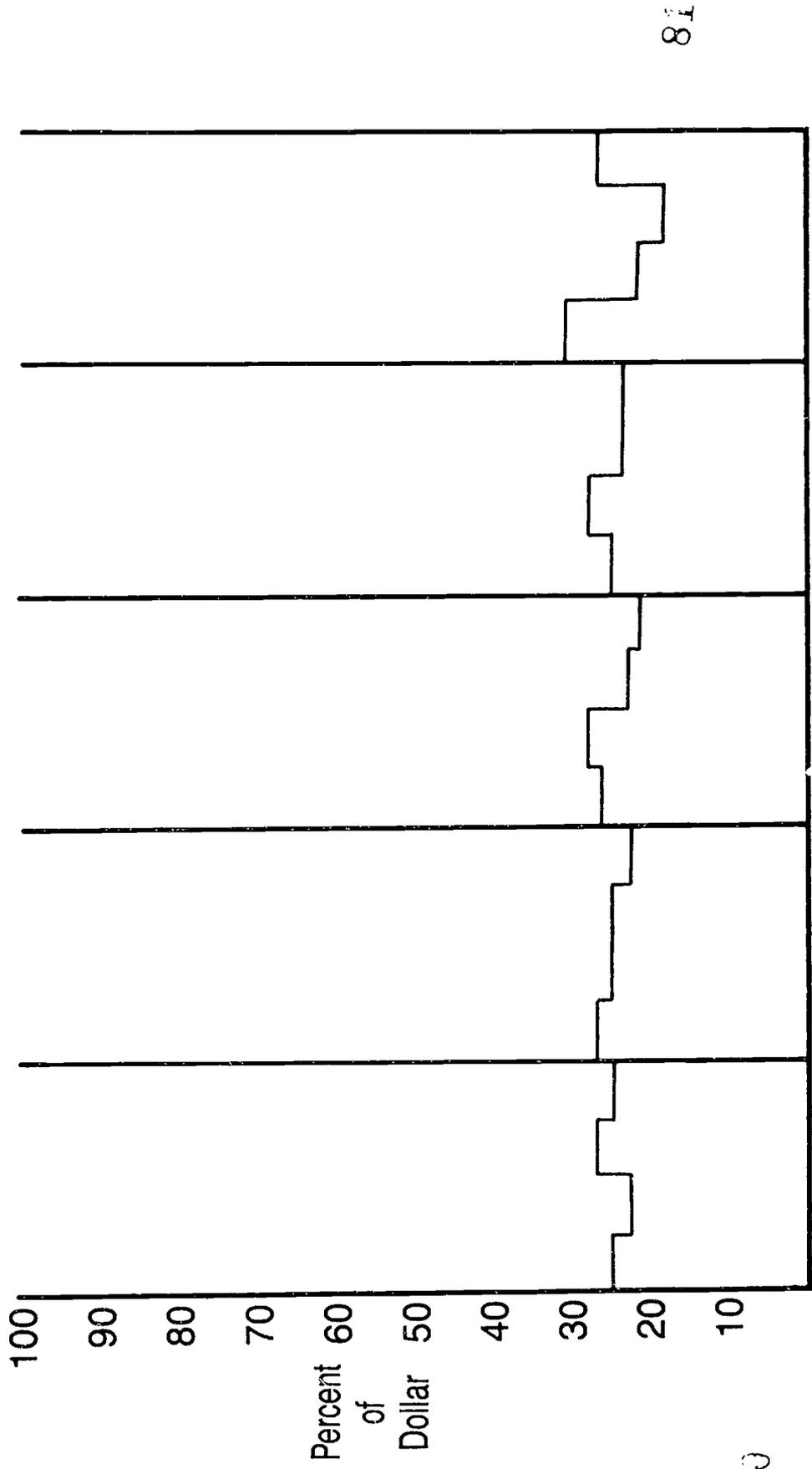
Resources for financing college attendance vary more than expenditures. However, as shown in Figure 6, the variation is largely what one would expect given the previously described national patterns. For example, AID-1 recipients rely most heavily on grants, followed by loans and least on parents. AID-2 recipients rely most heavily on loans, followed by personal resources, work, grants, and parental assistance. AID-3 recipients rely on parents, work, and grants in that order. Finally, students who do not receive either grants or loans (N-AID), rely primarily on parental assistance, followed by personal resources and work.

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\* Note that in Figures 5 and 6 comparisons are made on the basis of percents of "One Index Dollar." This indicator averages the distribution of dollars across the AID-1 - N-AID categories and expresses the result in terms of a hypothetical "Index Dollar" (i.e., 100 percent). Within a given resource or expenditure category, this indicator shows the percent of dollars accounted for by students within each of the various AID/N-AID categories.

**FIGURE 5**

**Student Expenses: Each Category Represents Percents of One Index Dollar Spent by Four Types of Students\***

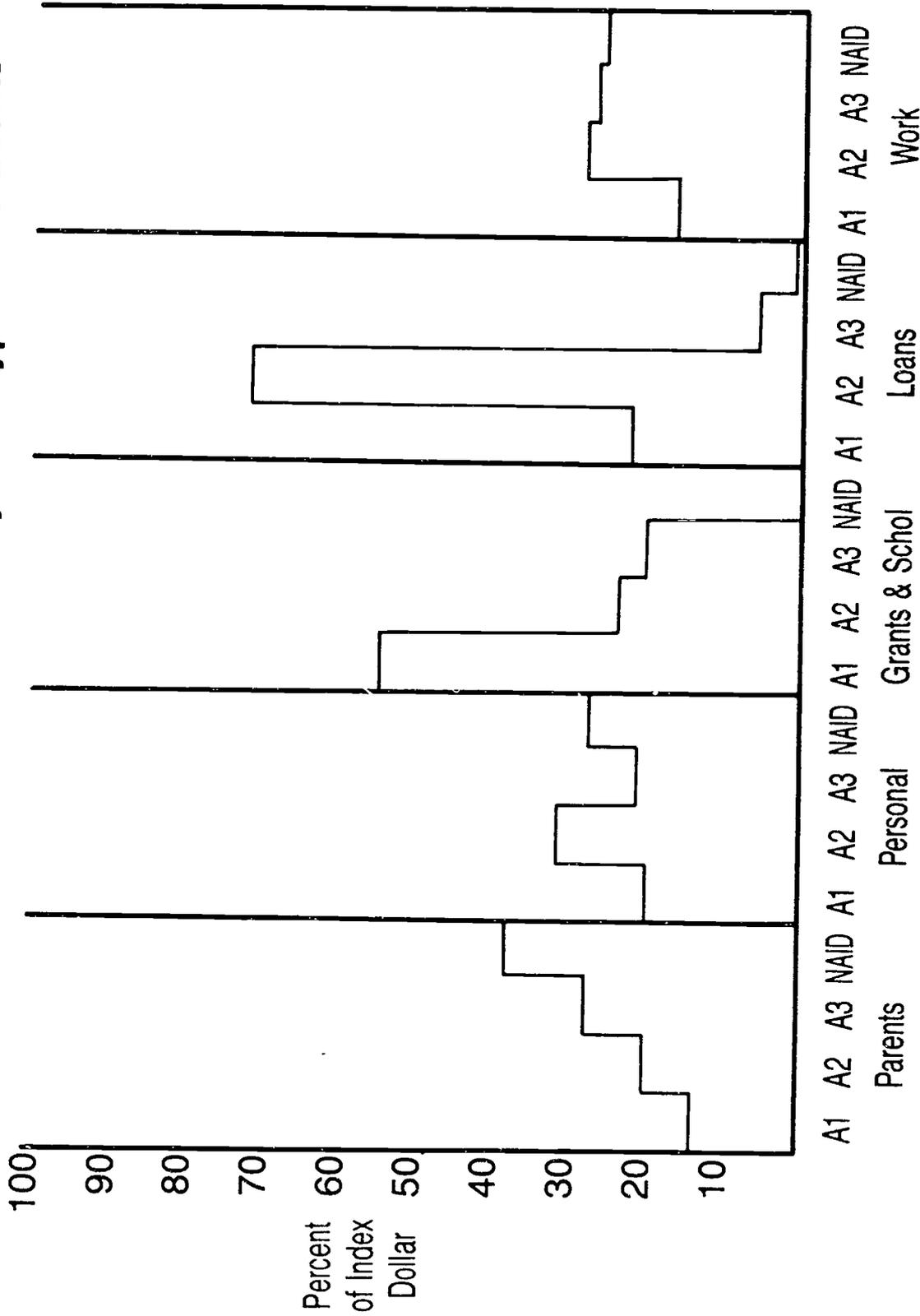


A1 A2 A3 NAID  
 Tuition & Fees Books & Supplies Room & Board Transportation Personal

\*Includes Arizona, California, SUNY, CUNY

**FIGURE 6**

**Student Resources: Each Category Represents Percents of One Index Dollar Received by Four Types of Students\***



\*Includes Arizona, California, SUNY, CUNY



AID-1 recipients in Figure 6 are also distinctive in that, by a considerable margin, they average fewer dollars from work than other groups. However, this may be more reflective of lower earnings than lower levels of employment, since Table 18 indicates relatively comparable levels of work for all aid groups. Indeed, AID-1 recipients tend to have higher levels of employment during the school year than other groups.

Information on academic achievement is also shown in Table 18 for two of the state surveys. The University of Wisconsin-Madison survey asked about high school class rank, and California surveyed students about grades in college. No discernible differences appear in the academic performance of the various types of students in either survey. In every category more than eight out of ten of Wisconsin's students graduated in the top third of their high school classes and in California the average grade for all students was a B.

Evidence on academic achievement based on only two state surveys naturally does not warrant firm conclusions about overall conditions or general behaviors. However, that such conditions are widespread is at least plausible--particularly when one considers that most aid recipients in both the state and national studies had already completed one or more years of college, thereby demonstrating an ability to persist in academic environments. Such persistence would be difficult without the reward of adequate grades. Indeed, it is well known that dropout rates are high and that one of the most observed characteristics of dropouts is poor grades. Thus, to the extent that most aid recipients are survivors of such screening, their average levels of academic performance can be expected to differ little from those of non-aided students.

**TABLE 18**  
**Work and Academic Achievement by Aid Recipient Category**  
**(Full-Time Undergraduates)**

	Work				Academic Achievement				
	Percent Summer	AID 1	AID 2	AID 3	NAID	AID 1	AID 2	AID 3	NAID
California	71(67)	76(69)	79(70)	83(75)	3.0 GPA	3.0 GPA	3.0 GPA	3.0 GPA	3.0 GPA
CUNY	ND(61)	ND(56)	ND(53)	ND(48)	ND	ND	ND	ND	ND
SUNY	ND(84)	ND(42)	ND(63)	ND(58)	ND	ND	ND	ND	ND
Wisconsin ***	85(61)	89(58)	82(38)	83(46)	Top 1/3 HS	Top 1/3 HS	Top 1/3 HS	Top 1/3 HS	Top 1/3 HS

\*\*\*Research university only

\*ND indicates no data

To the extent that barriers to higher education are economic, analysis of both state and national data suggests that aid is equitably distributed. Those who receive aid according to the most stringent needs tests (i.e., AID-1 recipients) come mostly from low income backgrounds. That student aid also fills a need is shown by the fact that costs of attendance do not vary greatly across categories of students, while sources of support do. It also seems apparent that the cost of college attendance is great enough, and resources sparse enough, to encourage high levels of summer and school year employment for all kinds of students. Such high levels of work at least suggest that without aid those in the lowest income categories would be unlikely to compensate through yet more work for deficiencies in their economic circumstances.

## APPENDIX A

## Technical Supplement

Sampling Procedures

From a population of 1,357 public institutions of higher education, those with enrollments of 500 or more were identified. These institutions were arranged by type of institution and region, creating "type-region" strata or cells. Five institutional types (using Carnegie Commission classifications--research, comprehensive, liberal arts, two-year, and special) and five geographical regions (North Central, Mid-Atlantic, North East, Southwest, and West) were specified, for a total of 25 "type-region" cells. Within each cell, institutions were rank ordered by size of enrollment and a random sample of institutions was then drawn from the population of institutions with enrollments of 500 or more, proportionate to the total number of institutions falling into each of the 25 cells. Thus, this was a stratified, random sample of institutions.

The sample which was chosen constituted a 20 percent proportionate cell sample. The random selection process can be simply described for a hypothetical type-region cell of 30 institutions. The first step is to compute the size of the desired subsample of institutions - in this example, by taking 20 percent of 30, or 6. This cell would then be partitioned into 6 equal divisions. The divisions are randomly assigned an "A" or "B" designation so that there are roughly equal numbers of A and B divisions. Institutions within each division are then randomly assigned a number between 1 and 5. Selection may then proceed by first selecting all ones in division "A" and all twos in division "B" until the type-region sub-sample is complete. Other arrangements for selecting the subsample of institutions which are suitable to the

research design may be used. For example in the 1981 data base only "1-A and 1-B" institutions were selected; in the 1983 data base "2-A and 1-B" institutions were selected to construct sample overlap with the 1981 data base.\*

The method assured completely random selection of institutions while at the same time representing an even distribution of sizes of enrollments within each "type-region" stratum.

#### Data Collection

Packets of materials (including request to participate, an estimated number of survey instruments, an institutional questionnaire, instructions for selecting individual aid recipients, and instructions for completing forms) were sent on to chief administrative officers under cover of the appropriate sponsoring association (American Association of Community and Junior Colleges, American Association of State Colleges and Universities, or National Associations of State Universities and Land Grant Colleges).

In the 1981 sample, 226 of 269 institutions contacted agreed to participate; in the 1983 sample 216 of 270 institutions agreed. At participating institutions, financial aid officers or their staff conducted the selection of individual student records. The procedure began by computing the number of recipients to be included in the sample, randomly selecting the first record from the first ten records to be drawn from a master list of aid recipients, and then completing the procedure by selecting every subsequent fortieth student. A student aid survey was completed for each aid recipient selected in this manner and sent to the investigators.

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\* If the number in the subsample is not divisible exactly by 5, the extra institutions are then available as replacement institutions if a sample institution declines to participate.

### Preparation of Data

Processing of raw data involved visual inspection of each student record by a team of graduate students who then checked, via telephone, questionable or unclear information. The following were responses to typical questions.

- 1) The data did not include those who received aid during only the second half of the year but did include those receiving non-government funding; those receiving non-need types of aid only; students who withdrew after receiving their award; those who may not have completed a Financial Aid Form and those who received short term loans.
- 2) Where necessary (i.e., for commuter students) the room and board costs used were those values estimated by the institution in determining that particular student's aid package.
- 3) Institutions were asked to use their financial aid office files but were not asked to go to other sources (such as academic departments) for information.
- 4) In the case of dependent students, the income amount used was parental Internal Revenue Service (IRS) adjusted gross income; and for the case of independent students, it was the student's IRS adjusted gross income.

In 1981, the raw data were coded by NIICU Data Services, Washington, D.C. and in 1983 the raw data were coded and keypunched by Datashop Computing Services, Janesville, Wisconsin, after which the final data bases were checked by the investigators both manually and via computer. The final data were based on an 84 percent return rate for 1981-82 and an 80 percent rate of return for 1983-84 with proportionate representation of all five types of institutions and regions of the

country. Individual institution samples varied from less than 10 student aid records to more than 500 and the final data bases contained 11,970 student aid records and 10,200 student aid records, respectively.

#### Weighting Procedure

Following Arthur Kirsch's methodology, the data were weighted to reflect the actual numbers of students being represented by the sample. The construction of weights (WT) involved the computation of three factors: an individual school weight projecting from the school sample size to the total number of recipients in the school (WT1); a cell weight projecting from the cell sample size to the number of institutions (WT2); and a final weight projecting from each individual student record to all student aid recipients in the country (WT1 \* WT2).

Weights were computed by dividing the number of units in the population by the number of units actually obtained in the sample. This value, multiplied by the percentage of return (number of actual units/number of desired units in the sample) provided the desired number of units represented.

For example, each student record sampled was to represent 40 student aid recipients, and aid officers were given instructions to draw such a sample. In a school with 400 aid recipients, then, the desired sample size would be 10 records. But if the institutions only provided 8 records, each record would only represent 1 out of 50. The weight for this school then would be  $400/8$  (or 50).

Similarly, each institution in the sample was to represent five institutions within its "type-region" cell--to yield a 20 percent sample of all public higher education institutions with enrollments over 500. If there were 198 institutions in the cell, the desired sample size would be 39 institutions. But, if only 27 institutions agreed to

participate, each institution in that cell would represent one out of 7 and not one out of five institutions. The weight for this "type-region" cell, then, would be  $198/27$  or 7.3. Again, this factor multiplied by the percentage of return would provide the desired proportion of institutions within each cell. Thus, at the national level the 11,970 records in the 1981 sample - after weighting - represented 2.9 million student aid recipients and the 10,200 records in the 1983 sample--after weighting--represented 2.7 million student aid recipients. In other words, one student represented approximately 250 students nationally. Of course, for a particular individual from a specific institution, the actual number of students he/she represented varied.

## Appendix B

Number in Population and Sample Institutions by Type of Institution and Geographic Region

	North Central	Mid- Atlantic	North East	South	West	Totals
Research Universities	N = 28 n = 4	N = 19 n = 4	N = 12 n = 2	N = 27 n = 6	N = 27 n = 5	N = 113 n = 21
Comprehensive Universities and Colleges	N = 71 n = 11	N = 71 n = 12	N = 44 n = 7	N = 107 n = 20	N = 46 n = 9	N = 139 n = 59
Liberal Arts	N = 1 n = 1	N = 2 n = 1	N = 1 n = 1	N = 5 n = 1	N = 2 n = 1	N = 11 n = 5
Two-Year	N = 187 n = 26	N = 198 n = 27	N = 83 n = 12	N = 187 n = 32	N = 193 n = 29	N = 848 n = 126
Others, Special	N = 5 n = 1	N = 6 n = 0	N = 14 n = 2	N = 12 n = 1	N = 9 n = 1	N = 46 n = 5
Totals	N = 292 n = 43	N = 296 n = 44	N = 154 n = 24	N = 338 n = 60	N = 277 n = 45	N = 1357 n = 216

N = number of institutions with enrollments of 500 or more.

n = number of randomly selected institutions in each region/type cell choosing to participate.

## Appendix C

Partial List of Variables Available in The Public Higher Education  
Student Aid Study Data Base

INSTITUTIONAL VARIABLE

FICE Code  
 Type of Institution  
 State  
 Region of the Country  
 Total Graduate and Undergraduate Enrollment  
 Total Graduate and Undergraduate Aid Recipients  
 Total Undergraduate Aid Recipients  
 Total Tuition and Fees Revenue, 1983-84  
 Total Educational and General Expenditures, 1983-84  
 Total Dollar Value of Institutionally Funded Aid  
 Dollar Value of Donor Restricted Aid  
 Dollar Value of Uncollectable Student Accounts Receivable  
 Number of Completed Student Aid Records in Sample

STUDENT DEMOGRAPHIC VARIABLES

Registration Status  
 Academic Level  
 Local Residence  
 Age  
 Sex  
 Minority Code  
 Marital Status  
 Number of Dependent Children  
 Dependency Status

STUDENT FINANCIAL AID VARIABLES

Parental IRS Adjusted Gross Income  
 Father's Earnings  
 Mother's Earnings  
 Student's Non-Taxable Income  
 Student Vet Education Benefits  
 Parent's Federal Income Tax Paid  
 Number in Parent's Family  
 Medical Expenses  
 Unreimbursed Elementary and Secondary Tuition  
 Independent Student's Net Assets (& spouse)  
 Student's Non-Taxable Income  
 Student's Income Tax Paid  
 Parent's Home Equity  
 Parent's Small Business & Farm  
 Parent's Other Assets  
 Student's IRS Adjusted Gross Income

STUDENT FINANCIAL AID VARIABLES (continued)

Parent's Expected Contribution  
 Student's Expected Contribution  
 Number of Parent's or Student's Family in College  
 Tuition and Fees  
 Room Charge  
 Board Charge  
 All Other Budgeted Costs for Students  
 Total Costs for Students  
 Institutional Non-Need Based Grants  
 Institutional On-Campus Earnings  
 Institutional Fellowships  
 Institutional Assistantships  
 Institutional Loans  
 Institutionally Financed FISL/GSL  
 Institutional Employee Benefits, Discounts, Waivers  
 Institutional Employee Discounts/Waivers for Dependents  
 All other Institutional Aid  
 Federal Pell Grants  
 Federal SEOG  
 Federal NDSL  
 Federal CWSP  
 Federal PLUS loans  
 Federal Alas loans  
 Federal Social Security Payments  
 Federal Health Professional Loans  
 Federal Nursing Grants  
 Federal Nursing Loans  
 All Other Federal Aid  
 State Merit Based Grants  
 State Need Based Grants (including SSIG)  
 State Entitlement Grants  
 State College Work Study Programs  
 State Rehabilitation Grants  
 All Other State Aid  
 Miscellaneous Grants  
 Loans from Outside Sources  
 Off Campus Earnings

## Appendix D

## Summary of Major Student Assistance Programs

## Pell Grants

(Named after Rhode Island Senator Claiborne Pell and formerly called the Basic Educational Opportunity Grant program.) Provides grants to assist qualified undergraduate students based on financial needs which are determined by applying a formula to income, assets, and other information provided on a needs analysis document. This "eligibility index," in combination with a calculated cost of attendance at the institution and the student's enrollment status (part time or full time), results in the actual dollar value of the award. The maximum award allowed in 1983-84 was \$1,800.00 or one half the cost of attending, whichever was lower. The minimum was \$200.00. Students receiving aid under this program may attend public, independent, or proprietary postsecondary educational institutions.

## SEOG

(Supplemental Educational Opportunity Grant.) Provides grants to assist students with exceptional financial need. Federal grants are distributed through institutions which select students to receive the award. The minimum award allowed in 1983-84 was \$200.00. The maximum was \$2000.00. Students receiving aid under this program may attend public or independent non-profit postsecondary educational institutions.

## NDSL

(National Direct Student Loan.) Provides low interest loans to students based on financial need. NDSL funds are allotted to states by a formula based on the number of full-time students nationally. Funds to the institutions make up 90 percent of the loan fund and institutions contribute 10 percent. Terms of the loans for the 1983-84 year included 5% interest rate, repayment beginning six months after graduation with up to 10 years to repay. Maximum loans were \$3,000.00 for students in vocational programs or with less than 2 years completed toward a bachelor's degree; \$6,000.00 for undergraduates in at least the third year toward a bachelor's degree; and \$12,000.00 for graduate or professional students. Students receiving aid under this program may attend public or independent non-profit postsecondary educational institutions.

## CWSP

(College Work-Study Program.) Provides students who have financial need with jobs as part of their financial aid package. Grants flow to institutions for partial reimbursement of wages paid to students working on-campus or off-campus in public or non-profit organizations. The institution's allocation covers 80 percent of the wages and the remainder is paid by the institution, employer, or some other donor. Both graduate and undergraduate students are eligible, though most of these funds go to undergraduates. The amount a student can earn depends on financial need and the amount of money the institution has available. Students receiving aid under this program may attend public or independent non-profit postsecondary educational institutions.

## GSL

(Guaranteed Student Loan.) A federally subsidized corporation, Sallie Mae, buys loans from commercial lenders and some educational institutions acting as direct lenders. The latter institutions provide loans at below market interest rates and these loans are free from interest charges while a student is enrolled in an educational program. GSLs were based on financial need during 1983-84. Interest rates for the 1983-84 academic year were original borrowing rates (i.e. 6-9%) for students with outstanding GSLs and 8% for new borrowers. The maximum yearly loans and total outstanding debt allowed were: \$2,500.00 and \$12,500 for independent undergraduates; \$3,000.00 and \$15,000.00 for independent undergraduates; and \$5,000.00 and \$25,000.00 for graduate or professional students. Students receiving aid under the program may attend public, independent, or proprietary postsecondary educational institutions.

## SSIG

(State Student Incentive Grant.) Provides assistance to students with financial need on a 50-50 cost-sharing basis between federal and state governments. Funds are allotted to states as an incentive for states to establish and maintain grant assistance programs for undergraduate students. The states determine specific dollar amounts and must administer the funds through a single state agency which receives no federal allowance for administrative costs. The maximum grant permitted under SSIG is \$1,500 per academic year. Students receiving aid under this program may attend public or independent non-profit postsecondary

education institutions, or for-profit proprietary institutions if state laws permit.

#### Veterans Administration Payments

Provides assistance to veterans under four programs: 1) G.I. Bill Educational Assistance Program; 2) Vocational Rehabilitation Program; 3) Dependents' Education Assistance Program; and 4) Contributory Educational Assistance Program. The G. I. Bill provides up to 45 months of full-time schooling or on-the-job training for eligible students. The Vocational Rehabilitation program provides full cost of training and a subsistence allowance up to 48 months. The Contributory Educational Assistance Program matches on a 2 to 1 basis money which participants put aside while in the service. The Dependents' Education Assistance Program provides up to 45 months of full-time training for eligible dependents of deceased veterans. Students receiving aid under these programs may attend any postsecondary educational program approved by the Federal Veteran's Administration.

#### Social Security Payments

Until May 1982 this program provided assistance to students with at least one parent who was a deceased, totally disabled, or retired Social Security participant. Average payment was more than \$2,000 per year. By 1985, Congress will have eliminated educational benefits for participants and sharply reduced benefits for those currently enrolled in college. During academic year 1983-84 the educational benefits program was fully operational and eligible students were required to be full-time undergraduates not over 22 years of age.

#### Nursing Loans and Grants

Provides assistance to students in accredited schools of nursing education. For long-term low interest loans, individual schools select recipients. For 1983-84, maximum loans available were \$2,500 and the total outstanding loan could not exceed \$10,000. Interest rates were 3%. Funds for grants to assist students with "exceptional financial need" are also distributed by the institution but based on financial need. Maximum grants for 1981-82 were \$2,000.

#### Health Profession Loans and Grants

Provides assistance to students in accredited schools of medicine, dentistry, osteopathy, optometry, pharmacy, podiatry, and veterinary medicine. Participating institutions are responsible for selecting loan and grant recipients. The maximum loan allowed during 1983-84 was \$2,500. Grants are awarded to first year, full-time students, and are limited only to unmet need.

#### State Programs

Individual states provide their own grant, loan, or work-study programs, although few states provide all three forms of assistance. In many cases major state grant programs are associated with the federal SSIG program and state loan programs are often linked with the federally subsidized GSL program. A minority of states provide a broad range of special purpose student assistance programs with widely varying terms for student eligibility. State programs provided approximately \$1.1 billion in student assistance altogether during academic year 1983-84.

### Institutional Programs

Individual public colleges and universities may also provide student aid in a variety of forms such as student assistantships, on- and off-campus employment opportunities, or externally sponsored programs administered by institutions or individual needs in departments. Merit and athletic scholarships are examples of the latter. Terms of student eligibility vary greatly from one institution to another, except that in most cases aid from institutional sources accounts for a very small proportion of aid distributed from all sources.

### Other Programs

Government-sponsored student assistance programs are augmented by a wide variety of programs funded by private sources such as private individuals, corporations, labor unions, and benevolent organizations. In some cases these programs are administered by the institution, but in others they are administered directly by sponsoring individuals or groups. Aid from these sources generally represents a very small proportion of aid recorded by institutional student aid offices.

## Appendix E

Public Higher Education Student Aid Study Participants by Type of  
InstitutionUNIVERSITIES1983-1984

Indiana State University, IN  
 Western Michigan University, MI  
 University of Missouri - Rolla, MO  
 University of Wisconsin - Madison, WI  
 Kent State University, OH  
 College of William and Mary, VA  
 Virginia Polytechnic Institute and State  
 University, VA  
 Rutgers University - New Brunswick, NJ  
 University of Rhode Island, RI  
 CUNY Graduate School and University Center, NY  
 Auburn University, AL  
 University of Arkansas, AR  
 University of South Florida, FL  
 University of Tennessee - Knoxville, TN  
 University of Colorado - Boulder, CO  
 University of Montana, MT  
 University of Nevada - Reno, NV  
 University of Oregon, OR  
 East Texas State, TX  
 University of Kentucky, KY  
 University of New Mexico, NM

COMPREHENSIVES - COLLEGES AND UNIVERSITIES

Washburn University - Topeka, KS  
 Eastern Michigan University, MI  
 Grand Valley State College, MI  
 Northern Michigan, MI  
 Oakland University, MI  
 University of Minnesota - Duluth, MN  
 Missouri Western State College, MO  
 Chadron State College, NE  
 Wayne State College, NE  
 Minot State College, ND  
 University of Wisconsin-River Falls, WI  
 St. Mary's College of Maryland, MD  
 Trenton State College, NJ  
 East Carolina University, NC  
 Pembroke State University, NC  
 University of North Carolina - Charlotte, NC  
 University of North Carolina - Wilmington, NC  
 Cleveland State University, OH

Slippery Rock State College, PA  
 Concord College, WV  
 West Virginia Institute of Technology, WV  
 Rutgers University - Camden, NJ  
 Mansfield State University, PA  
 University of Maine - Farmington, ME  
 Bridgewater State College, MA  
 Framingham State College, MA  
 University of New Hampshire - Keene State  
 College, NH  
 SUNY - Brockport, NY  
 SUNY - Oneonta, NY  
 SUNY - College of Technology, NY  
 University of Arkansas - Monticello, AR  
 Arkansas Technical University, AR  
 Florida Atlantic University, FL  
 Fort Valley State College, GA  
 West Georgia College, GA  
 Eastern Kentucky, KY  
 Nichols State University, LA  
 McNeese State University, LA  
 Southeastern Louisiana University, LA  
 Central State University, OK  
 South Carolina State College, SC  
 East Tennessee State University, TN  
 Middle Tennessee State University, TN  
 Angelo State University, TX  
 Midwestern State University, TX  
 Tarleton State University, TX  
 University of South Carolina - Spartanburg, SC  
 Auburn University - Montgomery, AL  
 Corpus Cristi State University, TX  
 California State University - Los Angeles, CA  
 California State University - Dominpaues Hills, CA  
 California State Polytechnical University -  
 Pomona, CA  
 San Jose State University, CA  
 Western State College, CO  
 Western Montana College, MT  
 Eastern New Mexico University, NM  
 Weber State College, UT  
 University of Hawaii - Hilo, HI

LIBERAL ARTS COLLEGES

Mayville State College, ND  
 University of Maryland - Eastern Shore, MD  
 University of Maine - Machias, ME  
 Laredo State University, TX  
 Mesa College, CO

TWO YEAR COLLEGES

Belleville Area College, IL  
 Elgin Community College, IL  
 Highland Community College, IL  
 Kaskaskia College, IL  
 Indiana Vocational Technical Center  
 Morton College, IL  
 Sauk Valley College, IL  
 North Iowa Community College, IA  
 Glen Oaks Community College, MI  
 Brainerd Community College, MN  
 Metropolitan Community College, MD  
 Rochester Community College, MN  
 St. Louis Community College - Florissant Valley, MO  
 Moberly Area Junior College, MO  
 McCook Community College, NE  
 North Dakota State School of Science, ND  
 William Rainey Harper College, IL  
 Scott Community College, IL  
 Hawkeye Institute of Technology, IA  
 Macomb Community College Center Campus, MI  
 Gateway Technical Institute, WI  
 College of Lake County, IL  
 Nicolet Area Technical College, WI  
 State Community College of East St. Louis, MO  
 Indiana Vocational-Technical College -  
     Indianapolis, IN  
 Metropolitan Technical Community College, NE  
 Allegheny Community College, MD  
 Hagerstown Junior College, MD  
 Atlantic Community College, NJ  
 Cuyahoga County Community College, OH  
 Kent State - Trumbull Regional Campus, OH  
 Butler County Community College, PA  
 Pennsylvania State University - Kensington, PA  
 University of Pittsburgh - Bradford, PA  
 Tidewater Community College, VA  
 Virginia Western Community College, WV  
 Wytheville Community College, VA  
 Asheville-Buncombe Technical College, NC  
 Montgomery County Community College, PA  
 Wilson County Technical Institute, NC  
 Clark Technical College, OH  
 Cape Fear Technical Institute, NC  
 Beaver County Community College, PA  
 Luzerne Community College, PA  
 Somerset Community College, KY  
 Sampson Technical College, NC  
 Halifax Community College, NC  
 Cleveland Technical College, NC  
 Nash Technical College, NC  
 Roanoke-Chowan Technical Institute, NC

Garrett Community College, MD  
 Forsythe Technical & Institute, NC  
 Manchester Community College, CT  
 Massasoit Community College, MA  
 New Hampshire Technical Institute, NH  
 SUNY - Agriculture and Technical College, NY  
 Tri County Community College,  
 Jefferson Community College, NY  
 Mohawk Valley Community College, NY  
 Nassau Community College, NY  
 Wake Technical College, NC  
 New Hampshire Vocational Technical College, NH  
 Tunxis Community College, CT  
 Bunker Hill Community College, MA  
 College of Staten Island, NY  
 S.D. Bishop State Junior College, AL  
 Snead State Junior College, AL  
 West Arkansas Community College, AR  
 Chipola Junior College, FL  
 Polk Community College, FL  
 Abraham Baldwin Community College, GA  
 Kennesaw College, GA  
 Holmes Junior College, MS  
 Northeast Mississippi Junior College, MS  
 Utica Junior College, MS  
 Western Oklahoma State College, OK  
 North East Oklahoma Agricultural and Mechanical  
 College, OK  
 University of South Carolina - Sumter, SC  
 University of South Carolina - Lancaster, SC  
 Columbia State Community College, TN  
 Bee County College, TX  
 Cook County College, TX  
 Henderson County Junior College, TX  
 Lee College, TX  
 Panola Junior College, TX  
 Paris Junior College, TX  
 Wharton County Junior College, TX  
 Horry-Georgetown Technical College, SC  
 University of Kentucky Community College, KY  
 Valencia Community College, FL  
 Chesterfield-Marlboro Technical College, SC  
 Macon Junior College, GA  
 Hillsborough Community College, FL  
 Richland College, TX  
 Eastfield College, TX  
 South Oklahoma City Junior College, OK  
 Bossier Parish Community College, LA  
 East Arizona College, AZ  
 Bakersfield College, CA  
 West Hills College, CA  
 Cypress College, CA  
 Fullerton College, CA  
 Gavalon College, CA  
 Los Angeles-Pierce College, CA

Sacramento City College, CA  
 Merced Community College, CA  
 Mira Costa Community College, CA  
 Napa Valley Community College, CA  
 San Diego-Mesa College, CA  
 San Jose City College, CA  
 Santa Monica College, CA  
 Sierra College, CA  
 Victor Valley College, CA  
 Arapaho Community College, CO  
 Miles Community College, MT  
 New Mexico Junior College, NM  
 Blue Mountain Community College, OR  
 Clatsop Community College, OR  
 College of Eastern Utah, UT  
 Bellvue Community College, WA  
 Tacoma Community College, WA  
 DeAnza College, CA  
 Clackamas Community College, OR  
 Pikes Peak Community College, CO  
 South Seattle Community College, WA  
 Los Angeles Mission College, CA

#### SPECIAL MISSION COLLEGES

University of Illinois Center, IL  
 SUNY Environmental Science and Forestry, NY  
 University of Connecticut School of Medicine, CT  
 University of Houston - Health Sciences, TX

#### UNIVERSITIES

1981-82

University of South Dakota, SD  
 University of North Dakota, ND  
 Indiana State University-Main, IN  
 Western Michigan University, MI  
 University of Iowa, IA  
 Purdue University, IN  
 University of Wisconsin-Madison, WI  
 University of North Carolina-Greensboro, NC  
 Kent State University-Main, OH  
 University of Maryland-College Park, MD  
 University of Maine-Orono, ME  
 University of Mississippi-Main, MS  
 University of Arkansas-Main, AR  
 University of Louisville, KY  
 University of Kentucky, KY  
 Texas Tech University, TX  
 University of Florida-Gainesville, FL  
 University of California at Santa Cruz, CA  
 Washington State University, WA  
 University of California at Berkeley, CA  
 University of Montana, MT

COMPREHENSIVE - COLLEGES AND UNIVERSITIES

Peru State College, NE  
 Metropolitan State University, MN  
 Minot State College, ND  
 Indiana State University-Evansville, IN  
 Saginaw Valley State College, MI  
 Northwest Missouri State University, MO  
 Winona State University, MN  
 Washburn University of Topeka, KS  
 Grand Valley State College, MI  
 University of Wisconsin-LaCrosse, WI  
 Oakland University, MI  
 Southwest Missouri State University, MO  
 Eastern Michigan University, MI  
 Concord College, WV  
 Lock Haven State College, PA  
 Central State University, OH  
 Mansfield State College, PA  
 Frostburg State College, MD  
 University of North Carolina-Wilmington, NC  
 North Carolina Central University, NC  
 University of Baltimore, MD  
 Slippery Rock State College, PA  
 George Mason University, VA  
 William Paterson College, NJ  
 Youngstown State University, OH  
 University of Maine-Armyington, ME  
 North Adams State College, MA  
 University of New Hampshire Plymouth State College, NH  
 Framingham State College, MA  
 State University of New York College at Cortland, NY  
 Bridgewater State College, MA  
 State University of New York College at Cortland, NY  
 Bridgewater State College, MA  
 State University of New York College at Brockport, NY  
 City University of New York Queens College, NY  
 University of Oklahoma Science & Arts, OK  
 Savannah State College, GA  
 Mississippi University for Women, MS  
 Louisiana State University in Shreveport, LA  
 Augusta College, GA  
 Florida Agricultural and Mechanical University, FL  
 West Texas State University, TX  
 Louisiana Technical University, LA  
 Stephen F. Austin State University, TX  
 University of Texas, El Paso, TX  
 For Valley State College, GA  
 Mississippi Valley State University, MS  
 South Carolina State College, SC  
 Midwestern State University, TX  
 McNeese State University, LA  
 Angelo State University, TX  
 Southeastern Louisiana University, LA  
 Florida Atlantic University, FL  
 Central State University, OK

Lewis-Clark State College, ID  
 Southern Oregon State College, OR  
 Eastern Washington University, WA  
 Portland State University, OR  
 California State University-Northridge, CA  
 University of Hawaii-Hilo, HI  
 Western State College-Colorado, CO  
 California State University-Hayward, CA  
 California State Polytechnic University-Pomona, CA

LIBERAL ARTS COLLEGES

Mayville State College, ND  
 Lincoln University, PA  
 University of Maine at Mathias, ME  
 University of South Carolina at Aiken, SC

TWO-YEAR COLLEGES

Southwestern Community College, IA  
 Brainerd Community College, MN  
 Itasca Community College, MN  
 West Shore Community College, MI  
 Haskell Indian Junior College, KS  
 Seward County Community College, KS  
 Mineral Area College, MD  
 Black Hawk College East Campus, IL  
 Highland Community College, KS  
 Scott Community College, IA  
 East Central Missouri District Junior College, MO  
 Highland Community College, IL  
 Southeastern Illinois College, IL  
 Maple Woods Community College, MD  
 Iowa Central Community College, IA  
 Northwestern Michigan College, MI  
 Rochester Community College, MN  
 Anoka-Ramsey Community College, MN  
 Morton College, IL  
 North Dakota State School of Science, ND  
 Western Wisconsin Technical Institute, WI  
 Waubesa Community College, IL  
 Lewis and Clark Community College, IL  
 Elgin Community College, IL  
 St. Louis Community College-Forest Park, IL  
 City Colleges of Chicago Wright College, IL  
 St. Louis Community College at Florissant Valley, MO  
 William Rainey Harper College, IL  
 Milwaukee Area Technical College, WI  
 Garret Community College, MD  
 Roanoke-Chowan Technical College, NC  
 Blue Ridge Technical College, NC  
 Edgecombe Technical College, NC  
 Ohio University Zanesville Branch, OH  
 Pennsylvania State University-Worthington Scranton Campus,  
 OH

Ohio University Chillicothe Branch, OH  
 Nash Technical Institute, NC  
 Pennsylvania State University-New Kensington Campus, PA  
 Dabney S. Lancaster Community College, VA  
 Robeson Technical College, NC  
 North Central Technical College, OH  
 Craven Community College, NC  
 Kent State University Trumbull Regional Campus, OH  
 Southeastern Community College, NC  
 Mountain Empire Community College, VA  
 Lenoir Community College, NC  
 Forsyth Technical Institute, NC  
 Lehigh County Community College, PA  
 Luzerne County Community College, PA  
 Central Virginia Community College, VA  
 Atlantic Community College, NR  
 Thomas Nelson Community College, VA  
 Essex County College, NJ  
 J. Sargeant Reynolds Community College, VA  
 Montgomery College Rockville Campus, MD  
 Central Piedmont Community College, NC  
 North Country Community College, NY  
 Sullivan County Community College, NY  
 Thames Valley State Technical College, CT  
 Northwestern Connecticut Community College, CT  
 State University of New York College at Cobleskill, NY  
 Corning Community College, NY  
 State University of New York College at Morrisville, NY  
 Berkshire Community College, MA  
 Bristol Community College, MA  
 Bunker Hill Community College, MA  
 Springfield Technical Community College, MA  
 City University of New York Bronx Community College, NY  
 City University of New York Borough at Manhattan  
     Community College, NY  
 Nassau Community College, NY  
 East Central Junior College, MS  
 Patrick Henry State Junior College, AL  
 Louisiana State University-Eunice, LA  
 Southern University Shreveport-Bossier City Campus, LA  
 Panola Junior College, TX  
 Holmes Junior College, MS  
 Itawamba Junior College, MS  
 Coptah-Lincoln Junior College, MS  
 Mississippi Delta Junior College, MS  
 Piedmont Technical College, SC  
 Northern Oklahoma College, OK  
 College of the Mainland, TX  
 South Plains College, TX  
 Gadsden State Junior College, AL  
 John C. Calhoun State Community College, AL  
 Daytona Beach Community College, FL  
 Del Mar College, TX  
 Richland College, TX

Tarrant County Junior College, TX  
 Northeast Mississippi Junior College, MO  
 Wharton County Junior College, TX  
 Columbia State Community College, TN  
 Macon Junior College, GA  
 Northeastern Oklahoma Agricultural and Mechanical College,  
 OK  
 Brazosport College, TX  
 Edison Community College, FL  
 Lee College, TX  
 Southern Oklahoma City Junior College, OK  
 Valencia Community College, FL  
 Hillsborough Community College, FL  
 Navajo Community College, AZ  
 Porterville College, CA  
 Lassen College, CA  
 Maricope Technical Community College, AZ  
 Los Medanos College, CA  
 Aims Community College, CO  
 Evergreen Valley College, CA  
 Skagit Valley College, VA  
 Edmonds Community College, WA  
 Banstow College, CA  
 Gavilan College, CA  
 Peninsula College, WA  
 Eastern Arizona College, AZ  
 Napa College, CA  
 Tacoma Community College, WA  
 Colorado Mountain College, CO  
 Sierra College, CA  
 Merced College, CA  
 Southwestern College, CA  
 Spokane Falls Community College, WA  
 Foothill College, CA  
 Los Angeles Valley College, CA  
 Pima Community College, AR  
 Olympic College, WA  
 Western Nevada Community College, NV  
 Spokane Community College, WA  
 Modesto Junior College, CA  
 Santa Ana College, CA  
 Fullerton College, CA  
 Santa Monica College, CA  
 City College of San Francisco, CA  
 University of Minnesota Technical College at Crookston, MN  
 Indiana Vocational Technical College-Southwest, IN  
 Delaware Technical and Community College Southern Camus,  
 DE  
 Community College of Beaver County, PA

Special - Mission Colleges

New Mexico School of Mines, NM  
Colorado School of Mines, CO  
University of Arkansas Medical Sciences Campus, AR  
University of Texas Health Science Center at Houston, TX  
State University of New York Upstate Medical Center, NY  
State University of New York College of Environmental  
Sciences and Forestry, NY  
South Dakota School of Mines and Technology, SD

## STUDENT AID RECIPIENT SURVEY ACADEMIC YEAR 1983-84

ALL RESPONSES MUST BE APPROPRIATE CHECKS, ACTUAL  
AMOUNTS, OR CODE NUMBER. BLANKS, DASHES, N/A, ETC. ARE NOT  
ALLOWABLE FOR ACCURATE DATA.  
PLEASE READ SURVEY DEFINITIONS BEFORE STARTING.

### Student Data

1. School FICE Code: \_\_\_\_\_ 2. Student Study ID: \_\_\_\_\_
3. Registration Status: [11]  
 (1) Full Time  
 (2) ¾ Time  
 (3) ½ Time  
 (4) Less than ½ Time
4. Academic Level: Undergraduate [12]  
 (1) First Year  
 (2) Second Year  
 (3) Third Year  
 (4) Fourth Year  
 (5) Fifth Year Undergraduate  
 Post-Baccalaureate  
 (6) First Professional Medical, Vet. Medicine, Law, Theology  
 (7) All Other Graduate Degrees  
 (8) All Other Post-Baccalaureate, Non-Degree
5. Period Covered By Award: [13]  
 (1) One Academic Year  
 (2) One Semester  
 (3) One Trimester  
 (4) One Quarter  
 (5) Two Quarters  
 (6) Other \_\_\_\_\_
6. State of legal residence (see Definition No. 5): [14-15] \_\_\_\_\_
7. Local Residence: [16]  
 (1) Campus owned/controlled housing  
 (2) In community (off campus)  
 (3) At home with parents
8. Age: [17-18] \_\_\_\_\_
9. Sex: [19]  
 (1) Male  
 (2) Female  
 (-9) Unknown/unreported
10. Minority Code: [20]  
 (1) Black  
 (2) American Indian/Alaskan Indian  
 (3) Asian/Pacific Islander  
 (4) Hispanic  
 (5) White  
 (-9) Unknown/unreported
11. Marital Status: [21]  
 (1) Single  
 (2) Married  
 (3) Divorced  
 (4) Separated  
 (5) Widowed  
 (-9) Unknown/unreported

### Dependent Student's and Parents' Information

- 13A. Total number in parents' family: \_\_\_\_\_ [23-24]  
 13B. Number of parents' family in college at least ½ time: \_\_\_\_\_ [25-26]  
 13C. Parents' IRS adjusted gross income: \_\_\_\_\_ [27-37]  
 13D. Parents' Federal income tax paid: \_\_\_\_\_ [38-48]  
 13E. Amount earned by father: \_\_\_\_\_ [59-69]  
 13F. Amount earned by mother: \_\_\_\_\_ [70-80]  
 13G. Parents' non-taxable income: \_\_\_\_\_ [81-91]  
 13H. Allowable medical expenses: \_\_\_\_\_ [92-102]  
 13I. Unreimbursed elementary and secondary school tuition and fees: \_\_\_\_\_ [103-113]  
 13J. Assets: parents' home equity: \_\_\_\_\_ [114-124]  
 13K. Assets: parents' small business/farm: \_\_\_\_\_ [#2[10-20]]  
 13L. Payments to parents' IRA/KEOGH: \_\_\_\_\_ [21-31]  
 13M. Parents' other assets: \_\_\_\_\_ [32-42]  
 13N. Student's (and spouse's) IRS adjusted gross income: \_\_\_\_\_ [43-53]  
 13O. Amount earned by student: \_\_\_\_\_ [54-64]  
 13P. Amount earned by spouse: \_\_\_\_\_ [65-75]  
 13Q. Student's (and spouse's) income tax paid: \_\_\_\_\_ [76-86]  
 13R. Student's (and spouse's) non-taxable income: \_\_\_\_\_ [87-97]  
 13S. Student's expected summer earnings: \_\_\_\_\_ [98-108]  
 13T. ½ Student's Veteran's Educational Benefits: \_\_\_\_\_ [109-119]  
 13U. Net assets of student (and spouse): \_\_\_\_\_ [#3[10-20]]  
 13V. Parents' expected contribution: Pell Formula: \_\_\_\_\_ [21-31]  
 13W. Parents' expected contribution: Uniform Methodology: \_\_\_\_\_ [32-42]  
 13X. Student's (and spouse's) expected contribution: Pell Formula: \_\_\_\_\_ [43-53]  
 13Y. Student's (and spouse's) expected contribution: Uniform Methodology: \_\_\_\_\_ [54-64]

### Independent Student's (and Spouse's) Information

- 14A. Student's (and spouse's) number of dependent children: \_\_\_\_\_ [65-66]  
 14B. Number of student's (and spouse's) family in college at least ½ time: \_\_\_\_\_ [67-68]  
 14C. Student's (and spouse's) IRS adjusted gross income: \_\_\_\_\_ [69-79]  
 14D. Amount earned by student: \_\_\_\_\_ [80-90]  
 14E. Amount earned by spouse: \_\_\_\_\_ [91-101]  
 14F. Student's (and spouse's) income tax paid: \_\_\_\_\_ [102-112]  
 14G. Student's (and spouse's) non-taxable income: \_\_\_\_\_ [113-123]  
 14H. Student's expected summer earnings: \_\_\_\_\_ [#4[21-31]]  
 14I. Assets: student's (and spouse's) home equity: \_\_\_\_\_ [32-42]  
 14J. Assets: student's (and spouse's) business/farm: \_\_\_\_\_ [43-53]  
 14K. Payments to student's (and spouse's) IRA/KEOGH: \_\_\_\_\_ [54-64]  
 14L. Assets: student's (and spouse's) other assets: \_\_\_\_\_ [65-75]  
 14M. ½ Student's Veteran's Educational Benefits: \_\_\_\_\_ [76-85]

- 14.V. Student's (and spouse's) expected contribution Pell Formula: ( ) [87-97]  
 14O Student's (and spouse's) expected contribution Uniform Methodology: ( ) [98-108]

### Student Costs

15. Tuition/fee cost for this student: ( ) [109-113]  
 16. Room and board charge for this student: ( ) [114-118]  
 17. All other budgeted costs for this student: ( ) [119-123]  
 18. Total budgeted costs for this student: ( ) [#5[10-14]]

### Institutional Aid

19. Non-need based *Academic* scholarship: ( ) [15-19]  
 20. Other non-need based scholarship: ( ) [20-24]  
 21. Need-based grant: ( ) [25-29]  
 22. Non-CWSP on-campus earnings (estimated academic year earnings): ( ) [30-34]  
 23. Fellowship awards: ( ) [35-39]  
 24. Assistantship awards: ( ) [40-44]  
 25. Institutionally long-term loans (non-FISL/GSL): ( ) [45-49]  
 26. Institutionally financed FISL/GSL loans: ( ) [50-54]  
 27. Employee benefit discount/waivers: ( ) [55-59]  
 28. Employee benefit dependent discount/waivers: ( ) [60-64]  
 29. All other institutional aid: ( ) [65-69]

### Federal Aid

30. Pell Grant: ( ) [70-74]  
 31. SEOG: ( ) [75-79]  
 32. NSDL: ( ) [80-84]  
 33. CWSP: ( ) [85-89]  
 34. FISL/GSL loan to student: ( ) [90-94]  
 35. PLUS loan to parents: ( ) [95-99]  
 36. ALAS loan to independent students: ( ) [100-104]  
 37. Social Security payments: ( ) [105-109]  
 38. Health Profession Grant (academic year): ( ) [110-114]  
 39. Health Profession Loan (academic year): ( ) [115-119]  
 40. Nursing Grant: ( ) [120-124]  
 41. Nursing Loan: ( ) [#6[10-14]]  
 42. All other Federal Aid: ( ) [15-19]

### State Aid

43. Merit-based grant: ( ) [20-24]  
 44. Need-based grant (including SSIG): ( ) [25-29]  
 45. Entitlement grant: ( ) [30-34]  
 46. Campus-based grant: ( ) [35-39]  
 47. State college work study (not CWSP): ( ) [40-44]  
 48. Rehabilitation grant: ( ) [45-49]  
 49. All other state aid: ( ) [50-54]

### All Other Aid

50. Outside/private grants/scholarships: ( ) [55-59]  
 51. Outside/private loans: ( ) [60-64]  
 52. Off-campus earnings of record: ( ) [65-69]

### General Instructions

All student cost and financial aid information should reflect the period from September through June of the study year. **Do not include summer school.**

The data provided should reflect each student's financial situation as reported to the school on the FAF, FFS or other approved aid eligibility

Please do not use a zero (0) to indicate unknown or unreported data or information. **Unknowns are indicated by using "minus nine" (-9).**

Please keep a list of the students used for this project showing actual student ID number and the special ID number you used for this study. If we need to ask you any questions you may need to refer back to the actual student records.

### Survey Definitions and Clarifications

- School FICE Code:** The 6-digit code assigned by the Federal Interagency Committee on Education. One or both of the first two digits may be zero.
  - Student Study ID:** Assign a number to this student's record for any future reference. **Four digits maximum.** Must not be student's regular ID.
  - State of Legal Residence:** As reported by the student. Use a 2-digit code (i.e., Alabama = 10).
- |                          |                    |                    |
|--------------------------|--------------------|--------------------|
| 10. Alabama              | 29. Maine          | 47. Oregon         |
| 11. Alaska               | 30. Maryland       | 48. Pennsylvania   |
| 12. Arizona              | 31. Massachusetts  | 49. Rhode Island   |
| 13. Arkansas             | 32. Michigan       | 50. South Carolina |
| 14. California           | 33. Minnesota      | 51. South Dakota   |
| 15. Colorado             | 34. Mississippi    | 52. Tennessee      |
| 16. Connecticut          | 35. Missouri       | 53. Texas          |
| 17. Delaware             | 36. Montana        | 54. Utah           |
| 18. District of Columbia | 37. Nebraska       | 55. Vermont        |
| 19. Florida              | 38. Nevada         | 56. Virginia       |
| 20. Georgia              | 39. New Hampshire  | 57. Washington     |
| 21. Hawaii               | 40. New Jersey     | 58. West Virginia  |
| 22. Idaho                | 41. New Mexico     | 59. Wisconsin      |
| 23. Illinois             | 42. New York       | 60. Wyoming        |
| 24. Indiana              | 43. North Carolina | 61. Guam           |
| 25. Iowa                 | 44. North Dakota   | 62. Puerto Rico    |
| 26. Kansas               | 45. Ohio           | 63. Virgin Islands |
| 27. Kentucky             | 46. Oklahoma       | 64. Other          |
| 28. Louisiana            |                    |                    |
- Dependent Student's and Parents' Information:** Complete items in this section only if the student is classified as dependent. Enter zero (0) only for actual zero amounts; use "minus nine" (-9) for unknown or unreported information.
  - Independent Student's (and Spouse's) Information:** Complete items in this section only if the student is classified as independent. Enter zero (0) only for actual zero amounts; use "minus nine" (-9) for unknown or unreported information.
  - Tuition/Fee Cost:** The major tuition/fee charge or portion of total costs that represents tuition and fees. Please do not leave blank.
  - Room and Board Charge for this Student:** Enter the room and board charge used in computing this student's total budgeted cost. Use CSS or ACT average if no other amount is available. "0" is not an allowable entry.
  - All Other Budget Costs:** Enter an estimated amount for all students based on local rules. If necessary, use CSS or ACT average amount. PLEASE DO NOT INCLUDE ANY ROOM OR BOARD CHARGES ON THIS LINE. Enter "0" only for actual zero other costs.
  - Total Budgeted Costs:** This entry must equal the total lines 15, 16, and 17.
  - Non-need Based Academic Scholarship:** Enter amount awarded in institutional academic scholarships that are awarded without regard to financial need.
  - Other Non-need Based Scholarship:** Enter amount awarded in institutional scholarships that are influenced by neither financial need nor academic ability. Examples may be athletic or music scholarships.
  - Institutionally-financed FISL/GSL Loans:** Enter an amount here only if the institution serves as a FISL/GSL loan agent
  - Employee Benefit Tuition Discount/Waiver:** Enter the value of discounts or waivers given to employees or their dependents
  - All Other Aid:** Include only those items of record. Estimates or guesses should not be reported.

# STUDENT AID RECIPIENT SURVEY ACADEMIC YEAR 1981-82

ALL RESPONSES MUST BE APPROPRIATE CHECKS, ACTUAL  
AMOUNTS, OR CODE NUMBER BLANKS. DASHES, N/A, ETC. ARE NOT  
ALLOWABLE FOR ACCURATE DATA.

PLEASE READ SURVEY DEFINITIONS BEFORE STARTING

## Student Data

1. School FICE Code \_\_\_\_\_ 2. Student Study ID. \_\_\_\_\_
3. Registration Status. (1) Full Time  
[11] (2) Part Time  
(3) Less than Part Time
4. Academic Level: Undergraduate  
[12] (1) First Year  
(2) Second Year  
(3) Third Year  
(4) Fourth Year  
(5) Fifth Year
- Beyond Baccalaureate or Fifth Year
- (6) First Professional Medical, Dental, Other  
Health Professions  
(7) All Other First Professional  
(8) All Other Post-Baccalaureate

5. State of legal residence (see Definition No. 5):  
[13-14] (\_\_\_\_\_)

6. Local Residence. (1) On Campus  
[15] (2) In community (off campus)  
(3) At home

7. Age. (\_\_\_\_\_) [16-17]

8. Sex (1) Male  
[18] (2) Female  
(9) Unknown

9. Minority Code. (1) Black  
[19] (2) American Indian/Alaskan Indian  
(3) Asian/Pacific Islander  
(4) Hispanic  
(5) White  
(9) Unknown

10. Marital Status (1) Single  
[20] (2) Married  
(3) Divorced  
(4) Separated  
(5) Widowed  
(9) Unknown

11. Student's number of dependent children:  
[21-22] (\_\_\_\_\_)

12. Dependency Status (1) Dependent (for aid purposes)  
[23] (2) Independent (for aid purposes)

## Family Resources

13. Parents' IRS adjusted gross income (\_\_\_\_\_) [24-30]  
13A Amount earned by father (\_\_\_\_\_) [31-37]  
13B Amount earned by mother (\_\_\_\_\_) [38-44]  
13C Parents' non taxable income (\_\_\_\_\_) [45-51]  
13D One-half student's Veterans  
Educational Benefits (\_\_\_\_\_) [52-58]  
13E Parents' Federal income tax paid (\_\_\_\_\_) [59-63]

- 13F. Total number in parents' family: (\_\_\_\_\_) [64-68]  
13G. Unusual medical expenses: (\_\_\_\_\_) [69-73]  
13H. Unreimbursed elementary and  
secondary school tuition & fees: (\_\_\_\_\_) [74-78]  
13J. Net assets of student (and spouse): (\_\_\_\_\_) [79-83]  
13K. Student's (and spouse's) non-  
taxable income: (\_\_\_\_\_) [84-88]  
13L. Student's (and spouse's) income  
tax paid: (\_\_\_\_\_) [89-93]  
14. Assets: parents' home equity: (\_\_\_\_\_) [#231-37]  
15. Assets: parents' small business/farm: (\_\_\_\_\_) [38-44]  
16. Parents' other assets: (\_\_\_\_\_) [45-51]  
17. Student's IRS adjusted gross income: (\_\_\_\_\_) [52-58]  
18. Parents' expected contribution: (\_\_\_\_\_) [59-63]  
19. Student's expected contribution: (\_\_\_\_\_) [64-68]  
20. Number of parents' (or student's)  
family in college: (\_\_\_\_\_) [69-70]

## Student Costs

21. Tuition/Fee cost for this student: (\_\_\_\_\_) [71-75]  
22. Room charge for this student: (\_\_\_\_\_) [76-80]  
23. Board charge for this student: (\_\_\_\_\_) [81-85]  
24. All other budgeted costs for this student: (\_\_\_\_\_) [86-90]  
25. Total budgeted costs for this student: (\_\_\_\_\_) [91-95]

## Institutional Aid

26. Non-need-based grant: (\_\_\_\_\_) [96-99]  
27. Need-based grant: (\_\_\_\_\_) [100-103]  
28. On-campus earnings (estimated  
academic year earnings) (\_\_\_\_\_) [104-107]  
29. Fellowship Awards: (\_\_\_\_\_) [108-111]  
30. Assistantship Awards: (\_\_\_\_\_) [112-115]  
31. Loans: (\_\_\_\_\_) [116-119]  
32. FISL/GSL Loans (institutionally financed): (\_\_\_\_\_) [120-123]  
33. Employee Benefit Discount/Waivers: (\_\_\_\_\_) [#311-15]  
34. Employee Benefit Dependent Discount/  
Waiver: (\_\_\_\_\_) [16-20]  
35. All other Institutional Aid: (\_\_\_\_\_) [21-25]

## Federal Aid

36. Pell Grants: (\_\_\_\_\_) [26-29]  
37. SEOG: (\_\_\_\_\_) [30-33]  
38. NDSL: (\_\_\_\_\_) [34-37]  
39. CWSP (Estimated Academic Year  
Earnings): (\_\_\_\_\_) [38-41]  
40. Veteran's Admin Payments: (\_\_\_\_\_) [42-45]  
41. Social Security Payments: (\_\_\_\_\_) [46-49]  
42. Health Professions Grant: (\_\_\_\_\_) [50-54]  
43. Health Professions Loan: (\_\_\_\_\_) [55-59]  
44. Nursing Grant: (\_\_\_\_\_) [60-64]  
45. Nursing Loan: (\_\_\_\_\_) [65-69]  
46. All other Federal Aid: (\_\_\_\_\_) [70-73]

## State Aid

47. Merit-based grant: (\_\_\_\_\_) [74-77]  
48. Need-based grant (include SSI): (\_\_\_\_\_) [78-81]  
49. Entitlement grant: (\_\_\_\_\_) [82-85]  
50. Campus-based grant: (\_\_\_\_\_) [86-89]

51. College Work Study: ( ) [90-95]  
 52. Rehabilitation grant: ( ) [94-97]  
 53. All other state aid: ( ) [98-101]

### All Other Aid

54. Grants of Record: ( ) [102-106]  
 55. Loans of Record: ( ) [107-111]  
 56. FISL/GSL Loans from other sources: ( ) [112-116]  
 57. Off-campus earnings of record: ( ) [117-121]

### Survey Definitions And Clarifications

- School FICE Code:** The 6-digit code assigned by the Federal Inter-agency Committee on Education. One or both of the first two digits may be zero.
- Student Study ID:** Assign a number to this student's record for any future reference. Four digits maximum. Must not be student's regular ID.
- Registration Status:** Part-time must be at least 50% of normal full-time as defined by the institution.
- Academic Level:** As recorded by the institution.

- State of Legal Residence:** As reported by the student. Use a 2-digit code.

- |                          |                    |
|--------------------------|--------------------|
| 10. Alabama              | 38. Nevada         |
| 11. Alaska               | 39. New Hampshire  |
| 12. Arizona              | 40. New Jersey     |
| 13. Arkansas             | 41. New Mexico     |
| 14. California           | 42. New York       |
| 15. Colorado             | 43. North Carolina |
| 16. Connecticut          | 44. North Dakota   |
| 17. Delaware             | 45. Ohio           |
| 18. District of Columbia | 46. Oklahoma       |
| 19. Florida              | 47. Oregon         |
| 20. Georgia              | 48. Pennsylvania   |
| 21. Hawaii               | 49. Rhode Island   |
| 22. Idaho                | 50. South Carolina |
| 23. Illinois             | 51. South Dakota   |
| 24. Indiana              | 52. Tennessee      |
| 25. Iowa                 | 53. Texas          |
| 26. Kansas               | 54. Utah           |
| 27. Kentucky             | 55. Vermont        |
| 28. Louisiana            | 56. Virginia       |
| 29. Maine                | 57. Washington     |
| 30. Maryland             | 58. West Virginia  |
| 31. Massachusetts        | 59. Wisconsin      |
| 32. Michigan             | 60. Wyoming        |
| 33. Minnesota            | 61. Guam           |
| 34. Mississippi          | 62. Puerto Rico    |
| 35. Missouri             | 63. Virgin Islands |
| 36. Montana              | 64. Other          |
| 37. Nebraska             |                    |

- Local Residence:** Any campus housing is defined as on-campus.

- Student's Number of Dependent Children:** Code 0 for none; Code 9 if unknown

- Parents' Income:** Code 1 if FAF not submitted by choice, or not requested by college, Code 9 if unknown, Code 0 **ONLY for actual zero dollar income.**

Items 13A through 13L were taken directly from the Basic Grant Formula published by U.S. Department of Education. Concise item definitions can be found in that document which you should have in

your files. Code 9 if unknown; Code 0 **ONLY for actual zero dollar amounts.**

- Assets—Parents' Home Equity:** Code 1 if not requested or refused; Code 9 if unknown for any other reason.

Items 14-16 refer to parents of dependent students only; student asset information should be entered in Item 13J.

- Assets—Parents' Small Business/Farm:** Code 1 if not requested, or refused; Code 9 if unknown for any other reason.

- Parents' Other Assets:** Code 1 if not requested, or refused, Code 9 if unknown for another other reason.

- Student's IRS Adjusted Gross Income:** Code 1 if not requested, or refused; Code 9 if unknown for any other reason.

- Tuition/Fee Cost:** The major tuition fee charge or portion of total costs that represents tuition and fees. Please do not leave blank.

- Room Charge:** Enter the room charge used in computing this student's total budgeted costs. Use CSS average if no other calculation is available. "0" is not an allowable entry. If a single charge is made for board and room, divide uniformly by some reasonable percentage. Please do not leave blank.

- Board Charge:** Enter the board charge used in computing this student's total budget costs. Use CSS average if no other calculation is available. "0" is not an allowable entry. If a single charge is made for board and room, divide uniformly by some reasonable percentage. Please do not leave blank.

- All Other Budgeted Costs:** Enter an estimated amount for all students based on local rules. If necessary, use CSS average amount. PLEASE DO NOT INCLUDE ANY ROOM OR BOARD CHARGES ON THIS LINE. Enter "0" only for actual zero other costs.

- Total Budgeted Costs:** This entry must equal the total of lines 21, 22, 23, and 24.

- Uses the term "non-need-based" instead of "merit" to identify students receiving grants without regard to need, whether or not merit is taken into consideration.

- On-Campus Earnings:** Enter the amount you expect this student to earn. Not to be confused with CWSP earnings reported in Item 39.

- Loans:** Enter loans from institutional funds that are **NOT** backed by FISL/GSL agreements.

- Employee Benefit Tuition Discount/Waiver:** Enter the value of discounts or waivers given to employees or their dependents

- State Need-based Grant:** State Student Incentive Grant funds to be included in this amount

- to 57.

**All Other Aid:** Include only those items of record. Estimates or guesses should not be recorded

## APPENDIX G

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## Appendix H

Table 1a

Resources and Expenditures At Three Types of Institutions for  
AID1 and AID2 Recipients by Dependency Status

	Two Year		Dependent Comprehensive		Research	
	AID1	AID2	AID1	AID2	AID1	AID2
<u>Resources</u>						
Grants						
1981	\$1203	\$88	\$1242	\$ 69	\$1271	\$ 140
1983	1144	30	401	69	1402	102
Loans						
1981	337	2013	796	3208	1099	2370
1983	454	1906	813	2050	1152	2094
Work						
1981	287	74	384	203	332	86
1983	255	11	455	131	425	13
Other						
1981	38	23	77	28	186	48
1983	24	4	47	17	59	39
Total						
1981	1865	2198	2499	3508	2888	2644
1983	963	1950	1252	2267	1359	2049
<u>Expenditures</u>						
Tuition						
1981	631	1120	893	917	1393	1254
1983	713	921	1143	1207	1513	1502
Total						
1982	3245	3682	3742	4069	4760	4417
1983	3347	3957	4235	4391	5006	4779

Table 1b

Responses and Expenditures At Three Types of Institutions For  
AID-1 and AID-2 Recipients by Dependency Status

	Two Year		Independent Comprehensive		Research	
	AID1	AID2	AID1	AID2	AID1	AID2
<u>Resources:</u>						
<u>Grants</u>						
1981	\$1056	\$134	\$1407	\$17	\$1338	\$395
1983	1059	35	1419	96	1333	431
<u>Loans</u>						
1981	466	2286	859	3566	1293	2815
1983	640	2146	503	2012	1495	2292
<u>Work</u>						
1981	372	181	518	95	502	88
1983	284	15	609	515	792	026
<u>Other</u>						
1981	64	49	73	11	240	128
1983	45	46	60	66	92	31
<u>Total</u>						
1981	2089	2613	2789	3748	3592	3360
1983	2028	2241	3036	2688	3712	2780
<u>Expenditures</u>						
<u>Tuition</u>						
1981	483	418	815	924	1161	1133
1983	543	612	1013	1080	1338	1324
<u>Total</u>						
1981	6614	5883	5578	6433	5616	5681
1983	5679	6131	6099	5141	6558	5984

Table 2a  
Resources and Expenditures in Five Geographic Regions for AID1 and AID2 Recipients by  
Dependency Status

	North Central		Mid Atlantic		North East		South/Southwest		West		
	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2	
<b>Resources</b>											
<b>Grants</b>											
1981	\$ 1159	\$ 90	\$ 1309	\$ 98	\$ 1333	\$ 577	\$ 1093	\$ 51	\$ 1390	\$ 142	
1983	1302	91	1350	104	1374	139	1282	84	1329	231	
<b>Loans</b>											
1981	1003	2201	525	2338	1163	3332	312	2477	557	2392	
1983	904	2032	928	2092	1168	2389	521	2007	689	2024	
<b>Work</b>											
1981	294	141	227	20	217	118	452	207	657	140	
1983	414	23	262	14	255	81	365	19	676	461	
<b>Other</b>											
1981	49	35	32	0	160	183	124	64	144	9	
1983	41	19	31	32	93	57	26	22	69	61	
<b>Total</b>											
1981	2505	2467	2093	2457	2873	4210	1981	2798	2747	2683	
1983	2662	2165	2571	2241	2890	2665	2194	2132	2762	2776	
<b>Expenditures</b>											
<b>Tuition</b>											
1981	1013	1192	1117	1427	1384	1170	567	604	742	738	
1983	1307	1388	1396	1714	1465	1422	738	925	773	1205	
<b>Total</b>											
1981	3908	4201	3760	4532	4550	4330	3461	4032	4143	4402	
1983	4193	4562	4390	4953	4919	4929	3678	4285	4405	5012	

Table 2b

Resources and Expenditures in Five Geographic Regions for AID1 and AID2 Recipients by Dependency Status

Resources	North Central		Mid Atlantic		Independent		South/Southwest		West	
	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2	AID1	AID2
<b>Grants</b>										
1981	\$1239	\$ 184	\$1329	\$413	\$1688	\$605	\$1070	\$ 81	\$1358	\$ 90
1983	1178	290	1278	416	1421	1171	1120	166	1290	80
<b>Loans</b>										
1981	1269	2682	458	3005	962	2424	571	2951	717	2987
1983	904	2032	928	2092	1168	2389	521	2007	689	2024
<b>Work</b>										
1981	336	144	251	8	220	196	524	94	768	14
1983	414	23	262	14	255	81	365	19	676	461
<b>Other</b>										
1981	112	138	80	21	86	28	102	163	159	2
1983	410	19	31	32	93	57	26	22	69	61
<b>Total</b>										
1981	2957	3148	2118	3447	2956	3254	2267	3289	3002	3093
1983	2662	2165	2571	2241	2890	2665	2194	2132	2762	2776
<b>Expenditures</b>										
<b>Tuition</b>										
1981	899	1130	882	1139	1069	1154	517	626	560	410
1983	1307	1388	1396	1714	1465	1422	738	925	773	1205
<b>Total</b>										
1981	6267	5724	3506	7825	6519	5539	5594	5931	5776	5840
1983	4193	4562	4390	4953	4919	4929	3678	4285	4405	5012