This survey was designed to collect information for the 1974-75 academic year on the extent of student participation in Office of Education programs, the characteristics of aid recipients, student charges and the amounts and sources of student aid available at institutions of higher education, and to elicit suggestions for improving the operation of federal student aid programs. The six programs for which data were requested are: (1) Basic Educational Opportunity Grant Program (BEOG); (2) Supplemental Educational Opportunity Grant Program (SEOG); (3) State Student Incentive Grant Program (SSIG); (4) College Work-Study Program (CWS); (5) National Direct Student Loan Program (NDSL); and (6) Guaranteed Student Loan Program (GSL). The survey questionnaire was sent to all 644 members of the Higher Education Panel of the American Council on Education. Suggestions for improvement fell into two main headings: administration and program design. (Author/KE)
Student Assistance: Participants and Programs 1974-75

Frank J. Atelsek and Irene L. Gomberg

A Survey Funded by the National Science Foundation, the U. S. Office of Education, and the National Institutes of Health.
The American Council on Education, founded in 1918, is a council of educational organizations and institutions. Its purpose is to advance education and educational methods through comprehensive voluntary and cooperative action on the part of American educational associations, organizations, and institutions.

The Higher Education Panel is a survey research program established by the Council for the purpose of securing policy-related information quickly from representative samples of colleges and universities. Higher Education Panel Reports are designed to expedite communication of the Panel's survey findings to policy-makers in government, in the associations, and in educational institutions across the nation.

The Higher Education Panel's surveys on behalf of the Federal Government are conducted under grant support provided jointly by the National Science Foundation, the National Institutes of Health, and the U.S. Office of Education (NSF Grant SRS-7517251).

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STUDENT ASSISTANCE:
PARTICIPANTS AND PROGRAMS, 1974-75

Frank J. Atelsek
Irene L. Gomberg

Higher Education Panel Reports
Number 27 December 1975

American Council on Education
Washington, D.C. 20036
Acknowledgments

As with all Panel surveys this report on student assistance programs reflects the efforts of many persons and groups. In particular, we wish to acknowledge Richard Sonnergren of the Office of Education, and the staff of the Policy Analysis Service at the American Council on Education for their considerable help in shaping the survey instrument and the content of the report. The survey also benefited from suggestions offered by the members of the HEP advisory groups (listed on the inside cover of this report).

Computer-related services were ably provided by Nabil Issa and Clay Henderson. Laura Kent edited the manuscript, and Elaine Chamberlain typed and patiently guided it from rough draft to final form.

Finally, as always, our special thanks are due our Panel representatives and the financial aid officials at the responding colleges and universities. We hope the results are useful to them.
Highlights

Description of Students Assisted

- 1.6 million students received aid through Office of Education assistance programs: 371,000 attended two-year colleges, 839,000 attended four-year institutions, and 374,000 attended universities.
- 95 percent of all aid recipients were undergraduates; 5 percent were graduate students.
- One-third of the assisted students were minority-group members.
- More than two-fifths of the dependent undergraduates receiving aid were from families with gross incomes of less than $7,500.

Use of Assistance Programs

- 3,188,000 separate awards were made under the six OE programs:

<table>
<thead>
<tr>
<th>Program</th>
<th>No. of Awards</th>
<th>Average Award</th>
</tr>
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<tbody>
<tr>
<td>Basic Educational Opportunity Grant (BEOG)</td>
<td>543,000</td>
<td>$620</td>
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<tr>
<td>Supplemental Educational Opportunity Grant (SEOG)</td>
<td>350,000</td>
<td>$540</td>
</tr>
<tr>
<td>State Student Incentive Grant (SSIG)</td>
<td>302,000</td>
<td>$600</td>
</tr>
<tr>
<td>College Work-Study (CWS)</td>
<td>575,000</td>
<td>$560</td>
</tr>
<tr>
<td>National Direct Student Loan (NDSL)</td>
<td>749,000</td>
<td>$690</td>
</tr>
<tr>
<td>Guaranteed Student Loan (GSL)</td>
<td>669,000</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

- Minority students received almost half of the BEOG and SEOG awards but only about one-fifth of the SSIG and GSL awards.
- Undergraduates from higher-income families ($12,000 or more) and graduate students accounted for more than half of the GSL loans.
- BEOG and SEOG recipients were more often enrolled in public institutions whereas NDSL and GSL recipients were more often enrolled in private institutions.

Costs of Attending

- On the average, basic student costs (tuition and fees plus room and board) were two and one-half times greater at private than at public institutions (private $3,340; public $1,390).
- Tuition costs accounted for most of this difference, being five times greater at private than at public institutions.
In the private sector, institutions with smaller proportions of students receiving need-based aid reported higher-than-average tuition charges; those with relatively large proportions of students receiving need-based aid reported tuition rates well below average. The opposite pattern prevailed among public institutions.

Sources of Student Aid

- According to institutional revenue accounts, an estimated $3.9 billion was available for student aid from all sources, almost 10 percent of $40 billion in expenditures in 1974-75.1

- Of this $3.9 billion, 39 percent came from federal sources; 33 percent came from the institutions themselves, either directly through grants or indirectly through tuition waivers and remissions of other fees; 20 percent came from state and local government sources; and 9 percent came from private donors.

- Private institutions drew more heavily from their own funds for student aid (two-fifths of the funds available for such aid) than did public institutions.

- Two-year colleges were particularly dependent on federal sources, which provided well over two-thirds of student aid funds at the public, and over half at the private, two-year colleges.

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About eighteen months ago, the Higher Education Panel reported the results of a survey on the Impact of Office of Education Student Assistance Programs, Fall, 1973 (Survey Report Number 18, April 1974). All member institutions were asked about student participation in the (then) five Office of Education aid programs, student enrollment and charges for the current and preceding years, and the institutions' experiences with the programs.

As enrollments in higher education shift -- particularly among minority groups, women, and dependent students from low-income families -- and as the costs of attendance continue to rise, it becomes imperative to reexamine OE student assistance programs (now six in number). Thus, at the request of the Office of Education, a second survey, reported here, was undertaken in the spring of 1975.

HEP Survey #27 was designed to collect information, for the 1974-75 academic year, on the extent of student participation in OE programs, the characteristics of aid recipients, student charges, and the amounts and sources of student aid available at institutions of higher education, and to elicit suggestions for improving the operation of federal student aid programs.

The six programs for which data were requested are:

**Basic Educational Opportunity Grant Program (BEOG):** Authorized by the 1972 Education Amendments, BEOG provides direct grants to both part-time and full-time students. The maximum award is $1,400, minus an expected family contribution based on income and assets; the minimum award is $200. At no time may the grant exceed one-half the actual cost of attendance (tuition and fees, room and board, books, expenses). Freshmen students were eligible during the program's first year of operation (1973-74), and with each succeeding year an additional class has become eligible. Thus full funding is anticipated during 1976-77.
Supplemental Educational Opportunity Grant Program (SEOG): The SEOG program, in existence for ten years, is one of three campus-based student aid programs. "Campus-based" means that the funds are given directly to the participating institutions which, in turn, select students with "exceptional" financial need. The awards may be as great as one-half the total amount of student financial aid provided by the institution but may not exceed $1,500 annually.

State Student Incentive Grant Program (SSIG): Enacted under the 1972 Education Amendments, the SSIG program began operating in 1974-75. Appropriations are made available to participating states and territories on a 50-50 matching basis, with states agreeing to maintain previously established funding levels. Awards up to $1,500 yearly are given to undergraduates who have substantial financial need and who meet specifically defined state requirements.

College Work-Study Program (CWS): Under this campus-based financial aid program created in 1964, institutions receive funds to pay 80 percent of the wages of students working on or off-campus in either public or non-profit organizations. Students must be enrolled at least half-time, and their earnings are limited to an amount no greater than the difference between their assessed financial need and the amount of other financial aid.

National Direct Student Loan Program (NDSL): The oldest of the aid programs, NDSL was enacted in 1958 as the National Defense Student Loan Program. Participating institutions provide 10 percent matching funds for this low-interest (3 percent), campus-based loan program. Undergraduates may borrow a maximum of $5,000; graduate students are limited to $10,000, including loans for undergraduate study. There is a ten-year repayment period, beginning nine months after the borrower ceases full-time or half-time study. Up to 100 percent of the loan may be cancelled if the borrower takes a teaching job in an economically deprived area or teaches the handicapped; up to 50 percent of the loan may be cancelled if the borrower serves in the Armed Forces in an area of hostilities.

Guaranteed Student Loan Program (GSL): Under the GSL program, loans are made directly by the lending institutions and guaranteed by the federal government or by state agencies. Undergraduates may borrow a total of $7,500, and graduates a total of $10,000. During the repayment period, which runs between five and ten years, interest is payable at the rate of 7 percent. For students who qualify, interest is paid by the federal government during in-school, grace, and specified deferment periods.

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2 Fifteen out of 57 eligible jurisdictions did not participate in 1974-75.

3 Because of the newness of this program, and because of varying accounting methods, many institutions were unable to separate the federal SSIG money from other, purely state, scholarship money in responding to this survey. Therefore, according to recent Office of Education data, the number of recipients reported here is more than double the actual number (302,000 vs. 135,000), and the average award reported is probably 25 percent higher than the actual ($600 vs. $480). (Information obtained through telephone conversations with the Director, SSIG Program.)
Methods Summary

The Higher Education Panel is a continuing survey research program established by the American Council on Education in 1971 for the purpose of conducting quick-turnaround surveys on topics of current policy interest to the higher education community and to government agencies. The Panel is based upon a network of campus representatives at 644 institutions broadly representative of the more than three thousand colleges and universities listed in the Office of Education’s Education Directory 1973-74. All institutions in the population are categorized in terms of the variables constituting the Panel’s stratification design, based primarily on type, control, and enrollment (see Appendix B, Table B-1).

The survey questionnaire (see Appendix A) was mailed to all 644 Panel members with a request that the institution’s financial aid officer complete the form. By the end of June 1975, the deadline for questionnaire returns, usable responses had been received from 505, or 78.8 percent of the sampled institutions. Appendix C (Table C-1) gives a detailed comparison of respondents and nonrespondents.

The data from responding institutions were statistically adjusted to represent the national population of 3,021 colleges and universities. Specifically, each data item was weighted, within each stratification cell, by the ratio of the number of institutions in the eligible population to the number of Panel institutions in that cell which responded to the particular survey item. (For a full discussion of the weighting procedure, see Appendix B.) Therefore the data displayed in the tables by various institutional categories apply to the total number of institutions in the United States, as indicated in Appendix Table B-2.

Three service academies were later excluded because their students were wholly supported by the federal government; thus the sample N=641.

It should be noted that there is an extremely low representation of two-year colleges in this survey (5 percent of public, 9 percent of private). Therefore, caution should be exercised in interpreting the data relative to them.
Findings

This report describes the weighted results of the survey, grouping institutions by type (two-year colleges, four-year colleges, universities) and control (public, private). In Table 1, comparative data on the enrollments and demographic characteristics of full-time students are given to provide the reader with a point of reference. It should be noted, for example, that in fall 1974:

- Three in four of the 6.4 million full-time students were enrolled in public institutions
- Approximately 12 percent were members of minority groups (estimates based on 1972 enrollment data)
- About 57 percent of the students were men
- Fewer than one-fourth were enrolled in two-year colleges
- Graduate students made up less than one-eighth of the total enrollment.

Characteristics of Aid Recipients

Of the estimated 6.4 million full-time students enrolled in the nation's colleges and universities at the beginning of the 1974-75 academic year, about one in four (1.6 million) received aid from one or more of the six Office of Education programs under consideration. Of these aid recipients, just over one million (almost two-thirds) attended public institutions, and 551,000 were in private institutions (Table 2). By type of institution, over half of the aid recipients (839,000) were enrolled in four-year colleges, about equally divided between public and private; slightly under a quarter (371,000) were enrolled in two-year colleges, 90 percent of them in public colleges; and another quarter (374,000) were enrolled in universities, three-fourths of them in public institutions.

Minority-Group Membership. About one in three assisted students was a member of a minority group (Black Americans, American Indians, Asian-Americans, or
Spanish-surnamed Americans). In public institutions, 38 percent of the aid recipients were minority students, compared with 25 percent in private institutions (Table 3). Almost half of the aid recipients enrolled at public two-year colleges were minority students, whereas at the private two-year colleges, only one-fourth were minority-group members. Similarly, minority students constituted a larger proportion of aid recipients at public (38 percent) than at private (25 percent) four-year institutions. The figure for aid recipients who were minority students was the same at public and at private universities: one in four.

Minority participation varied considerably from one program to another. For example, almost half of those receiving BEOG and SEOG awards -- but only one-fifth of the SSIG and GSL recipients -- were minority students (Table 4), though at private two-year colleges and public universities, they accounted for a markedly smaller share (ranging from 31 to 41 percent) of the BEOG and SEOG awards (Tables 5 and 6). In the College Work-Study (CWS) program, minority participation ranged from 27 to 33 percent at all types of public and private institutions except for the public two-year colleges, where minority involvement was much heavier (45 percent) (Table 7). Minority students were less likely to participate in the Guaranteed Student Loan program than in any other OE assistance programs, accounting for fewer than one in five such loans at both public and private institutions (Table 9).

**Sex Distribution.** Although only 43 percent of all full-time students attending the nation's colleges and universities in 1974-75 were women, they constituted 51 percent of the aid recipients. This proportion varied among types of institutions, from a high of 57 percent at public two-year colleges to a low of 43 percent at private universities (Table 3).

The participation of women varied among the individual programs as well. For instance, women received about 54 percent of the BEOG and SEOG grants and work-study awards and about half of the SSIG grants and NUSL loans; but only 46 percent
of the GSL loans were taken by women (Table 4).

**Family Income Status.** More than three in four aid recipients were dependent undergraduates (that is, they received substantial support from their families); one in five was an independent undergraduate; and one in twenty was a graduate student (Table 3). Of the aid recipients classified as dependent undergraduates, 43 percent came from families with gross incomes under $7,500; 32 percent from families with incomes ranging between $7,500 and $11,999; and 25 percent from families with incomes of $12,000 or more.

While dependent undergraduates were strong participants in all six aid programs, the student's family income level was related to participation in the individual programs. In particular, lower-income (gross family income under $7,500) dependent undergraduates were more likely to benefit from need-based grants and less likely to take GSL loans; middle-income ($7,500-$11,999) dependent undergraduates were equally involved in all programs except GSL; and higher-income ($12,000 or more) dependent undergraduates received little help from grants programs but were involved in the loan programs and in College Work-Study (Table 4).

In addition, there were variations by institutional type and control. For example, lower-income dependent students accounted for at least half of the BEOG and SEOG awards in practically all institutional settings, their participation being highest in public four-year colleges (Tables 5 and 6). Higher-income dependent students were particularly likely to be involved in CWS if they attended a private institution: 28 percent of CWS participants at private institutions were in this category, compared with 11 percent at public institutions (Table 7). A similar pattern is evident with respect to the National Direct Student Loan program: Higher-income dependent undergraduates accounted for almost one-third of the NDSL

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6 Note that the text often refers to dependent undergraduates distributed by family income, whereas the tables distribute aid recipients by the five status categories rather than family income alone.
loans at private institutions, compared with only 14 percent at public institutions (Table 8). The participation of higher-income dependent undergraduates in the GSL program was twice as great in public institutions, and three times as great in the private institutions, as the participation of lower-income dependent students.

Overall, three in ten of the aid recipients at private institutions (more than twice as many as recipients at public institutions) were dependent undergraduates from higher-income families, a difference explained in part by the substantially higher costs (for tuition and living expenses) at private institutions (see below and Table 10).

Graduate Students and Independent Undergraduates. Although in the aggregate only one in twenty aid recipients was enrolled in a graduate program, graduate students made relatively heavy use of the GSL program, especially at private universities, where they accounted for almost two-fifths of the estimated 95,000 GSL loans (Table 9). (It should be noted that graduate students are eligible for only three of the six OE assistance programs considered in the survey.)

Independent undergraduate students tended to participate in all six programs in close proportion to their representation among aid recipients. The proportion of these students receiving aid at public institutions was more than double the proportion at private institutions (22 percent vs. 9 percent).

Costs of Attending

For the 1974-75 academic year, basic tuition combined with room and board costs for in-state students attending public institutions averaged just under $1,400. The average costs at private institutions were more than $3,300 (Table 10). Student charges varied substantially by type of institution, with public two-year colleges being least costly ($1,220) and private universities most expensive ($4,060). Differences in costs are attributable chiefly to differential tuition rates, which averaged five times higher at private than at public two-year colleges and four
times higher at private than at public four-year colleges and universities.

As Table 10 indicates, tuition costs were closely related to the attendance levels of need-based aid recipients. Among public institutions, the higher the proportion of students receiving need-based assistance, the higher the mean tuition charge (ranging from $300 at institutions enrolling fewer than 20 percent of these students to $610 at institutions enrolling 80 percent or more). The opposite relationship obtained, however, at private institutions: That is, those with small proportions of students receiving need-based assistance had substantially higher average tuitions than did those with large proportions of such students. These findings suggest that (1) at those public institutions where tuition costs were nominal, the full complement of eligible students did not apply for aid (it may be that eligible students elected to attend higher-cost public institutions); and (2) eligible students at private institutions were more likely to attend those with lower tuition rates.

**Average Assistance Awards**

Assistance awards ranged from an average of $540 in the SEOG program to an average of $1,250 in the GSL program (Table 11). In all but the CWS program, average awards were substantially higher at private than at public institutions. Average awards in four of the six assistance programs (BE0G, SEOG, NDSL, and GSL) were lowest at public two-year institutions.

**Sources of Student Aid**

Respondents were asked to estimate the dollar amount of student aid available through their institutions during the 1974-75 academic year, excluding programs which involved their institutions only indirectly (e.g., Guaranteed Student Loans, Veterans Educational Benefits) and which were not a part of their revenue or expenditure accounts. Their estimates included grants, loans, work-study, fellowships and all other funds whose principal purpose was to aid undergraduate or graduate students.
As Table 12 indicates, a total of approximately $3.9 billion in student aid funds was available among the 3,021 institutions in the population. The 1,443 public institutions accounted for just over $2 billion, about 47 percent of those student aid resources being federal in origin, compared with only 30 percent of those reported by the private institutions. The private institutions, on the other hand, drew more heavily on internal resources, their general funds providing four of every ten dollars available for student aid. More than three-fourths of this amount was given directly through grants, loans, work-study payments, etc., and approximately one-fourth was given in the form of tuition waivers and remissions. In the public sector, institutional general funds accounted for only 26 percent of student aid resources. Public and private institutions received about the same proportions of student aid funds from state and local governments (20 percent) and from private donors (slightly less than 10 percent).

Looking at the distribution of student aid funding sources, we find that, overall, the two-year colleges accounted for 11 percent, the four-year colleges for slightly more than one-half (53 percent), and the universities for the remaining 36 percent. Of student enrollments, however, these institutional types accounted for 24 percent, 45 percent, and 32 percent, respectively. The federal government was the predominant source of student aid funds for all the institutional categories except private four-year colleges and private universities, where institutional sources made up a larger proportion of the funds. This was particularly the case at private universities, where combined institutional sources provided 45 percent of the available aid, compared with only 27 percent from federal sources. The two-year institutions (both public and private) were distinctive in several respects: Federal funds made up a far greater share of their aid resources than those of four-year colleges and universities. Concomitantly institutional sources and private donors combined accounted for only a small share (18 percent public; 26
percent private), compared with four-year institutions (32 percent public; 48 percent private) and universities (44 percent public; 54 percent private).

Suggestions for Improvement

The survey invited the responding aid officers to give suggestions for improving student aid at their institutions. Specifically, they were asked: "Apart from increasing funding levels, what major change(s) or modification(s) in federal policy would best contribute to improving student assistance at your institution?" Nearly half of the survey respondents offered more than 450 separate suggestions, which were classified under two main headings: administration and program design (Table 13).

The most frequently mentioned administrative issues were receiving earlier notification of program funding levels (62 institutions) and having common application forms and requirements for all campus-based programs (43 institutions). In addition public colleges and universities were particularly interested in the provision of administrative allowances for non-campus-based programs and in more rapid processing of BEOG awards and payments.

In the area of program changes, it was frequently suggested that the needs formula be made uniform for all programs (31 institutions). Moreover, public institutions were apt to recommend that it be made easier to transfer funds between campus-based programs and that carryover of funds be permitted; that various work restrictions under the College Work-Study program be eliminated; and that BEOG money be transferred into the three campus-based programs. Whereas 14 of the public institutions indicated concern about various groups of low-income, independent, and graduate students, 13 of the private institutions focused their comments on the need to make more aid available to middle-income students.
References


### Table 1: Comparative Demographic Characteristics

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<td>Number</td>
<td>Percent</td>
<td>Number</td>
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### Universities

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**Note:** Data pertaining to minority status were obtained from Racial and Ethnic Enrollment Data from Institutions of Higher Education Fall 1972, U.S. Department of Health, Education and Welfare, 1974. Data pertaining to level of study are HEGIS 1974 opening fall enrollment data and were obtained by telephone. They include only the fifty states and the District of Columbia and therefore do not add to the reported totals, which also include outlying areas and territories. All other data come from summary tables showing 1974 opening fall enrollment in higher education, National Center for Education Statistics, U.S. Department of Health, Education and Welfare, prepublication release, November 1974.
Table 2
Percent Distribution of Students Receiving Aid Under Office of Education Assistance Programs, by Control and Type of Institution, 1974-75

<table>
<thead>
<tr>
<th>Institutional Characteristics</th>
<th>Total (Unduplicated Count)</th>
<th>BEOG Recipients</th>
<th>SEOG Recipients</th>
<th>SSIG Recipients</th>
<th>CWS Recipients</th>
<th>NDSL Recipients</th>
<th>GSL Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1,584,000</td>
<td>543,000</td>
<td>350,000</td>
<td>302,000</td>
<td>575,000</td>
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<td><strong>Control</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
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<td>77.3</td>
<td>68.7</td>
<td>48.7</td>
<td>63.0</td>
<td>56.8</td>
<td>56.4</td>
</tr>
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<td>22.7</td>
<td>31.3</td>
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<td><strong>Type</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>38.8</td>
<td>21.2</td>
<td>13.1</td>
<td>18.3</td>
<td>7.9</td>
<td>5.2</td>
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<td>2.1</td>
<td>3.2</td>
<td>2.6</td>
<td>2.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Public Four-Year</td>
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<td>26.5</td>
<td>31.3</td>
<td>17.1</td>
<td>30.5</td>
<td>28.0</td>
<td>27.5</td>
</tr>
<tr>
<td>Private Four-Year</td>
<td>26.5</td>
<td>16.3</td>
<td>24.7</td>
<td>38.2</td>
<td>29.0</td>
<td>32.2</td>
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<td>16.2</td>
<td>18.5</td>
<td>14.1</td>
<td>20.9</td>
<td>23.7</td>
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<td>3.3</td>
<td>4.5</td>
<td>10.0</td>
<td>5.4</td>
<td>8.8</td>
<td>14.2</td>
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<td>100.0</td>
<td>100.0</td>
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<td>100.0</td>
</tr>
</tbody>
</table>

*Excludes Guaranteed Student Loan Program.

bAll numbers pertaining to the SSIG recipients are inflated since many institutions were unable to report these recipients separately. The reported numbers include many students (more than half) who receive only state funds and no federal scholarship support.

NOTE: All tables show weighted national estimates unless specifically stated otherwise. On this and subsequent tables, numbers of recipients are rounded to the nearest thousand.
Totals may not add due to rounding.
Table 3
Characteristics of All Students (Unduplicated Count) Receiving Aid Under Office of Education Assistance Programs, by Type and Control of Institution, 1974-75
(In Percentages)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total Institutions</th>
<th>Public Institutions</th>
<th>Private Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Two-Year</td>
<td>Four-Year</td>
</tr>
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<td>Total</td>
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<td>1,034,000</td>
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</tr>
<tr>
<td>Minority</td>
<td>33.6</td>
<td>38.3</td>
<td>49.4</td>
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<tr>
<td>Nonminority</td>
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<td>61.7</td>
<td>50.6</td>
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<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>51.0</td>
<td>52.3</td>
<td>56.5</td>
</tr>
<tr>
<td>Male</td>
<td>49.0</td>
<td>47.7</td>
<td>43.5</td>
</tr>
<tr>
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<td>100.0</td>
<td>100.0</td>
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<tr>
<td>Status</td>
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<tr>
<td>Dependent Undergraduates</td>
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</tr>
<tr>
<td>Family Income</td>
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<td></td>
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</tr>
<tr>
<td>Less than $7,500</td>
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<td>35.6</td>
<td>33.0</td>
</tr>
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<tr>
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<td>19.1</td>
<td>14.0</td>
<td>12.9</td>
</tr>
<tr>
<td>independent Undergraduates</td>
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<td>22.0</td>
<td>29.6</td>
</tr>
<tr>
<td>Graduate Students</td>
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<td>3.9</td>
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</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Excludes Guaranteed Student Loan program.*
Table 4
Percentage of Students Receiving Aid Under Office of Education Assistance Programs, by Selected Characteristics of Recipients, 1974-75

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total&lt;sup&gt;a&lt;/sup&gt; (Unduplicated Count)</th>
<th>BEOG Recipients</th>
<th>SEOG Recipients</th>
<th>SSIG&lt;sup&gt;b&lt;/sup&gt; Recipients</th>
<th>CWS Recipients</th>
<th>NDSL Recipients</th>
<th>GSL Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1,584,000</td>
<td>543,000</td>
<td>350,000</td>
<td>302,000</td>
<td>575,000</td>
<td>749,000</td>
<td>669,000</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minority</td>
<td>33.6</td>
<td>48.1</td>
<td>47.8</td>
<td>21.0</td>
<td>32.6</td>
<td>28.9</td>
<td>18.0</td>
</tr>
<tr>
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<td>100.0</td>
<td>100.0</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>51.0</td>
<td>54.5</td>
<td>54.1</td>
<td>49.6</td>
<td>54.0</td>
<td>49.6</td>
<td>45.8</td>
</tr>
<tr>
<td>Male</td>
<td>49.0</td>
<td>45.5</td>
<td>45.9</td>
<td>50.4</td>
<td>46.0</td>
<td>50.4</td>
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<td>100.0</td>
<td>100.0</td>
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<tr>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Dependent Undergraduates</td>
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<td></td>
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<tr>
<td>Family Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $7,500</td>
<td>33.3</td>
<td>53.5</td>
<td>54.3</td>
<td>34.8</td>
<td>38.5</td>
<td>30.8</td>
<td>13.5</td>
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<tr>
<td>$7,500 - $11,999</td>
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<td>25.3</td>
<td>22.4</td>
<td>27.5</td>
<td>25.9</td>
<td>24.7</td>
<td>18.2</td>
</tr>
<tr>
<td>More than $11,999</td>
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<td>7.3</td>
<td>5.3</td>
<td>25.2</td>
<td>17.2</td>
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<td></td>
<td></td>
</tr>
<tr>
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<td>14.5</td>
<td>17.0</td>
<td>15.6</td>
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<tr>
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<td>100.0</td>
</tr>
</tbody>
</table>

<sup>a</sup>Excludes Guaranteed Student Loan program.

<sup>b</sup>All numbers pertaining to the SSIG recipients are inflated since many institutions were unable to report these recipients separately. The reported numbers include many students (more than half) who receive only state funds and no federal scholarship support.
Table 5
Characteristics of Participants in the Basic Educational Opportunity Grant Program (BEOG), by Type and Control of Institution, 1974-75 (in Percentages)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total Institutions</th>
<th>Public Institutions</th>
<th>Private Institutions</th>
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<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Two-Year</td>
<td>Four-Year</td>
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<td><strong>Total</strong></td>
<td>543,000</td>
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<td></td>
<td></td>
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<tr>
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<td>48.1</td>
<td>49.2</td>
<td>54.7</td>
</tr>
<tr>
<td>Nonminority</td>
<td>52.0</td>
<td>50.8</td>
<td>45.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Female</td>
<td>54.5</td>
<td>55.2</td>
<td>57.0</td>
</tr>
<tr>
<td>Male</td>
<td>45.5</td>
<td>44.9</td>
<td>43.0</td>
</tr>
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<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Status</strong></td>
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</tr>
<tr>
<td>Family Income</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Less than $7,500</td>
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<td>54.4</td>
<td>53.3</td>
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<tr>
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<td>7.3</td>
<td>6.6</td>
<td>4.7</td>
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<tr>
<td>Independent Undergraduates</td>
<td>14.0</td>
<td>15.9</td>
<td>21.3</td>
</tr>
<tr>
<td>Graduate Students</td>
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<td>----</td>
<td>----</td>
</tr>
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<td><strong>Total</strong></td>
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<td>100.0</td>
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Table 6
Characteristics of Participants in the Supplemental Educational Opportunity Grant Program (SEOG), by Type and Control of Institution, 1974-75 (In Percentages)

<table>
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<th>Characteristics</th>
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<th>Private Institutions</th>
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<td>Public Institutions</td>
<td>Private Institutions</td>
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<td></td>
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<td>Four-Year</td>
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<td>49.0</td>
<td>55.7</td>
</tr>
<tr>
<td>Nonminority</td>
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<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
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</tr>
<tr>
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<td>55.2</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Family Income</td>
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<tr>
<td>More than $11,999</td>
<td>5.3</td>
<td>4.4</td>
<td>3.6</td>
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<tr>
<td>Independent Undergraduates</td>
<td>18.1</td>
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<td></td>
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<td>100.0</td>
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</table>
Table 7
Characteristics of Participants in the College Work-Study Program (CWS), by Type and Control of Institution, 1974-75
(In Percentages)

<table>
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<th>Characteristics</th>
<th>Total Institutions</th>
<th>Public Institutions</th>
<th>Private Institutions</th>
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<td>34.7</td>
<td>44.6</td>
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<td>Nonminority</td>
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<td>55.4</td>
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<td>100.0</td>
</tr>
<tr>
<td>Sex</td>
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<td></td>
<td></td>
</tr>
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<td>Female</td>
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<td>Status</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Family Income</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Less than $7,500</td>
<td>38.5</td>
<td>41.2</td>
<td>44.9</td>
</tr>
<tr>
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<tr>
<td>More than $11,999</td>
<td>17.2</td>
<td>10.9</td>
<td>8.3</td>
</tr>
<tr>
<td>Independent Undergraduates</td>
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<td>19.1</td>
<td>23.5</td>
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<td>Graduate Students</td>
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<td>100.0</td>
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</table>
Table 8
Characteristics of Participants in the National Direct Student Loan Program (NDSL), by Type and Control of Institution, 1974-75 (In Percentages)

<table>
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<th>Characteristics</th>
<th>Total Institutions</th>
<th>Public Institutions</th>
<th>Private Institutions</th>
</tr>
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<td>Four-Year</td>
</tr>
<tr>
<td></td>
<td>Total</td>
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<td>Four-Year</td>
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<tr>
<td>Total</td>
<td>749,000</td>
<td>425,000</td>
<td>59,000</td>
</tr>
<tr>
<td>Ethnic Group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minority</td>
<td>28.9</td>
<td>32.0</td>
<td>41.3</td>
</tr>
<tr>
<td>Nonminority</td>
<td>71.1</td>
<td>68.0</td>
<td>58.8</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>49.6</td>
<td>51.1</td>
<td>55.5</td>
</tr>
<tr>
<td>Male</td>
<td>50.4</td>
<td>48.9</td>
<td>44.5</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent Undergraduates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $7,500</td>
<td>30.8</td>
<td>34.0</td>
<td>38.0</td>
</tr>
<tr>
<td>$7,500 - $11,999</td>
<td>24.7</td>
<td>23.5</td>
<td>17.3</td>
</tr>
<tr>
<td>More than $11,999</td>
<td>21.4</td>
<td>13.7</td>
<td>5.9</td>
</tr>
<tr>
<td>Independent Undergraduates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate Students</td>
<td>6.1</td>
<td>6.0</td>
<td>4.6</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Table 9
Characteristics of Participants in the Guaranteed Student Loan Program (GSL),
by Type and Control of Institution, 1974-75
(in Percentages)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total Institutions</th>
<th>Public Institutions</th>
<th>Private Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Two-Year</td>
</tr>
<tr>
<td>Total</td>
<td>669,000</td>
<td>377,000</td>
<td>35,000</td>
</tr>
<tr>
<td>Ethnic Group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minority</td>
<td>18.0</td>
<td>17.7</td>
<td>21.1</td>
</tr>
<tr>
<td>Nonminority</td>
<td>82.0</td>
<td>82.3</td>
<td>78.9</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>45.8</td>
<td>47.1</td>
<td>47.0</td>
</tr>
<tr>
<td>Male</td>
<td>54.2</td>
<td>52.9</td>
<td>53.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $7,500</td>
<td>13.5</td>
<td>14.8</td>
<td>18.1</td>
</tr>
<tr>
<td>$7,500 - $11,999</td>
<td>18.2</td>
<td>17.6</td>
<td>15.4</td>
</tr>
<tr>
<td>More than $11,999</td>
<td>37.3</td>
<td>33.0</td>
<td>18.9</td>
</tr>
<tr>
<td>Independent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $7,500</td>
<td>15.6</td>
<td>22.0</td>
<td>47.6</td>
</tr>
<tr>
<td>$7,500 - $11,999</td>
<td>15.4</td>
<td>12.5</td>
<td>----</td>
</tr>
<tr>
<td>Graduate Students</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>


### Table 10
Mean Costs to Undergraduates of Attending Public and Private Institutions in 1974-75, by Selected Characteristics (In Dollars)\(^a\)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Public</th>
<th>Private</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean Undergraduate Tuition (in-state)</td>
<td>Mean Room &amp; Board</td>
</tr>
<tr>
<td>Total</td>
<td>$400</td>
<td>$990</td>
</tr>
<tr>
<td><strong>Type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two-Year</td>
<td>300</td>
<td>920</td>
</tr>
<tr>
<td>Four-Year</td>
<td>550</td>
<td>1,060</td>
</tr>
<tr>
<td>University</td>
<td>620</td>
<td>1,230</td>
</tr>
<tr>
<td><strong>Proportion of Students</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receiving Need-Based Assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 20%</td>
<td>300</td>
<td>960</td>
</tr>
<tr>
<td>20% - 39%</td>
<td>400</td>
<td>1,000</td>
</tr>
<tr>
<td>40% - 59%</td>
<td>520</td>
<td>1,040</td>
</tr>
<tr>
<td>60% - 79%</td>
<td>540</td>
<td>950</td>
</tr>
<tr>
<td>80% - 100%</td>
<td>610</td>
<td>1,000</td>
</tr>
</tbody>
</table>

\(^a\)Costs rounded to nearest ten dollars.
Table 11
Average Amount of Assistance Awarded Under Office of Education Assistance Programs, by Control and Type of Institution, 1974-75
(In Dollars)\(^a\)

<table>
<thead>
<tr>
<th>Institutional Characteristics</th>
<th>BEOG</th>
<th>SEOG</th>
<th>SSIG(^b)</th>
<th>CWS</th>
<th>NDSL</th>
<th>GSL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$620</td>
<td>$540</td>
<td>$600</td>
<td>$560</td>
<td>$690</td>
<td>$1,250</td>
</tr>
<tr>
<td><strong>Control</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>610</td>
<td>490</td>
<td>490</td>
<td>600</td>
<td>630</td>
<td>1,190</td>
</tr>
<tr>
<td>Private</td>
<td>670</td>
<td>660</td>
<td>700</td>
<td>510</td>
<td>770</td>
<td>1,330</td>
</tr>
<tr>
<td><strong>Type</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Two-Year</td>
<td>580</td>
<td>400</td>
<td>560</td>
<td>610</td>
<td>440</td>
<td>970</td>
</tr>
<tr>
<td>Private Two-Year</td>
<td>680</td>
<td>470</td>
<td>770</td>
<td>440</td>
<td>790</td>
<td>1,740</td>
</tr>
<tr>
<td>Public Four-Year</td>
<td>640</td>
<td>490</td>
<td>480</td>
<td>540</td>
<td>600</td>
<td>1,180</td>
</tr>
<tr>
<td>Private Four-Year</td>
<td>660</td>
<td>660</td>
<td>710</td>
<td>490</td>
<td>730</td>
<td>1,280</td>
</tr>
<tr>
<td>Public University</td>
<td>630</td>
<td>610</td>
<td>460</td>
<td>700</td>
<td>760</td>
<td>1,250</td>
</tr>
<tr>
<td>Private University</td>
<td>660</td>
<td>740</td>
<td>630</td>
<td>660</td>
<td>930</td>
<td>1,390</td>
</tr>
</tbody>
</table>

\(^a\)Awards rounded to nearest ten dollars.

\(^b\)All numbers pertaining to the SSIG recipients are inflated since many institutions were unable to report these recipients separately. The reported numbers include many students (more than half) who receive only state funds and no federal scholarship support.
Table 12

Source and Amount of Funds Available for Undergraduate and Graduate Students, by Type and Control of Institution, 1974-75
(In Percentages)

<table>
<thead>
<tr>
<th>Source of Funds</th>
<th>Total Institutions</th>
<th>Public Institutions</th>
<th>Private Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Two-Year</td>
<td>Four-Year</td>
</tr>
<tr>
<td>Total Dollar Amount (in millions)</td>
<td>$3,926.8</td>
<td>$2,026.7</td>
<td>$850.5</td>
</tr>
<tr>
<td>Distribution:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Sources</td>
<td>38.8</td>
<td>46.9</td>
<td>68.5</td>
</tr>
<tr>
<td>Institutional Sources:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct</td>
<td>26.0</td>
<td>21.6</td>
<td>9.9</td>
</tr>
<tr>
<td>Tuition Waivers and Remissions</td>
<td>6.8</td>
<td>4.6</td>
<td>3.4</td>
</tr>
<tr>
<td>State and Local Government Sources</td>
<td>19.7</td>
<td>18.7</td>
<td>13.2</td>
</tr>
<tr>
<td>Private Donors</td>
<td>8.6</td>
<td>8.2</td>
<td>5.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

a Not included are programs which are not part of the revenue or expenditure accounts of institutions, e.g., Veterans Educational Benefits, Social Security Student Benefits, Guaranteed Student Loans.
Table 13
Suggestions by Institutional Representatives of Changes in Federal Policy to Improve Student Assistance Programs, by Control of Institution
(Unweighted Numbers)

<table>
<thead>
<tr>
<th>Suggestions</th>
<th>Total Institutions (N=230)</th>
<th>Public Institutions (N=100)</th>
<th>Private Institutions (N=130)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>456</td>
<td>224</td>
<td>232</td>
</tr>
<tr>
<td><strong>Administrative</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provide earlier notification of funding levels</td>
<td>62</td>
<td>25</td>
<td>37</td>
</tr>
<tr>
<td>Have common application forms and requirements for campus-based programs</td>
<td>43</td>
<td>23</td>
<td>20</td>
</tr>
<tr>
<td>Provide administrative allowance for noncampus-based programs</td>
<td>28</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Process BEOG awards and payments more rapidly</td>
<td>22</td>
<td>13</td>
<td>9</td>
</tr>
<tr>
<td>Make fewer revisions in programs, but use more institutional input when revisions are necessary</td>
<td>17</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Provide guidelines on a more timely basis</td>
<td>14</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Eliminate distinction between Initial and Continuing SEOG grants</td>
<td>12</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Allow more autonomy for aid officers in determining most urgent aid needs</td>
<td>10</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Other specific processing recommendations</td>
<td>10</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Other specific administrative recommendations</td>
<td>26</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td><strong>Programmatic</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Make needs formula uniform for all programs</td>
<td>31</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Provide easier transfer of funds between campus-based programs and allow carryover of funds</td>
<td>28</td>
<td>17</td>
<td>11</td>
</tr>
<tr>
<td>Other special interest group recommendations</td>
<td>20</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>Make needs formula more equitable</td>
<td>17</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Eliminate various restrictions regarding work under CWS</td>
<td>17</td>
<td>11</td>
<td>6</td>
</tr>
<tr>
<td>Other needs formula recommendations</td>
<td>16</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Provide more aid to middle income students</td>
<td>15</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>Put BEOG funds into the three campus-based programs</td>
<td>12</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>Maintain campus-based programs</td>
<td>12</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Unify all programs</td>
<td>9</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Other specific program recommendations</td>
<td>35</td>
<td>12</td>
<td>23</td>
</tr>
</tbody>
</table>
Appendix A: Survey Instrument
March 31, 1975

Dear Higher Education Panel Representative:

Enclosed is the Higher Education Panel Survey #27 - Student Assistance Programs. As you may know, many changes in student aid legislation are now being considered in the Congress and elsewhere, and the results of this survey will be extremely useful.

We have field-tested each of the requested items and have revised the survey content to ease the reporting burden as much as possible. We know that for some institutions this survey may prove to be difficult because record-keeping practices and information systems vary greatly in different school settings. We hope to obtain as reliable information as possible, but we do recognize the necessity of sometimes providing estimates, especially for student aid programs such as work-study for which the figures are likely to increase throughout the school year.

We anticipate that you, the Panel Representative, will probably have to obtain much of the requested information from the student aid office at your institution during this busy time of the year. Needless to say, we are very grateful for your combined efforts to respond to this important survey in a timely fashion.

Please do your best to complete and return the survey form by April 18. A self-addressed stamped envelope is enclosed for your convenience. As usual, please be assured that individual responses will be held in strict confidence and that results will be reported only by institutional groupings. We will send you the report on this survey as soon as it is completed.

Once again, thank you for your continuing support of the Higher Education Panel surveys. If you have any questions or problems with this survey, please do not hesitate to call us (collect) at 202-833-4757.

Sincerely,

Frank Atelsek
Director
Question #1 - "Need-based" refers to assistance available to students on the basis of financial need. Do not count students receiving awards based only on scholastic merit or achievement.

Question #2 - "Tuition and Required Fees" - If your institution has tuition and fees differing on the basis of class, department, etc., please provide an average figure.

Question #3 - Have your estimate include grants, loans, work-study, fellowships, scholarships, and all other funds whose principal purpose is aiding students. Note the specific inclusions and exclusions listed below.

"Federal Sources" - Include Basic Educational Opportunity Grants. Do not include any programs which only indirectly involve your institution and are not part of the revenue or expenditure accounts of your institution (e.g., Veterans Educational Benefits, Social Security Student Benefits, Guaranteed Student Loans, State Student Incentive Grants, etc.).

"Tuition Waivers and Remissions" - Although institutional financial practices differ, tuition waivers and remissions are generally accounted for as a dollar amount in the institutional general fund contribution to student aid. For purposes of this question, account for waivers and remissions in this manner.

"State and Local Government Sources" - State and local government money for grants, loans, fellowships, assistantships, etc., whose principal purpose is aiding students.

Question #4 - Include both undergraduate and graduate students in data for ethnic group, sex, and average amount of award. As a check, you will note that, ideally, the total should be the same for sex, ethnic group, and graduate and undergraduate students.

Student Assistance Programs

BEDG - Basic Educational Opportunity Grants
SEOG - Supplemental Educational Opportunity Grants
SSIG - State Student Incentive Grants
CWS - College Work-Study Program
NDSL - National Direct Student Loans
GSL - Federally Guaranteed Student Loans

"Minority Students" include U.S. citizens who are:
1) Blacks/Negroes
2) American Indians
3) Asian Americans
4) Spanish-surnamed Americans (Mexican, Puerto Rican, Cuban, or other Latin Americans)
Instructions and Definitions (Continued)

Question #4 (continued)

"Family income" is the gross, unadjusted income of the student family under consideration, as used in the college-based financial aid program.

"Independent Student" (as defined by IRS) is a student who either:

1) Has not or will not be claimed as an exemption by any person except his or her spouse for the calendar year in which aid is requested; or

2) Has not received and will not receive financial assistance of more than $600 from his or her parents.

Please leave no empty spaces. If the number of students in a particular category is zero, put "0" in the appropriate space. If the information is unavailable, or unavailable in the form requested, so indicate in the appropriate space.

We expect some institutions will not be able to fully complete this table, particularly the unduplicated counts. Please do not spend an inordinate amount of time and effort obtaining unduplicated counts if they are not reasonably accessible to you.

Use estimates if actual data are not available, but label them as estimates.
1. Approximately what percentage of your full-time undergraduate student body is receiving some form of need-based* student assistance? _____% 

2. Please indicate 1974-75 student charges for full-time undergraduates at your institution for the following: 
   Tuition and Required Fees* (in-state) $_____________ 
   Room and Board at your Institution $_____________ 

3. What is the approximate dollar amount* of all student aid resources available this year at your institution for both undergraduate and graduate students (include student aid grants, loans, work-study, etc.)? $_____________ 

   Of this total, about what percentage comes: 
   a) From Federal sources* _____% 
   b) From general funds at your institution 
      1) Given directly (in the form of grants, loans, work-study, etc.) _____% 
      2) Given in the form of tuition waivers and remissions* _____% 
   c) From state and local government sources* _____% 
   d) From private donors (money restricted to student aid, via scholarships, loans, etc.) _____% 100% 

*See Instructions and Definitions
4. Estimated Number of Aid Recipients by Selected Characteristics, 1974-75

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total Unduplicated Count (excluding GSL)</th>
<th>Ethnic Group</th>
<th>Minority</th>
<th>Sex</th>
<th>Male</th>
<th>Female</th>
<th>Total Undergraduates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>DEOG</td>
<td>SSG</td>
<td></td>
<td></td>
<td></td>
<td>Dependent Undergraduates</td>
</tr>
<tr>
<td></td>
<td></td>
<td>BENG</td>
<td>CWS</td>
<td></td>
<td></td>
<td></td>
<td>Independent Undergraduates</td>
</tr>
<tr>
<td></td>
<td></td>
<td>SENG</td>
<td>NSL</td>
<td></td>
<td></td>
<td></td>
<td>&lt;$12,500 or more</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>GSL</td>
<td></td>
<td></td>
<td></td>
<td>$12,500 - $11,999</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Less than $7,500</td>
</tr>
</tbody>
</table>

5. Apart from increasing funding levels, what major change(s) or modification(s) in federal policy would best contribute to improving student assistance at your institution?

Thank you for your assistance.
Please return this form by April 18, 1975.

TO: HIGHER EDUCATION PANEL
AMERICAN COUNCIL ON EDUCATION
ONE OUPONT CIRCLE
WASHINGTON, O.C. 20036

PLEASE RETAIN A COPY OF THIS SURVEY FOR YOUR RECORDS

Person Completing Form__________________________
Office__________________________
Phone__________________________

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Appendix B: Weighting Procedures
Weighting Procedures

The survey instrument was mailed to the entire membership of the Higher Education Panel (N=644). By the deadline (June 30, 1975), 505 institutions (78.8 percent) had provided usable returns.

The data reported by respondents were statistically adjusted to represent the total population of 3,021 colleges and universities in the United States. To develop these national estimates, each data item was weighted, within each stratification cell, by the ratio of the number of institutions in the eligible population to the number of Panel institutions in that cell which responded to that particular item.

Four separate populations were used in weighting the responses to this survey. Data related to all students or all institutions were weighted up to the entire population. For items related solely to undergraduates (e.g., #1), the population dropped to 2,864 institutions, eliminating the 157 institutions which have no undergraduate enrollment. Likewise, for items related solely to graduate students (e.g., #4, row 10), the population included only those 1,059 institutions which enroll graduate students. Finally, for the questions about the State Student Incentive Grant (SSIG) program in item #4, a population was defined to include only those institutions located in states which participated in the SSIG program.

Weights were computed separately to allow for differential item response. The resulting cell and item weights were applied to the responses of each institution. The weighted data were then aggregated into broad institutional categories appropriate to the survey analysis.

The reader is reminded that all data displayed in Tables 2 through 12 represent independently computed population estimates. Because each data element was weighted separately, subtotals generally approximate, but may not add up to, their corresponding totals.
Table B-1
Stratification Design: Distribution by Current Enrollment of Population, Panel, and Respondents

<table>
<thead>
<tr>
<th>Cell Number</th>
<th>Enrollment Category</th>
<th>Population (N=3021)</th>
<th>Panel (N=644)</th>
<th>Respondents (N=505)</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>&lt;13,300</td>
<td>96</td>
<td>89</td>
<td>73</td>
</tr>
<tr>
<td>2</td>
<td>13,300-18,999</td>
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<td>19</td>
</tr>
<tr>
<td>3</td>
<td>19,000-24,000</td>
<td>23</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>4</td>
<td>&gt;24,000</td>
<td>23</td>
<td>23</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>&lt;8,000</td>
<td>23</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>6</td>
<td>8,000-8,999</td>
<td>15</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>7</td>
<td>9,000-13,100</td>
<td>17</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>8</td>
<td>&gt;13,100</td>
<td>17</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>9</td>
<td>&lt;2,800</td>
<td>120</td>
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<td>79</td>
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<tr>
<td>10</td>
<td>2,800-6,099</td>
<td>89</td>
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<tr>
<td>11</td>
<td>6,100-11,500</td>
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<tr>
<td>12</td>
<td>&gt;11,500</td>
<td>51</td>
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<td>13</td>
<td>&lt;975</td>
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<tr>
<td>14</td>
<td>975-1,399</td>
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<td>20</td>
</tr>
<tr>
<td>15</td>
<td>1,400-2,300</td>
<td>63</td>
<td>26</td>
<td>21</td>
</tr>
<tr>
<td>16</td>
<td>&gt;2,300</td>
<td>73</td>
<td>27</td>
<td>22</td>
</tr>
<tr>
<td>17</td>
<td>&lt;750</td>
<td>124</td>
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<td>11</td>
</tr>
<tr>
<td>18</td>
<td>750-1,199</td>
<td>58</td>
<td>21</td>
<td>17</td>
</tr>
<tr>
<td>19</td>
<td>1,200-1,700</td>
<td>30</td>
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<td>9</td>
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<tr>
<td>20</td>
<td>&gt;1,700</td>
<td>45</td>
<td>18</td>
<td>14</td>
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<tr>
<td>21</td>
<td>&lt;800</td>
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<td>800-1,199</td>
<td>74</td>
<td>22</td>
<td>15</td>
</tr>
<tr>
<td>23</td>
<td>1,200-1,700</td>
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</tr>
<tr>
<td>25</td>
<td>&lt;1,300</td>
<td>506</td>
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</tr>
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<td>26</td>
<td>1,300-2,799</td>
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<td>10</td>
</tr>
<tr>
<td>27</td>
<td>2,800-5,700</td>
<td>140</td>
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<td>6</td>
</tr>
<tr>
<td>28</td>
<td>&gt;5,700</td>
<td>137</td>
<td>17</td>
<td>13</td>
</tr>
<tr>
<td>29</td>
<td>&lt;500</td>
<td>248</td>
<td>35</td>
<td>22</td>
</tr>
<tr>
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</tr>
<tr>
<td>31</td>
<td>&lt;1,100</td>
<td>248</td>
<td>35</td>
<td>22</td>
</tr>
<tr>
<td>32</td>
<td>&gt;1,100</td>
<td>248</td>
<td>35</td>
<td>22</td>
</tr>
<tr>
<td>33</td>
<td>&lt;500</td>
<td>248</td>
<td>35</td>
<td>22</td>
</tr>
<tr>
<td>34</td>
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</tr>
<tr>
<td>35</td>
<td>&lt;1,000</td>
<td>12</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>36</td>
<td>&gt;1,000</td>
<td>12</td>
<td>8</td>
<td>2</td>
</tr>
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</table>

Number of Institutions in the Population for HEP Survey #27, Student Assistance: Participants and Programs, 1974-75 by Selected Characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Population&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Panel</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>3,021</td>
<td>644</td>
<td>505</td>
</tr>
<tr>
<td><strong>Control</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>1,443</td>
<td>260</td>
<td>205</td>
</tr>
<tr>
<td>Private</td>
<td>1,578</td>
<td>384</td>
<td>300</td>
</tr>
<tr>
<td><strong>Type and Control</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Two-Year Colleges&lt;sup&gt;b&lt;/sup&gt;</td>
<td>894</td>
<td>63</td>
<td>46</td>
</tr>
<tr>
<td>Private Two-Year Colleges&lt;sup&gt;b&lt;/sup&gt;</td>
<td>258</td>
<td>38</td>
<td>24</td>
</tr>
<tr>
<td>Public Four-Year Colleges</td>
<td>453</td>
<td>108</td>
<td>86</td>
</tr>
<tr>
<td>Private Four-Year Colleges</td>
<td>1,253</td>
<td>289</td>
<td>232</td>
</tr>
<tr>
<td>Public Universities</td>
<td>96</td>
<td>89</td>
<td>73</td>
</tr>
<tr>
<td>Private Universities</td>
<td>67</td>
<td>57</td>
<td>44</td>
</tr>
<tr>
<td><strong>Undergraduate Enrollment (1973-74)&lt;sup&gt;c&lt;/sup&gt;</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;1,000</td>
<td>1,231</td>
<td>158</td>
<td>114</td>
</tr>
<tr>
<td>1,000-4,999</td>
<td>853</td>
<td>263</td>
<td>206</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>308</td>
<td>92</td>
<td>77</td>
</tr>
<tr>
<td>&gt;9999</td>
<td>341</td>
<td>131</td>
<td>108</td>
</tr>
</tbody>
</table>

<sup>a</sup>Survey population includes only those Institutions listed in the Education Directory 1973-74.

<sup>b</sup>Because the extremely low representation of two-year colleges in this survey (5 percent of public, 9 percent of private), caution should be exercised in interpreting the data relative to them.

<sup>c</sup>Population numbers for this category do not total 3,021 because (1) 157 institutions have no undergraduate enrollments, and (2) HEGIS enrollment data are not available for 131 institutions.
Appendix C: Comparison of Respondents and Nonrespondents
Comparison of Respondents and Nonrespondents

The survey questionnaires were mailed to all 644 institutions in the Panel. Three service academies were subsequently excluded from consideration because their students are supported wholly by federal funds. Of the remaining 641 institutions, usable responses were received from 505, or 78.8 percent, before the deadline for return of questionnaires.

Table C-1 presents a comparison of respondents and nonrespondents to the survey, together with response rates by various institutional characteristics.

In general, respondents closely resembled nonrespondents, particularly with respect to control of institution. The higher response rates, however, occurred among (1) public universities and four-year colleges (82 percent); (2) institutions located in the West (86 percent); and (3) institutions with large undergraduate enrollments, particularly between five and ten thousand students (84 percent).

Response rates were lower than expected for (1) two-year colleges, particularly private two-year colleges (63 percent); (2) colleges and universities located in the South (74 percent); and (3) institutions with fewer than 1,000 undergraduates (73 percent).
Table C-1
Comparison of Respondents and Nonrespondents to Survey #27
Student Assistance: Participants and Programs, 1974-75
(In Percentages)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Respondents (N=505)</th>
<th>Nonrespondents (N=136)</th>
<th>Response Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Control</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>40.6</td>
<td>38.2</td>
<td>79.8</td>
</tr>
<tr>
<td>Private</td>
<td>59.4</td>
<td>61.8</td>
<td>78.1</td>
</tr>
<tr>
<td>Type &amp; Control</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Two-Year</td>
<td>9.1</td>
<td>12.5</td>
<td>73.0</td>
</tr>
<tr>
<td>Private Two-Year</td>
<td>4.8</td>
<td>10.3</td>
<td>63.2*</td>
</tr>
<tr>
<td>Public Four-Year</td>
<td>17.0</td>
<td>14.0</td>
<td>81.9</td>
</tr>
<tr>
<td>Private Four-Year</td>
<td>45.9</td>
<td>41.9</td>
<td>80.3</td>
</tr>
<tr>
<td>Public University</td>
<td>14.5</td>
<td>11.8</td>
<td>82.0</td>
</tr>
<tr>
<td>Private University</td>
<td>8.7</td>
<td>9.6</td>
<td>77.2</td>
</tr>
<tr>
<td>Census Region</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East</td>
<td>27.0</td>
<td>28.9</td>
<td>77.7</td>
</tr>
<tr>
<td>North Central</td>
<td>29.2</td>
<td>25.2</td>
<td>81.2</td>
</tr>
<tr>
<td>South</td>
<td>27.8</td>
<td>36.3</td>
<td>74.1</td>
</tr>
<tr>
<td>West</td>
<td>15.9</td>
<td>9.6</td>
<td>86.0</td>
</tr>
<tr>
<td>Undergraduate Enrollment (1973-74)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 1,000</td>
<td>22.6</td>
<td>30.9</td>
<td>73.1</td>
</tr>
<tr>
<td>1,000-4,999</td>
<td>40.8</td>
<td>41.2</td>
<td>78.6</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>15.2</td>
<td>11.0</td>
<td>83.7</td>
</tr>
<tr>
<td>10,000 and more</td>
<td>21.4</td>
<td>16.9</td>
<td>82.4</td>
</tr>
</tbody>
</table>

* Response rate falls short of the overall response rate by more than 10 percent.
Other Reports of the Higher Education Panel
American Council on Education


Single copies of the above reports may be obtained from the Higher Education Panel, American Council on Education, One Dupont Circle, Washington, D.C. 20036.