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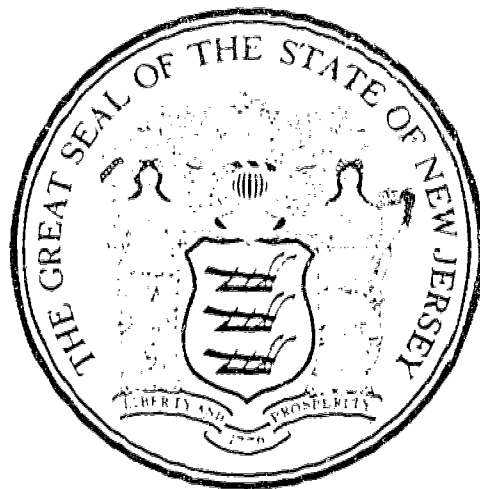
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ABSTRACT

Information on New Jersey students attending out-of-state collegiate institutions was gathered from an out-of-state, full-time undergraduate student population. Identified are patterns of personal, academic, and financial characteristics and institutional choice. The sample was limited to students attending collegiate institutions in the ten states having the largest New Jersey student populations; and to those out-of-state institutions that participate in the ATP Summary Reporting Service. This sample exhibited the following characteristics: (1) they chose independent institutions 70 percent of the time; (2) they have excellent high school grades; (3) they are well above average in terms of family income, as indicated by almost one-half of the students reporting family incomes of over \$25,000; and (4) they leave the state primarily because they perceive institutions outside New Jersey as having better reputations than colleges in-state with similar programs. (Author/KE)

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**COMMISSION ON FINANCING POSTSECONDARY EDUCATION
STATE OF NEW JERSEY**

A PUBLIC COMMISSION APPOINTED BY THE NEW JERSEY BOARD OF HIGHER EDUCATION

STUDENT RESOURCE SURVEY OF
SELECTED NEW JERSEY RESIDENTS
ATTENDING COLLEGE IN ANOTHER STATE
1975

A study conducted by the
State of New Jersey
COMMISSION ON FINANCING POSTSECONDARY EDUCATION
with the assistance of the
College Entrance Examination Board
and
Brookdale Associates

March 1976

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COMMISSION ON FINANCING POSTSECONDARY EDUCATION
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Foreword

Among the states, New Jersey has traditionally been the largest net exporter of students seeking a collegiate education. While the best information available indicates that the number of high school graduates leaving the state to attend college has remained fairly constant over the last decade, the actual percentage of students leaving has declined from an estimated 55% to an estimated 41%. This is directly attributable, of course, to the expansion of postsecondary opportunities in New Jersey, and also to the increased size of the population participating in postsecondary education.

The number of students leaving the state tells us very little in and of itself. While the number of out-migrating students is of concern to many, in at least one respect these numbers can be used to justify the position that New Jersey has pursued a conservative and intelligent course. Rather than attempting to provide a space for every resident who wanted to pursue a college education, New Jersey has permitted, and even encouraged, students to seek their college education elsewhere. While many have criticized this approach, it has kept capital and operating expenditures at manageable levels, and has avoided an overbuilt system which would present serious problems as the size of the college-going population declines in the 1980's.

However, it is important to go beyond the numbers to understand the migratory phenomenon and its implications for the state. Who are the students who leave? Are they similar in income level and academic potential to those who remain? Are they seeking better quality programs by leaving or do they simply want a change of social and geographic environment? Answers to these and associated questions should effect policy decisions at the state level far more significantly than a simple description of the number of students leaving the state.

The paucity of information about the characteristics of students who leave the state for a college education mandated that the Commission undertake a study of this population. The study was made possible, in part, by a grant from the Lilly Endowment. With the able assistance of the College Entrance Examination Board and the Educational Testing Service, a sample of students was selected and asked to respond to a questionnaire. There were problems with the representativeness of the sample, as described in the "Introduction," caused in part by the privacy laws and in part by the inadequate tracking or follow-up system that exists in New Jersey.

The data collected were initially analyzed by Dr. Jerry Davis and Mr. William Van Dusen of Brookdale Associates, Brookdale, California. The staff of the Commission undertook additional analyses and prepared this report.

While this analysis is a first step, and must be considered in the light of the qualifications set forth in the "Introduction," it does provide policy makers in the state with their first look beyond the superficial level at a sample of the students who leave the state.

A number of policy issues are raised by this report that deserve careful consideration. I am confident that members of the Commission and other partners in the educational community will candidly discuss the issues and their implications for New Jersey's postsecondary education in the future.

Andrew H. Lupton
Executive Director

Introduction

The successful attainment of the New Jersey Commission on Financing Postsecondary Education's goal to develop a financing plan for postsecondary education in New Jersey is necessarily dependent upon an adequate knowledge of the student population. In previous publications, attention has been focused on students attending collegiate institutions in New Jersey. The Commission recognizes, however, that large numbers of New Jersey residents leave the state in order to acquire a college education, and that no analysis of the student population would be complete without data on these students.

For that reason, the Commission concluded that detailed information should be gathered about students attending out-of-state collegiate institutions. Since available information about these students was minimal, the Commission conducted a survey of a sample of the out-of-state, full-time undergraduate student population. This study is an attempt to identify patterns of personal, academic and financial characteristics and institutional choice among New Jersey residents currently enrolled as undergraduates in out-of-state institutions. A similar study was conducted for undergraduate students attending in-state colleges.¹

An attempt was made to secure a sample which was representative of this entire population so that findings could be generalized and compared to findings about the in-state student population. However, within the limits of available time and financial constraints, a truly random (and representative) sample could not be obtained. Instead, a process of locating students was adopted which allowed the Commission to sample a specific subpopulation of all out-of-state students. This subpopulation can be described as those full-time undergraduate students from New Jersey attending out-of-state collegiate institutions which met the following restrictions:

- 1) Institutions located in the ten states having the largest New Jersey student populations and enrolling at least one hundred New Jersey students.²

¹ The Needs and Resources of Undergraduate Students in Postsecondary Education in the State of New Jersey, 1974-1975. Commission on Financing Postsecondary Education, Princeton, NJ. September, 1975.

² Identified by the Department of Higher Education

- 2) The selection of the sample was further limited to those out-of-state institutions which participate in the ATP Summary Reporting Service. The Service provides personal and academic data about enrolled students who took the Scholastic Aptitude Test (SAT). With institutional permission obtained by the Department of Higher Education, Educational Testing Service (ETS) was able to identify from its files 4,664 students who took the SAT in New Jersey, were presumed to be residents of the state and were enrolled in one of 87 institutions meeting above criteria. These students were high school seniors in 1973-74 and first enrolled in college in 1974-75. A list of participating colleges appears in Appendix A.

Findings for this report were obtained from responses to a 67 item standardized survey questionnaire mailed to the 4,664 New Jersey residents currently enrolled as sophomores in the 87 out-of-state institutions identified. The Student Resource Survey (SRS) was designed by the College Entrance Examination Board (CEEB) to obtain information about the personal, academic and financial characteristics of college students. The instrument was modified by the Commission to include an additional 11 items unique to the out-of-state student population. A copy of the Student Resource Survey instrument may be found in Appendix B.

Forty percent of the sample, or 1,851 students, responded to the questionnaire. Respondents were representative of the population surveyed by race and sex. In the sample, 93% were non-minority students; the same percentage of non-minority students responded to the questionnaire. The male/female ratio in the sample was 55% to 45%; 47.2% of respondents were women.

The Commission does not intend to use these findings in isolation as the basis of policy decisions. While the findings can be generalized only to the specific subpopulation of out-of-state students described above, the Commission does view these findings as suggestive of potentially significant differences between the in-state and out-of-state populations. Since the data is the most comprehensive available it should be valuable as the basis for reasonable discussion.

The Commission recommends that a more complete study of the out-of-state students be undertaken by the Department of Higher Education based on a sample of students which would be more representative of the whole population. Only by gaining a comprehensive understanding of the characteristics of students leaving the state in search of their college education, and their reasons for doing so, can intelligent programming and financing decisions be made.

Chapter I: Characteristics of Student Respondents

Because the survey sample included only sophomores enrolled directly from high school in out-of-state institutions, study findings must be limited to that subset of a regular four year student population. Upper division students and students who may have attended college in-state before transferring out-of-state are not represented in this report.

Characteristics relevant to a profile of students attending college out-of-state include type of institution, high school grades, program enrollment and planned occupation, county of residence, race and reported parental income. The information was obtained from students during the summer, 1975, between their freshman and sophomore years.

Type of institution - The large majority of respondents were enrolled in independent institutions, as shown in Table 1. Respondents included 1623 students from independent institutions and 228 students from public institutions. Over 70% of the participating institutions were independent. Most of the institutions in the sample are located in Massachusetts, New York and Pennsylvania.

Table 1

Distribution of Respondents by Type of Institution

<u>Type of Institution</u>	<u>Percent of Respondents</u>
Independent University	51.7%
Independent 4 Year	36.0
Public University	8.1
Public 4 Year	3.8
Public 2 Year	.4

High school grades - Self-reported high school grades of respondents are recorded in Table 2. Nearly 60% claimed to have attained a majority of A's in high school. Women's grades tended to be higher than men's. Students in independent schools reported a higher percentage of A's.

Table 2
Reported High School Grades of Respondents
by Sex and Type of Institution

Grades	Female	Male	Public	Independent	All Students
Majority A's	63.8%	54.6%	51.8%	60.0%	59.0%
Majority B's	34.2	37.3	45.5	36.2	37.3
Majority C's	1.8	3.6	2.7	3.7	3.6
Majority D's	.1	.1	.0	.1	.1

Program enrollment - The largest percentage of respondents (32.5%) were enrolled in humanities and social sciences. Other fields heavily enrolled in were science, math and business. Although distribution in programs was similar in public and independent institutions, more students in engineering and architecture were in independent colleges and more students in health professions were in public colleges. A complete breakdown of program enrollment by type of institution is presented in Table 3.

Table 3

Academic Program	Public Institution	Independent Institution	All Students
Agricultural Sciences	3.6%	.4%	.9%
Business Administration	17.2	14.8	15.1
Humanities/Social Sciences	32.6	32.3	32.5
Physical and Life Sciences/ Mathematics	16.7	21.0	20.3
Engineering/Architecture	6.8	12.9	12.1
Education	7.2	5.1	5.3
Nursing	1.8	3.5	3.3
Health Professions	12.2	6.6	7.3
Law	1.4	2.7	2.5
Undeclared Major	.5	.7	.7

Planned occupation - Eighty-three percent of respondents plan to have careers in professional fields and 8.7% plan to hold administrative and managerial positions after graduation. Differences between plans of men and women are very slight; 5% more women plan professional careers than men and more men reported plans for careers in labor, proprietary positions and the military.

Degree aspirations - The majority of survey respondents plan to earn at least the bachelor's degree. Nearly 40% intend to work only toward a master's degree and an additional 33% hope to earn a doctorate. The percentage of students in independent institutions planning graduate studies is 10.6% greater than that of students in public colleges. The high level of graduate degree aspirations among respondents corresponds to the large number of students who plan to pursue professional careers.

Residence - The distribution of respondents' family homes across New Jersey counties reflects the distribution of the general population. The only exceptions to this parallel distribution are Bergen County and the group of counties which include Union, Essex and Hudson. U.S. Census reports indicate that Bergen County families are among the most affluent in New Jersey while families in the other three counties are among the least affluent. Table 4 contains a percentage distribution of respondents and the general population across counties.

Table 4

<u>County of Residence for Respondents and General Population</u>		
<u>County</u>	<u>% Respondents</u>	<u>% General Population</u>
Atlantic/Cape May	3.0%	3.3%
Bergen	19.9	12.3
Burlington/Camden/Gloucester	10.3	13.3
Cumberland/Salem	1.9	2.6
Essex/Hudson/Union	23.0	28.5
Hunterdon/Morris/Passaic/ Sussex/Warren	15.8	14.8
Mercer	5.1	4.3
Middlesex/Somerset	11.7	11.0
Monmouth/Ocean	9.3	9.9

Race - The racial distribution of respondents to the survey is shown in Table 5. The large majority of respondents were white. Where white students show slightly higher enrollments in independent out-of-state colleges, more black students are enrolled in public institutions.

Table 5

Racial Distribution of Respondents by Type of Institution			
Race	Public Institutions	Independent Institutions	All Students
American Indian	.4%	.3%	.3%
Black	4.9	2.9	3.1
Oriental	2.2	2.4	2.4
Spanish Surnamed	.8	.7	.7
White	91.6	93.8	93.4
Other	--	.1	.1

Family income - Data in Table 6 shows that almost one-half of respondents reported parental incomes of over \$25,000 and less than 13% reported incomes below \$12,000. It appears that the sample population tends to have greater financial resources than the general population. Ten percent more students in independent institutions than in public institutions reported incomes over \$25,000.

Table 6

Respondent's Reported Parental Income			
Income Interval	Public Institutions (N = 228)	Independent Institutions (N = 1623)	All Students (N = 1851)
Below \$6000	1.3%	3.0%	2.8%
\$6000 to \$8999	4.0	3.2	3.3
\$9000 to \$11999	7.5	6.5	6.6
\$12000 to \$14999	10.5	8.0	8.3
\$15000 to \$17999	12.3	8.6	9.0
\$18000 to \$20999	10.5	9.7	9.8
\$21000 to \$24999	11.8	10.8	11.0
\$25000 to \$27999	11.8	6.8	7.5
\$28000 to \$30999	7.0	8.0	7.9
\$31000 to \$33999	3.1	4.9	4.6
\$34000 to \$36999	4.4	4.9	4.9
\$37000 to \$39999	2.2	3.8	3.6
\$40000 to \$42999	3.5	4.4	4.3
\$43000 to \$45999	.9	2.3	2.1
\$46000 to \$48999	1.3	1.9	1.8
\$49000 to \$51999	1.3	2.4	2.3
\$52000 and above	6.6	10.8	10.2
	100.0%	100.0%	100.0%

Summary - The profile of out-of-state students generated by responses to the SRS depicts a group of high achieving, relatively well-to-do college sophomores, the majority of whom are white and attend independent institutions. These findings may be applicable to a degree to the total out-of-state student population, but a generalization would not be valid without a more representative student sample.

Chapter II: The Cost of Out-of-State Education
and Respondents' Abilities to Meet Cost

Cost

Expense categories for college attendance are generally similar for most types of institutions. Costs include tuition and fees, room and board, books and supplies, transportation and personal living expenses. However, for students enrolled in institutions not located in their home state, tuition and fees and transportation costs are often higher. Since a large number of respondents (88.6%) live in campus housing facilities, their average maintenance costs will also appear higher. A breakdown of all reported costs by type of institution and averages for all respondents is given in Table 7.

Table 7

Average Educational Costs for Out-of-State Respondents						
Expenditure Category	Public		Independent		All Students	
	Mean	%	Mean	%	Mean	%
Tuition & Fees	\$1,921	50.6%	\$2,949	57.4%	\$2,820	56.7%
Room & Board	1,184	31.2	1,435	27.9	1,403	28.2
Books & Supplies	177	4.7	185	3.6	185	3.7
Transportation*	179	4.7	167	3.2	169	3.4
Personal & misc.	332	8.8	405	7.9	307	8.0
Total Cost	\$3,793	100.0%	\$5,141	100.0%	\$4,974	100.0%

Respondents reportedly allocated more than half of their total expenditures to tuition and fees. Those in independent institutions paid over \$1000 more for tuition and fees than did students in public institutions. The distribution of tuition and fee levels charged at respondents' institutions are shown in Table 8.

Costs for room and board were more comparable than tuition and fees; the average cost was \$1184 for public college students and \$1435 for those in independent schools. Personal expenses were higher in private schools but the cost of books and supplies were similar in the two sectors. Transportation costs are also similar, although costs for traveling from home to campus are not included.

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* Figure includes daily travel expenses only. Does not include costs of travel to New Jersey on holidays and vacations.

Table 8

Tuition and Fees at Respondents' Institutions		
Tuition/Fees	Public Institutions	Independent Institutions
Below \$601	3.2%	1.1%
\$601 to \$1000	10.0	.7
\$1001 to \$1500	18.6	3.2
\$1501 to \$2000	23.1	7.8
\$2001 to \$2500	24.9	11.2
\$2501 to \$3000	10.4	19.7
\$3001 and above	10.0	56.4
Mean	\$1,921	\$2,949

Out-of-state students in private institutions spend an average of \$5141 per year on college education and public college students spend an average of \$3793 per year. The average total expenditure for all students is \$4974.

Family Contribution

Students tend to meet the costs of higher education through parental contributions, personal savings from part-time and summer employment and, in some cases, benefits received from such sources as social security and the G.I. Bill. Student financial aid reduces the total cost but the expected family contribution is normally determined before aid is awarded.

Parental contribution - The College Scholarship Service has calculated expected parental contributions which average \$2052 for all respondents to the SRS. The expected contribution is \$2074 for students in independent colleges and \$1926 for those in public colleges. The percentage of respondents in each expected contribution interval is shown in Table 9. The percentage of respondents in each reported real contribution interval is shown in Table 10.

A comparison of expected and actual parental/spouse contributions in Table 11 reveals that families are contributing an average of \$315 more in financial support than they were expected to provide. This mean difference in dollar amounts between expected and actual contributions as a percentage of actual contribution is 9.7% for public college families, 13.8% for independent college families and 13.3% for all respondents' families.

Figures in Table 11 also indicate that over 20% more parents than were expected are contributing over \$3000 and almost 5% who were expected to contribute nothing are apparently contributing some amount to their childrens' postsecondary education. It is difficult to determine from the Table whether parents in the \$1 to \$3000 intervals are contributing more or less than expected. However, since the mean contribution is \$315 more than mean expected contribution, it is assumed that most parents are contributing more.

Table 9

College Scholarship Service Expected Parental Contribution			
Expected Contribution Interval	Public: % Respondents	Independent: % Respondents	% of All Respondents
No Contribution	7.9%	8.3%	8.4%
\$1 to \$200	3.7	2.7	2.8
\$201 to \$400	1.4	1.2	1.2
\$401 to \$600	3.7	3.8	3.8
\$601 to \$1000	8.8	7.2	7.5
\$1001 to \$1500	15.3	11.6	12.1
\$1501 to \$2000	13.9	12.9	13.0
\$2001 to \$2500	10.2	11.3	11.1
\$2501 to \$3000	8.8	8.4	8.5
\$3001 and above	26.4	32.4	31.5
Mean Expected Contribution	\$1,926	\$2,074	\$2,052

Table 10

Respondents' Reported Parental/Spouse Contributions*			
Contribution Interval	Public: % Respondents	Independent: % Respondents	% of All Respondents
No Contribution	6.2%	3.1%	3.5%
\$1 to \$200	6.2	6.3	6.3
\$201 to \$400	5.3	4.9	5.0
\$401 to \$600	4.9	4.9	4.9
\$601 to \$1000	6.7	5.9	6.0
\$1001 to \$1500	7.1	5.1	5.3
\$1501 to \$2000	5.3	4.3	4.4
\$2001 to \$2500	6.7	5.9	5.9
\$2501 to \$3000	13.8	5.7	6.8
\$3001 and above	37.8	53.9	51.9
Mean Parental / Spouse Contribution	\$2,133	\$2,405	\$2,367

* Only 11 respondents received financial support from a spouse.

Table 11

Comparison of Expected Parental Contribution Intervals
and Reported Parental/Spouse Contribution Intervals

Contribution Interval	Percent of Parents Expected to Contribute	Percent of Parents Actually Contributing
No Contribution	8.4%	3.5%
\$1 to \$1000	15.3	22.2
\$1001 to \$2000	25.1	9.7
\$2001 to \$3000	19.6	12.7
\$3001 and above	31.5	51.9
Mean Contribution	\$2052	\$2367

Personal contribution - Although over 90% of SRS respondents reported summer earnings, which averaged \$886, only 64% reported using savings from employment and other monies to offset college costs. The average contribution of this group was \$743 and was \$476 for all respondents. The latter figure is used to facilitate the assessment of total average family contribution. Students in public institutions contributed an average of \$371 from personal savings and students in independent institutions contributed an average of \$493.

Educational benefits - Very few out-of-state respondents reported receiving educational benefits. A total of 6.7% received different combinations of benefits: 5.8% had social security benefits, 2.1% received Educational Opportunity Funds and less than 0.5% received Veteran's Benefits. The average amount of benefit was \$1475 for each of the 124 students who reported receiving benefits. The average benefit award over all respondents was \$98 per student. Students in public colleges received an average of \$71 in benefits and those in independent colleges received an average of \$100.

Chapter III: Financial Need, Student Financial Aid and Unmet Need

Financial Need

Average costs and average family contributions for respondents were calculated in Chapter II. With this information an assessment of average financial need was made and is shown in Table 12.

Table 12

Average Financial Need of Respondents

	Public Institutions	Private Institutions	All Students
Average Budget	\$3,793	\$5,141	\$4,974
Less			
Parental Contribution*	1,926	2,074	2,052
Summer employment/Savings	371	493	476
Benefits	<u>71</u>	<u>100</u>	<u>98</u>
Total Family Contribution	\$2,368	\$2,667	\$2,626
Financial Need	1,425	2,474	2,348
Financial Need as Percent of Average Budget	37.6%	48.1%	47.2%

* College Scholarship Service expected parental contribution.

Out-of-state respondents were required to seek an average of \$2348 from sources other than family contribution, which includes expected parental contribution, personal contribution and external benefits. This figure is almost one-half the average educational budget. Public college students must seek only \$1425 from other sources, which comprises 37.6% of their average total budget. Students at independent colleges must fund \$2474 in additional support.

Student Financial Aid

Financial need is most often met through several sources of student financial aid, which include merit scholarships, need based grants, work-study programs and guaranteed loans. The data obtained on financial aid may reflect some respondents' confusion over the administrative source of a grant or scholarship. Since the SRS was mailed during the summer, actual and expected support sources may also be inaccurately reported. However, responses probably represent what entering sophomores assumed they would be receiving in aid, based on aid they were granted during the previous year.

Less than one-half (47.3%) of the 1851 student respondents reported that they had applied for financial aid from various sources and 23.7% of these 876 students were found ineligible for aid. Five percent were eligible for aid but funds were not available. Table 13 contains a breakdown of results of student requests for aid by family income level.

Table 13

Financial Aid Status of All Respondents by Income Interval					
Income Interval	Number Granted Aid	% Granted Aid	Eligible, No Aid	Ineligible	No Request
Below \$6000	41	80.4%	2.0%	7.8%	9.8%
\$6000 to \$8999	47	77.0	8.0	1.7	13.3
\$9000 to \$11999	87	70.7	2.4	7.6	19.3
\$12000 to \$14999	92	59.7	2.4	13.1	24.8
\$15000 to \$17999	92	55.1	4.3	9.1	31.5
\$18000 and above	261	20.1	2.3	12.2	65.4
All Students	620	33.5	2.6	11.2	52.7

As would be expected, the higher the family income the greater the number of students who did not request aid. Although the percentage of students who were granted aid in each income interval did decrease with increasing income, when percentages in each income interval were calculated only for students who requested aid, the percentage of students granted aid was relatively close over family income intervals less than \$18,000. These figures are shown in Table 14.

Table 14
Financial Aid Status of Group of Respondents
Requesting Aid by Income Interval

Income Interval	Aid Granted	Eligible, No Aid	Ineligible
Below \$6000	89.1%	2.2%	8.7%
\$6000 to \$8999	88.8	9.2	2.0
\$9000 to \$11999	87.6	3.0	9.4
\$12000 to \$14999	79.4	3.2	17.4
\$15000 to \$17999	80.4	6.3	13.3
\$18000 and above	83.1	6.6	35.3
All Students	87.2	5.1	23.7

The relatively large number of students found ineligible for aid in the below \$12000 income range and the large percentage of high income students granted aid leads to the conclusion that some funding sources may grant aid at least in part on the basis of merit. New Jersey State Scholarships, for example, are awarded on the basis of both merit and need. Any other explanation would render student financial aid policies questionable,³ assuming that prevailing philosophy favors need-based aid.

Grants - Although the total number of grants and scholarships awarded is equal to 50% of all respondents, only 33.5% of respondents actually received them. Apparently, several students received grants from two or more sources. The percentages of all respondents receiving grants from each of six sources is shown in Table 15. The distribution of grants across recipients only is also shown in the Table.

Table 15
Sources of Scholarship/Grant Awards

Source	% of Respondents Receiving Aid	Number of Grants	% of Total Number of Grants Awarded
Institutional Aid	21.4%	397	42.9%
N.J. State Scholarship	8.1	150	16.2
BEOG	5.7	106	11.5
SEOG	2.6	49	5.3
Other Scholarships/Grants	11.3	209	22.6
Non-resident tuition waivers	.8	14	1.5
Total	50.0%	925	100.0%

³There is always the possibility that respondents have reported inaccurately.

Over 40% of the scholarships and grants were awarded by institutions and 22.6% by Federal and other scholarship sources. New Jersey State Scholarships amounted to 16.2% and 11.5% were Federal Basic Educational Opportunity Grants. The average dollar awards for grant recipients and all respondents are listed in Table 16.

Table 16

Average Scholarship/Grant Awards for Recipients and All Respondents

Source	Recipient Average			All Respondents Average		
	Public	Private	All	Public	Private	All
Institutional Aid	\$740	\$1282	\$1264	\$ 62	\$ 298	\$ 271
N.J. Scholarship	500	500	500	40	40	40
BEOG	838	754	763	44	44	44
SEOG	606	710	695	22	18	18
Non-resident waiver	950	1050	1021	17	6	8
Other	757	1014	981	90	114	111

Averages in each source category are calculated using the number of recipients of that award. Averages in the final column for all respondents are calculated with a total N of 1851. Although awards for non-resident tuition waiver recipients are large, only 14 students received them. Institutional aid awards for 397 recipients average \$1264 and constitute the greatest source of grant aid. The dollar amounts of awards are shown in Table 17 by number and percentage of recipients in each dollar interval.

Table 17

Distribution of Scholarship/Grant Recipients by Award Interval

Award Interval	Number of Recipients	% of Recipients
\$1 to \$200	82	8.9
\$201 to \$400	89	9.6
\$401 to \$600	275	29.7
\$601 to \$1000	175	18.9
\$1001 to \$1500	124	13.4
\$1501 to \$2000	67	7.3
\$2001 to \$2500	41	4.4
\$2501 to \$3000	26	2.8
\$3001 and above	46	5.0
Total N	925	100.0%

Most students received between \$401 and \$600 in grant aid. This percentage is affected by the 150 students who received \$500 N.J. State Scholarships. An additional 299 students were awarded between \$601 and \$1500. Nearly two-thirds of recipients, then, received between \$400 and \$1500 in grant monies.

Percentages of students who reported receiving New Jersey State Scholarships are shown in Table 18 by family income interval. Almost one-half of recipients were in the \$9000 to \$15000 family income range.

Table 18

<u>Distribution of State Scholarship Recipients, by Income Interval</u>		
<u>Income Interval</u>	<u>Number of Recipients</u>	<u>% of Recipients</u>
Below \$6000	17	11.3%
\$6000 to \$8999	15	10.0
\$9000 to \$11999	37	24.7
\$12000 to \$14999	36	24.0
\$15000 to \$17999	23	15.3
\$18000 and above	22	14.7
All Recipients	150	100.0%

The total scholarships/grant monies awarded to recipients were over \$900,000. As outlined in Table 19, the average grant award for 925 grants was \$984 and the average award for 620 recipients was \$1468. Total grant monies averaged over all respondents were \$492 per student. This last figure will be used to calculate the grant contribution to average financial aid students received to meet financial need.

Table 19

<u>Mean Dollar Awards for Grants, Recipients and Respondents</u>		
<u>Group</u>	<u>Number in Group</u>	<u>Mean Award</u>
Grants	925	\$984
Recipients	620	\$1468
Respondents	1851	\$492

Loans - One-third of respondents (628) were able to borrow nearly \$850,000 from the Federally Insured Student Loan Program (FISL), the National Direct Student Loan Program (NDSL), institutional loan programs and other loan sources. The 33.9% of respondents who borrowed money received a total of 696 loan awards averaging \$1351 per loan recipient and \$458 per student respondent. The average loan was \$1219.

Percentages of respondents receiving loans from each of four loan sources and the percentage of all loans from each source are listed in Table 20.

Table 20

Loan Recipients and Distribution of Loan Sources			
Source	% of Respondents Receiving Loans	Number of Loans	% of Total Number of Loans Awarded
FISL	18.0%	333	47.6%
NDSL	13.9	257	37.0
Institutional	1.8	34	5.0
Other	3.9	72	10.4
Total	37.6%	696	100.0%

Almost one-half of the loans were granted through the FISL and another 37% through the NDSL. A small percentage of loans were granted through institutions and other sources. The average loan amount from each source for recipients and all respondents is shown in Table 21.

Table 21

Average Loan: Recipients and Respondents		
Source	Mean Loan	
	Recipients	Respondents
FISL	\$1557	\$279
NDSL	743	103
Institutions	849	16
Other Sources	1532	60

Term-Time Employment Aid - Nine percent of respondents reported that they had been placed in College-Work Study Programs (CWS) during the school term to increase their resources. Under Federal guidelines, students on CWS may work up to 15 hours a week during the school term. The Federal government will contribute 80% of the student's wages and the institutions contribute 20%. The majority of CWS students earned between \$200 and \$1000 over one school year. The average dollars earned through CWS were \$618.

Twenty eight students also reported receiving assistantships for term-time employment. The average amount earned through assistantships was \$596 although 50% of the students earned under \$200.

The average earnings through college sponsored term-time employment, which is considered a form of financial aid, were \$614 per student recipient. The average earnings across all respondents were \$66.

Total Aid - The total number of financial aid awards from grants, loans and term-time employment, the dollar percentage of aid from each source and the mean awards per respondent are shown in Table 22. The total average student financial aid granted from a sum allotment of \$1.9 million, was \$1016.

Table 22

<u>Total Student Financial Aid and Mean Awards</u>			
<u>Source</u>	<u>Total Number of Awards</u>	<u>Percent of Aid Dollars</u>	<u>Mean Award (N=1851)</u>
Scholarships/Grants	925	48.4%	\$492
Loans	696	45.1	458
CWS/Assistantships	200	6.5	66
Total	1821	100.0%	\$1016

Unmet Need

An average unmet need figure may now be determined by deducting average family contribution and average financial aid award from average student budget. This calculation is done in Table 23 for all respondents.

Table 23

<u>Average Unmet Need of Respondents</u>	
Average Student Budget	\$4974
Expected Family Contribution	-2626
Student Financial Aid	-1016
Total Resources	-3642
Average Unmet Need	\$1332

Results show that, on the average, students have an unmet financial need of \$1332 after family contributions and financial aid have been contributed to offset college costs. This figure becomes higher for the majority of students who do not receive scholarship awards or opportunities to participate in work-study programs. A more accurate calculation of unmet need for this group of students would include an average loan award⁴ but would not include scholarships or work study/assistantship earnings. Such a calculation is shown in Table 24.

Table 24

<u>Average Unmet Need of Respondents Receiving Loans Only</u>	
Average Student Budget	\$4974
Expected Family Contribution	-2626
Loan	-458
Total Resources	-3084
Unmet Need	\$1890

Similarly, those 33.5% of respondents who are receiving scholarships and work-study grants will show a much lower degree of unmet need. Using the mean awards for recipients only but an average loan for all respondents, the unmet need of most award recipients would be calculated as in Table 25.

Table 25

<u>Average Unmet Need of Financial Aid Recipients</u>		
	<u>Scholarship/CWS</u>	<u>Scholarship Only</u>
Average Student Budget	\$4974	\$4974
Expected Family Contribution	-2626	-2626
Mean Recipient Aid*	-2082	-1468
Average Loan Award	-458	-458
Total Resources	-5166	-4552
Unmet Need	0	\$422

* Mean recipient Scholarship award was \$1468 and CWS/Assistantship award was \$614, as calculated in earlier discussion.

⁴ FISL loans are usually available to most college students regardless of family income. The assumption here is that the amount of money students borrow will not be greatly affected by receipt of a scholarship; needy students who receive scholarships will probably still borrow a large sum.

A final consideration must be made for public versus private college students. The average student budget, expected family contribution and average scholarship/grant award were different in calculations for the two sectors. The average award for private college students was \$520 and the average award for public college students was \$275. Also, the average student budgets in the two sectors differed by \$1348 and expected family contributions by \$300.

Average loan and CWS/Assistantship earnings for the two sectors were very similar so will not be considered as distinguishing factors here. Calculations of unmet need for public and private sector students are shown in Table 26 for all respondents.

Table 26

Average Unmet Need by Sector		
	Public Institutions	Private Institutions
Average Student Budget	\$3793	\$5141
Expected Family Contribution	-2368	-2667
Scholarship/Grants	-275	-520
Loans	-458	-458
CWS/Assistantships	-66	-66
Total Resources	-3167	-3711
Unmet Need	\$626	\$1430

Although the average unmet need over all respondents was \$1332, disaggregated calculations of unmet need for different groups reveals an unmet need range of 0 to \$1890. It is important to consider that the individual student with an unmet need of \$1890, who has received no scholarship aid, may be the student who has borrowed well above the average loan amount of \$458. However, students also attempt to decrease unmet need in two additional ways: voluntary non work-study, term-time employment and parental contributions above expected amounts.

Meeting Unmet Need

Term-Time Employment - Forty five percent of respondents held term-time, non work-study jobs on and off campus. They earned an average of \$479 for those working, which amounted to \$218 for all respondents. It is assumed that the 842 students who worked during term-time did so to meet unmet financial needs. The average for those who worked probably went far to compensate for unmet need.

Real Parental Contribution - As discussed earlier (see Tables 9 and 10), parents tended to contribute from 10% to 14% more than expected by CSS standards. Average contributions by sector ranged from \$200 to \$330 over expected contributions, and the average real family contribution for all respondents was \$2367 rather than the average expected contribution of \$2052.

Summary

The average unmet need of 1851 SRS respondents was calculated by deducting an average expected family contribution and average scholarship, loan and work-study awards from a calculated average student budget. The resulting average unmet need of \$1332 was probably met by students who borrowed more money, worked during term-time and/or received additional contributions of 10% to 14% from their parents. Students also tend to limit maintenance expenditures by living off campus, preparing their own meals, purchasing used textbooks and pursuing other cost cutting activities.

Chapter IV: Respondents' Reasons for Going Out-of-State

Response Patterns

The Commission was particularly interested in determining why students chose to attend out-of-state institutions. A question in the SRS offered ten alternative reasons for choosing an out-of-state college; students were asked to indicate their first, second and third primary reasons from the choices provided. These are displayed in Table 27 with the percentages of respondents who checked each as first, second or third choice.

Table 27

Response to SRS Question Concerning Choice
of Out-of-State Institution (N=1851)

#	Choice	First	Second	Third
1	Program not available in NJ	10.5%	3.1%	2.2%
2	Better academic reputation	45.0	14.4	8.0
3	Lower cost	1.1	2.2	1.2
4	More financial aid	4.0	4.5	2.9
5	Close for commuting	.8	1.5	1.3
6	Not admitted in NJ	5.1	2.6	2.0
7	Change of scene	13.3	25.1	21.8
8	Parents' choice	1.2	4.1	8.7
9	Advised to attend	1.1	7.7	13.7
10	Other (environment, location)	17.9	34.8	38.2

The largest percentage of respondents indicated they went out-of-state because the institution had a better academic reputation (choice 2). Another 30% wanted a change of scene or left for "other" reasons (choices 7 and 10). It is somewhat disconcerting, although not entirely unexpected, that large numbers of students chose "other" as a primary reason for going out-of-state to college. The alternatives listed in the SRS question were apparently not as detailed as necessary to elicit specific responses. Variables which enter into a choice of college are necessarily complex, and a more detailed list of alternatives may have been more useful.

Since the information contained in Table 27 is insufficient for determining specific patterns of choices, a more complex analysis was performed on responses. If it is assumed that a respondent could not choose the same reason twice among his or her first three choices, then one way to analyze the response pattern is to subtract the percentage of persons who did respond from the percentage of

those who could have responded.

For example, if 10% of respondents chose a reason as their first choice, then 90% could have chosen that reason as their second choice. If 30% of respondents chose the reason as their second choice, then 33% of the 90% actually chose the reason as their second choice. This method is particularly useful in analyzing patterns of second and third choices. Percentages of responses calculated by this method are shown in Table 28.

Table 28

Responses As Percentage of Possible Responses

Choice #	First	Second	Third
1 Program not available in NJ	10.5%	3.5%	2.5%
2 Better academic reputation	45.0	26.1	19.7
3 Lower cost	1.1	2.3	1.2
4 More financial aid	4.0	4.7	3.2
5 Close for commuting	.8	1.5	1.3
6 Not admitted in NJ	5.1	2.7	2.2
7 Change of scene	13.3	28.9	35.4
8 Parents' choice	1.2	4.1	9.2
9 Advised to attend	1.1	7.7	15.0
10 Other (environment, location)	17.9	42.4	80.8

Respondents chose the same three reasons (better reputation, change of scene, other) for second and third choices as they did for first choice. "Other" was chosen by 42.7% of those who could have picked it as their second choice. "Better reputation" and "change of scene" were each chosen by over 25% of possible respondents for a second choice and by at least 19% for a third choice. "Other" was chosen by 80.8% of possible respondents for a third choice. More students chose choices 8 and 9 (parents and guidance counselors advised to attend) as a third choice than as a first or second choice.

This analysis gives a clear indication of the patterns of responses but does not reveal the most prominent pattern of response. To obtain the most prominent pattern, all chosen combinations must be analyzed in light of all possible combinations of choices.

An individual asked to choose first, second and third preferences from ten alternatives may pick up to 720 different combinations of choices, assuming the same reason cannot be chosen more than once in any combination. With 1851 respondents, an average of two to three people may have picked the same combination if no patterns of response existed.

Examination of response patterns shows that 32 of the 720 possible combinations were chosen by 1122, or 60% of respondents. Each of these 32 combinations were chosen by an average of 35 respondents; the remaining 688 combinations were chosen by an average of one respondent. The 32 consistently chosen combinations and numbers of respondents choosing each are shown in Table 29.

Table 29

Response Combinations Chosen by Most Students

Choice Combination			Number of Respondents		
First	Second	Third	First	Second	Third
2	10	7	2	10	1
2	10	7	10	7	1
2	10	9	10	2	9
7	2	10	1	10	9
10	7	2	2	9	7
10	2	7	2	4	7
7	10	2	6	2	10
1	10	7	7	9	10
2	9	10	7	10	8
2	7	9	10	7	8
1	7	10	2	9	8
2	10	8	4	2	7
2	4	10	2	6	10
2	7	8	10	2	8
7	10	9	2	8	10
10	7	9	7	10	1

Key Choices:

- 1 Program not available in N.J.
- 2 Better academic reputation
- 3 Lower cost
- 4 More financial aid
- 5 Close for commuting
- 6 Not admitted in N.J.
- 7 Change of scene
- 8 Parents' choice
- 9 Advised to attend
- 10 Other (environment, location)

The combinations 2-7-10 and 2-10-7 are clearly the predominant response patterns with 10% and 9.6% of respondents choosing them. The next largest percentages of respondents are 3.4% each for combinations 2-10-9 and 7-2-10. The six combinations of choices 2, 7 and 10 account for 50% of respondents over the 32 consistently chosen combinations and 30% of all respondents. Therefore, less than 1.0% of all possible combinations were chosen by 30% of all respondents.

Since choice 1 (program not available) was a first choice 10.5% of the time and choice 9 (advised to attend) a third choice 13.7% of the time, they must be included in the determination of dominant response patterns. The twenty-one combinations using reason 1, 2, 7, or 10 as first choice; 2, 7, or 10 as second choice, and 2, 7, 9, or 10 as third choice account for 71% of the 1122 respondents in the top 32 patterns and 43% of all responses.

Response Patterns by Income Level

Since student priorities for choosing a particular college may vary with the resources available to finance his or her education, an investigation of the relationship between reported parental income and student pattern of reasons for college choice was undertaken.

The 1851 respondents were subdivided into four approximately equal groups based on parental income and the pattern of first, second, and third reason for attending an out-of-state college was analyzed. The income groups were defined as follows:

Group 1	Below \$15000	N = 389
Group 2	\$15000 to \$24999	N = 552
Group 3	\$25000 to \$36999	N = 462
Group 4	\$37000 and above	N = 448

An examination of the response patterns within these income groups revealed little difference between the groups. Although choice #4 (need for more financial aid) was not chosen very often by respondents as a first, second, or third choice, the percentage of respondents choosing it declined as income increased in each case. This relationship is illustrated in Table 30.

Table 30

Percentage of Respondents Choosing Choice 4			
Income Group	First	Second	Third
1	11.5%	9.4%	4.1%
2	3.3	5.6	3.3
3	1.5	2.0	2.4
4	0.0	0.7	1.4

Residence After College

Only one in eight students indicated a preference to live in New Jersey after college graduation, although over 50% were undecided about where they would live. Two thirds of respondents who would not return to New Jersey cited the social environment, geography and climate of the state, or the absence of job opportunities as reasons for not returning. This permanent out-migration represents a potential loss of educated manpower in the state, particularly if in-migration of educated manpower is not equivalent.

Summary

The largest percentage of respondents reported that they chose to attend out-of-state institutions because those colleges have better reputations than in-state colleges with similar programs. Another large group of respondents reported that either they desired a change of scene or had other reasons for leaving, such as desiring a different environment or location. These three reasons were chosen consistently in different combinations of first, second and third choices.

Chapter V: Conclusion

As the Introduction to this report states, the sample selected for this study does not appear to be representative of the entire population of New Jersey residents leaving the state for a collegiate education. Therefore, precise generalizations are not possible.

The students leaving New Jersey for their collegiate education in this sample exhibit the following characteristics:

- they chose independent institutions 70% of the time
- they have excellent high school grades
- they are well above average in terms of family income, as indicated by almost one-half of the students reporting family incomes of over \$25,000
- they leave the state primarily because they perceive institutions outside of New Jersey as having better reputations than colleges in state with similar programs.

While one must be careful in generalizing because of the lack of representativeness of the sample, the results of this study raise policy questions such as:

- 1) Does New Jersey have an interest in making its institutions more attractive to high-achieving, financially able students similar to those in this sample who attend college out of state?
- 2) Does the state have responsibility for aiding students attending out-of-state institutions who have financial need?
- 3) What can New Jersey do to improve the academic quality of its institutions, which are perceived as having poor academic reputations by this student sample?

Obtaining the information to intelligently address these and related policy issues is important and the state must undertake the required research to provide the answers.

Appendix A

INSTITUTIONS PARTICIPATING IN THE OUT-OF-STATE STUDENT RESOURCE SURVEY

State

Name of Institution

Connecticut

Connecticut College
Trinity College
University of Connecticut
Wesleyan University

District of Columbia

American University
George Washington University
Georgetown University
Howard University

Florida

Embry-Riddle Aeronautical University

Maryland

The Johns Hopkins University
University of Maryland
Western Maryland College

Massachusetts

Boston College
Boston University
Brandeis University
College of the Holy Cross
Curry College
Emerson College
Harvard College
Massachusetts Institute of Technology
Merrimack College
Mount Holyoke College
Northeastern University
Smith College
Springfield College
Tufts College
University of Massachusetts -- Amherst
Wellesley College
Western New England College
Williams College
Worcester Polytechnic Institute

New York

Colgate
Columbia College
Cornell University
Fordham University
Hartwick College
Hobart College
Hofstra University
Manhattan College
New York University
Pace University in Westchester
Pratt Institute
Rensselaer Polytechnic Institute
Skidmore College
St. Bonaventure University
St. Lawrence University
University of Rochester
Vassar College
Yeshiva University

North Carolina

Duke University
Pfeiffer College
University of North Carolina at Greensboro
University of North Carolina at Chapel Hill
Wake Forest University

Ohio

Antioch College - Yellow Springs Campus
Case Western Reserve
Marietta College
Oberlin College
Ohio University
Ohio Wesleyan University
University of Dayton
Wittenberg University

Pennsylvania

Beaver College
Bucknell University
Cabrin College
Carnegie-Mellon University
Cedar Crest College
Duquesne University
Franklin and Marshall College
Immaculata College
Kutztown State College

(Pennsylvania continued)

La Salle College
Lafayette College
Lebanon Valley College
Lehigh University
Marywood College
Moravian College
Saint Francis College
Saint Joseph's College
University of Pennsylvania
University of Pittsburgh
Villanova University
Waynesburg College

Virginia

College of William and Mary
Madison College
Roanoke College
Virginia Commonwealth University

STATE OF NEW JERSEY
COMMISSION ON FINANCING POST-SECONDARY EDUCATION
SUITE 250 EAST
20 NASSAU STREET
PRINCETON, NEW JERSEY 08540
(609) 921-3120

Dear Student:

With the consent of your college and the cooperation of the College Entrance Examination Board and Educational Testing Service, you have been selected to participate in a study of considerable importance.

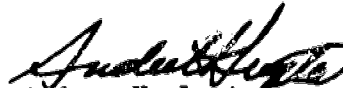
Along with a small number of other undergraduates who reside in New Jersey but attend out-of-state institutions, you are being asked to fill out and return the enclosed questionnaire, which will be used to provide vital information about students to the New Jersey Commission on Financing Postsecondary Education. Only you can provide such information.

The Commission is analyzing who pays for the higher education of New Jersey high school graduates and who should pay. It will make recommendations to the state government on such issues as student aid awards, admissions policies, and tuition levels.

By responding accurately to this questionnaire, you could perhaps have an impact on the cost and quality of your education and that of future students. You will also help the Commission understand how to fairly distribute the burden of paying for an education among taxpayers, parents, and students.

We hope you will take a few moments to aid us in this most important undertaking.

Sincerely,


Andrew H. Lupton
Executive Director

P.S. You will notice that the form does not ask for your name. This questionnaire is anonymous and participants have been randomly selected.



New Jersey Student Resource Survey

The purpose of this study, conducted jointly by the New Jersey Commission on Financing Post-Secondary Education, in cooperation with the College Entrance Examination Board, is to collect information for assessing student resources, interests, and needs. It is hoped that the results will be helpful in the assessment of the adequacy of the State's support to students and post-secondary education. The information we need can be collected only from students. We will be grateful for your cooperation.

You are not asked to provide your name or other identifying data, and your responses will be completely confidential. Please enter your response to each question by recording the response number in the appropriate box on the accompanying response coding form.

Spaces 1, 2, and 3 are reserved for coding purposes.

4. In which of the following programs are you enrolled?
- | | |
|--|-------------------------|
| 0- Agricultural Sciences | 5- Education |
| 1- Business Administration | 6- Nursing |
| 2- Humanities or Social Sciences | 7- Health Professions |
| 3- Physical and Life Sciences, Mathematics | 8- Law |
| 4- Engineering, Architecture | 9- Vocational/Technical |
5. What is your current class level?
- | | |
|-----------------------------|---|
| 0- Highschool senior | 6- First-year graduate or professional student |
| 1- College freshman | 7- Second-year graduate or professional student |
| 2- College sophomore | 8- Third-year graduate or professional student |
| 3- College junior | 9- Fourth-year (or more) graduate or professional student |
| 4- College senior | |
| 5- Fifth-year undergraduate | |
6. What class load are you carrying?
- | |
|---|
| 0- Less than 1/2 of a full-time course of study |
| 1- 1/2 to 3/4 of a full-time course of study |
| 2- A full-time course of study |
7. Age at nearest birthday?
- | | | | | |
|----------------|-------|----------|----------|----------------|
| 1- 18 or under | 3- 20 | 5- 22-24 | 7- 30-34 | 9- 41 and over |
| 2- 19 | 4- 21 | 6- 25-29 | 8- 35-40 | |
8. Sex
- | | |
|---------|-----------|
| 0- Male | 1- Female |
|---------|-----------|
9. How do you describe yourself?
- | | |
|------------------------------|----------------------------|
| 0- American Indian | 4- Oriental/Asian-American |
| 1- Black/Afro American/Negro | 5- Puerto Rican |
| 2- Caucasian/White | 6- Other |
| 3- Chicano/Mexican-American | |
10. Marital Status
- | | | |
|------------------|--------------|------------|
| 0- Never Married | 2- Separated | 4- Widowed |
| 1- Married | 3- Divorced | 5- Other |
11. If you have children, how many of them are dependent upon you for support? (0-9)
12. Residence status for tuition purposes:
- | | |
|--|---|
| 0- New Jersey resident | 3- Immigrant--State residency established |
| 1- Non-state resident: U.S. citizen | 4- Immigrant--State residency not established |
| 2- Foreign student
Non-immigrant visa | |
13. What is the highest level of education you plan to complete here or elsewhere?
- | |
|--|
| 0- Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.) |
| 1- Master's degree (M.A., M.S., etc.) or first professional degree |
| 2- Bachelor's degree (B.A., B.S., etc.) |
| 3- Non-degree Certificate Program |
| 4- 2-year Associate degree |

14. What is the approximate income this calendar year of your parents or legal guardian before taxes (include income from all sources)?
- | | |
|---------------------------------|----------------------------------|
| 0- Less than \$3,000 a year | 5- Between \$12,000 and \$14,999 |
| 1- Between \$3,000 and \$5,999 | 6- Between \$15,000 and \$17,999 |
| 2- Between \$6,000 and \$7,499 | 7- Between \$18,000 and \$20,999 |
| 3- Between \$7,500 and \$8,999 | 8- Between \$21,000 and \$24,999 |
| 4- Between \$9,000 and \$11,999 | 9- \$25,000 and above |
15. On the average, about how many hours per week do you work in a part-time job while school is in session?
- | | |
|-------------------|---------------------|
| 0- None | 4- 16 to 20 hours |
| 1- 1 to 5 hours | 5- 21 to 25 hours |
| 2- 6 to 10 hours | 6- 26 to 30 hours |
| 3- 11 to 15 hours | 7- 31 hours or more |
16. Do you (and spouse if applicable) contribute to your own support?
- | |
|--|
| 0- No. |
| 1- Yes, but my parents provide most of my support |
| 2- Yes, I am primarily self-supporting |
| 3- Yes, and I am classified as a self-supporting (Independent) student by the Financial Aid Office |
| 4- Yes, but I have been denied self-supporting (Independent) status by the Financial Aid Office |

Questions 17 to 49 relate to the costs of attending college and the ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to questions 17 through 49. If none, be sure to enter code 0. Do not leave blanks.

Code	Range	Code	Range
0-	for \$00 or None	5-	for \$1,001 to \$1,500
1-	for \$1 to \$200	6-	for \$1,501 to \$2,000
2-	for \$201 to \$400	7-	for \$2,001 to \$2,500
3-	for \$401 to \$600	8-	for \$2,501 to \$3,000
4-	for \$601 to \$1,000	9-	for \$3,001 and above

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current year, using the dollar ranges above.

- | | |
|---|---|
| 17. Tuition and fees | 20. Transportation |
| 18. Books, supplies, and course materials | 21. Clothing, recreation, and incidentals |
| 19. Room and board | |

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money you will receive during the nine-month academic year from each of the following sources, using the dollar ranges above.

- | | |
|---|---|
| FAMILY | 23. Spouse |
| 22. Parent or legal guardian | |
| TERM-TIME EMPLOYMENT | 26. On-campus employment (Non-Work-Study) |
| 24. College Work-Study | 27. Other employment |
| 25. Assistantships, teaching, or research | |

PLEASE DETACH ALONG DOTTED LINE AND PROCEED TO QUESTIONS 28 TO 67 ON REVERSE SIDE

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Appendix B

Questions 28 to 49 Continue to use following series of response codes:

Code	Range	Code	Range
0-	for \$00 or None	5-	for \$1,001 to \$1,500
1-	for \$1 to \$200	6-	for \$1,501 to \$2,000
2-	for \$201 to \$400	7-	for \$2,001 to \$2,500
3-	for \$401 to \$600	8-	for \$2,501 to \$3,000
4-	for \$601 to \$1,000	9-	for \$3,001 and above

SUMMER EMPLOYMENT (Total amount, before taxes, earned last summer)

- | | |
|---|---|
| 28. College Work-Study | 30. On-campus employment (Non-Work-Study) |
| 29. Assistantships, teaching, or research | 31. Other employment |

PERSONAL SAVINGS

32. From savings (exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

33. Non-Resident Tuition Waiver
 34. State Scholarship, EOF, County College Grant
 35. Basic Educational Opportunity Grants
 36. Supplementary Educational Opportunity Grants
 37. Institutional grants or scholarships (include grants, fellowships, and traineeships)
 38. Other federal fellowships, grants, and traineeships not previously listed (including Nursing, Health Professions or Law Enforcement Education Program Grants)
 39. Scholarships or grants or fellowships from sources not previously listed
 40. G. I. Bill
 41. Social Security
 42. Welfare
 43. State Vocational Rehabilitation
 44. Other Federal or State benefits not previously listed

LOANS

45. National Direct Student Loans
 46. Law Enforcement Education Program or Nursing or Health Professions Loans
 47. Federally Insured Student Loan, or other state guaranteed loans (Loans obtained through banks or other lending agencies)
 48. Institutional long-term loans not previously listed
 49. Other Loans

50. How much will you and your spouse earn, before taxes, this calendar year?

0- \$1 to \$999	5- \$5,000 to \$5,999
1- \$1,000 to \$1,999	6- \$6,000 to \$7,499
2- \$2,000 to \$2,999	7- \$7,500 to \$8,999
3- \$3,000 to \$3,999	8- \$9,000 to \$11,999
4- \$4,000 to \$4,999	9- \$12,000 and above

51. Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs (include loans taken out this year, items 45 to 49, as well as educational debts incurred in prior academic years.)

0- \$0	3- \$1,000 to \$1,499	6- \$3,500 to \$4,499
1- \$1 to \$499	4- \$1,500 to \$2,499	7- \$4,500 to \$5,999
2- \$500 to \$999	5- \$2,500 to \$3,499	8- \$6,000 to \$7,499
	9- \$7,500 and over	

52. Did you apply for financial aid at your institution for this academic year? (Refers to college work-study #24 & 28, federal and institutional grants #35 to 37, and federal loans #45 & 46.)

- 0- No
 1- Yes, I applied for aid and it was granted
 2- Yes, I applied for aid, but I was told that I was ineligible
 3- Yes, I applied for aid, but I was told no funds were available

53. Are you participating in your institution's Educational Opportunity Fund Program or similar campus program?

- 0- No
 1- Yes

54. For EOF participants only, indicate the types of assistance you are receiving

- | | |
|-----------------------|---|
| 0- None | 4- Financial aid and tutoring |
| 1- Financial aid only | 5- Financial aid and counseling |
| 2- Tutoring only | 6- Tutoring and counseling |
| 3- Counseling only | 7- Financial aid, tutoring and counseling |

55. How many of your brothers or sisters are dependent on your parents or legal guardian for financial support? (0 to 9)

56. How many of your dependent brothers or sisters are also in college this academic year? (Cannot exceed response to item #55)

57. Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?

- 0- Yes
 1- No
 2- I don't know

58. Will your parents claim you as a dependent for Federal tax purposes for this calendar year?

- 0- Yes
 1- No
 2- I don't know

59. Are you receiving food stamps?

- 0- Yes
 1- No

60. When at college, where do you normally live?

- | | |
|---|--|
| 0- With Parents | 5- Off Campus, non-college residence hall |
| 1- With relatives | 6- Rented room with or without board |
| 2- University or College Residence Hall | 7- Other off-campus housing alone or with spouse |
| 3- University or College Apartment | 8- Other off-campus housing with one or two roommates |
| 4- Fraternity or Sorority | 9- Other off-campus housing with three or more roommates |

61. What is the distance from your living quarters to campus?

- | | |
|--------------------------------------|--|
| 0- I live on campus | 4- More than 5 miles but less than 10 |
| 1- Under 1 mile | 5- More than 10 miles but less than 15 |
| 2- More than 1 mile but less than 3 | 6- More than 15 miles but less than 25 |
| 3- More than 3 miles but less than 5 | 7- More than 25 |

62. How do you usually get to your college campus?

- | | |
|------------------------------|-----------------------|
| 0- Walk | 4- Bike or motorcycle |
| 1- Automobile | 5- College bus |
| 2- Use public transportation | 6- Hitchhike |
| 3- Car pool | |

63. How would you rate your academic achievement as measured by grades in college?

- | | |
|-------------------------------|----------------------------|
| 0- Mostly A's (3.5 or higher) | 2- Mostly C's (1.5 to 2.4) |
| 1- Mostly B's (2.5 to 3.4) | 3- Mostly D's (below 1.5) |

64. Are you a veteran of the U.S. Armed Forces?

- 0- Yes
 1- No

65. How were you admitted?

- | | |
|--|---|
| 0- As a first-time freshman | 4- As a transfer from an independent (private) in-state college or university |
| 1- As a transfer from an in-state community college | 5- As a transfer from an out-of-state college or university |
| 2- As a transfer from an out-of-state community college | 6- As a graduate of a 4-year institution |
| 3- As a transfer from an in-state public college or university | 7- Other |

66. Are you planning to return to this institution next term?

- | | |
|---|---|
| 0- Yes | No, I plan to transfer to: |
| 1- No - I plan to receive my degree | 4- 4 year public institution within the state |
| 2- No - I plan to drop out and return later | 5- 4 year private institution within the state |
| 3- No - I plan to drop out | 6- 4 year public institution outside the state |
| | 7- 4 year private institution outside the state |
| | 8- Any other type of institution of postsecondary education |

67. How satisfied are you with this institution as a whole?

- | | |
|-------------------------|---------------------------|
| 0- Completely satisfied | 3- Unsatisfied |
| 1- Satisfied | 4- Completely unsatisfied |
| 2- Indifferent | |

An additional 13 local questions have been added to this version of the survey. Please answer questions 68 to 80 according to the accompanying instructions.

Instructional Note:

Question #66, response #4 should read:

4 - 4-year public institution in New Jersey

Question #66, response #5 should read:

5 - 4-year private institution in New Jersey

New Jersey Out-of-State Local Questions

The remaining questions (Items 68 to 80) are asked to obtain information of special interest to the Commission. Please read each question carefully and mark your response in the appropriate item number of the Response Coding Form. Thank You.

(68) Please indicate the geographical location of the institution you are currently attending:

0. New York
1. Pennsylvania
2. Connecticut
3. Delaware, Maryland, or Washington, D.C. area
4. New England or Northeastern state (Maine, Mass., N. Hamp., Ver., R. Is.)
5. Midwestern states (Ill., Ind., Iowa, Kan., Mich., Minn., Mo., Neb., Ohio, Wis.)
6. Southern states (Ala., Fla., Ga., Ken., La., Miss., N.C., S.C., Tenn., Va., W. Va.)
7. Southwestern states (Ark., N. Mex., Okla., Tx.)
8. Far Western states (Ariz., Cal., Col., Idaho, Mont., Nev., N.D., Or., S.D., Utah, Wash., Wyo.)
9. Other states (Alaska, Hawaii, U. S. territories)

(69) What type of institution are you currently attending?

0. private two year college
1. private four year college
2. private four year university
3. public two year college
4. public four year college
5. public four year university
6. hospital school of nursing
7. public vocational, technical or trade school
8. private vocational, technical or trade school
9. other

(70) If costs such as tuition, fees, room and board were not a factor, which type of institution would you choose?

0. public two year college
1. private two year college
2. private vocational technical school
3. public four year state college
4. private four year college
5. public state university
6. private university

(73) Please indicate, in order of their importance, the three main reasons you decided to attend the college where you are now enrolled. Place the number of your MOST important reason in Box 71 on the Response Coding Form, the SECOND MOST important reason in Box 72, and the THIRD MOST important reason in Box 73.

0. the type of program I wanted to pursue was not available in a New Jersey institution
1. the type of program I wanted was available in a New Jersey school, but the reputation of that institution was not as good as that of the institution I am now attending
2. the total cost of the program at this institution is less than it would have been at a New Jersey institution
3. the financial aid I received to come here is greater than I could have received to attend an institution in New Jersey
4. the institution I attend is NOT in New Jersey but it is closer to my home than any New Jersey institution with a comparable program and I want to commute
5. I was not admitted to the institution of my choice in New Jersey
6. I wanted a change of scene that I didn't think I could find in a New Jersey college
7. my parents wanted me to come here
8. my high school counselors/teachers encouraged me to come here
9. other, e.g. social environment, geographic location

(74) If you were a New Jersey resident when you graduated from high school but DID NOT apply to the State for financial aid (a Scholarship, EOF Grant, Tuition Aid Grant, Incentive Grant, or County College Grant), what was the primary reason for not applying? If you did apply, do not respond to this question.

0. I did not know about the scholarship programs
1. my high school counselors/teachers told me not to apply
2. I thought my grades were not good enough to qualify
3. I thought my family's income was such that I wouldn't qualify
4. I missed the application deadlines

5. I failed to take the Scholastic Aptitude Test by the required date
 6. I didn't plan to attend a college at the time I graduated from high school
 7. I didn't need a scholarship to afford the college I wanted to attend
 8. I had other sources of financial aid sufficient to meet my needs
- (75) Which of the following best describes the grades you made in high school?
- | | |
|---------------|---------------|
| 0. Mostly A's | 2. Mostly C's |
| 1. Mostly B's | 3. Mostly D's |
- (76) In question 14, we asked you to estimate the annual income of your parents or legal guardians. If your estimate was "\$25,000 and above" (response 9), please be more specific about their income by indicating in which of the following ranges it falls:
- | | |
|------------------------|------------------------|
| 0. \$25,000 - \$27,999 | 5. \$40,000 - \$42,999 |
| 1. \$28,000 - \$30,999 | 6. \$43,000 - \$45,999 |
| 2. \$31,000 - \$33,999 | 7. \$46,000 - \$48,999 |
| 3. \$34,000 - \$36,999 | 8. \$49,000 - \$51,999 |
| 4. \$37,000 - \$39,999 | 9. \$52,000 and above |
- (77) Where do your parents or family live in New Jersey?
0. Gloucester, Camden, Burlington Counties
 1. Mercer County
 2. Atlantic, Cape May Counties
 3. Somerset, Middlesex Counties
 4. Union, Essex, Hudson Counties
 5. Bergen County
 6. Cumberland, Salem Counties
 7. Hunterdon, Warren, Morris, Sussex, Passaic Counties
 8. Ocean, Monmouth Counties
- (78) When you complete your postsecondary education, where do you prefer to live and work?
0. in the place where this college is located
 1. in my home town in New Jersey
 2. in some other community or location in New Jersey
 3. New York, Pennsylvania or Connecticut
 4. New England or Northeastern state
 5. Delaware, Maryland, or Washington, D.C. area
 6. Midwestern or Southern state
 7. in some other state in the United States
 8. in a foreign country
 9. undecided/no preference now
- (79) If you do not plan to live and work in New Jersey after you complete your education, what is the primary reason for your decision?
0. absence of job opportunities
 1. location of spouse or parents
 2. social environment
 3. geography or climate
 4. higher salaries elsewhere
 5. other
- (80) If you intend to work immediately after completing your undergraduate education, what kind of work do you plan to do? (If you do not plan to work, do not answer this question.)
0. CLERICAL/SALES, such as a bank teller, bookkeeper, secretary, typist, mail carrier, salesman, sales clerk, advertising or insurance agent
 1. CRAFTSMAN/TECHNICAL, such as baker, automobile mechanic, machinist, painter, plumber, draftsman, medical or dental technician, computer programmer
 2. HOMEMAKER
 3. LABORER, such as construction worker, car washer, sanitary worker, farm laborer
 4. MANAGER, ADMINISTRATOR, such as sales manager, office manager, school administrator, buyer, restaurant manager, government official
 5. SERVICE WORKER, such as policeman, fireman, barber, beautician, practical nurse, waiter, private household worker
 6. PROFESSIONAL, such as accountant, artist, clergyman, dentist, physician, registered nurse, engineer, lawyer, librarian, teacher, writer, scientist, social worker, actor, actress
 7. PROPRIETOR OR OWNER, such as owner of a small business, contractor, restaurant owner, farmer
 8. OPERATIVE, such as meat cutter, assembler, machine operator, welder, taxicab driver, bus driver or truck driver
 9. MILITARY, such as a career officer, enlisted man in armed services