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AUTHOR Wilson, Alfonso; Dyste, Ron
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ABSTRACT

Prepared as testimony to the California Assembly Special Committee on Community Colleges, this report provides information on community college student income levels, financial aid, and estimates of unmet financial need and ensuing consequences for students and the colleges. First, questions raised by the committee regarding family income levels are addressed, indicating that the community colleges serve, proportionately, 96% more students from low-income families than does the University of California, and 55% more than the California State University system serves; and that two-thirds of the families of dependent children attending community colleges fell below the median family income. Next, information is provided on financial aid in the community colleges. The following section discusses unmet financial need among community college students, estimating that there is between \$88 million and \$183 million in explicit unmet need (i.e., the dollars needed over and above the aid received) and between \$117 million and \$204 million in implicit unmet need (i.e., the dollars needed by students who do not receive aid). Finally, possible consequences of unmet need are discussed; e.g., students taking fewer units, spending more time working, adopting shorter-range goals, getting lower grades, taking longer to complete programs, and having more interruptions in college attendance. Tables provide statistics on student income levels, financial aid, and need estimates. (HB)

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Chancellor's Office
California Community Colleges

TESTIMONY

PRESENTED TO THE ASSEMBLY SPECIAL COMMITTEE
ON COMMUNITY COLLEGES

December 8, 1983

San Diego, California

Text by

Alfonso Wilson & Ron Dyste

ED247995

Mr. Chairman and Members: I am pleased to be here on behalf of the Chancellor's Office to respond to the Committee's questions of community college student income levels, financial aid, and estimates of unmet need and its consequences for students and colleges. We appreciate the questions asked, think they are on target, and hope our attempts to answer them shed useful light on the difficulties involved.

Overall, community colleges continue to serve significantly higher proportions and numbers of low income students compared to UC and CSU, continue to face considerable real and implicit unmet financial need, despite large recent increases in aid dollars--mostly from Guaranteed Student Loans--with consequences which are only now coming to light, and which may be far more serious and more pervasive than anyone has been aware of before. I've arranged my presentation to correspond to the four areas of questions asked by the Committee: family income levels; financial aid delivered; unmet need; and consequences of that unmet need. Related statistical tables are appended.

Family Income Levels

Committee questions on family income were specific: intersegmentally compare dependent student incomes from 1981 SEARS data. Tables 1 and 2 show that in 1979, community colleges served dependent students with family incomes below \$12,000 at much higher rates than did UC and CSU--96% more proportionately than UC, and 55% more proportionately than CSU. About one in four community college dependent students had family incomes below \$12,000, compared to about one in twenty for UC, and about one in six for CSU.

Such proportions are confirmed when family incomes are compared to the state median (Table 2) family income of \$21,541 in 1980: two-thirds of community college dependent student families fall below the median, compared to 48% for CSU and 37% for UC. Also, UC and CSU dependent students had incomes above the state median that were proportionately 93% and 61% higher, respectively, than dependent students in community colleges.

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Survey results from 1983 suggest that low income student enrollments-- compared to 1979--have dropped by as much as 64% for the lowest income category, a drop that is still over 50% if adjusted for inflation (see Table 3). However, such reductions seem extraordinarily unlikely, not only because they conflict with common experience, but also because general data on community college enrollments, particularly data on minority enrollments, financial aid, and EOPS do not reflect such declines. Consequently, the results may be due to sampling errors not yet identified. We'll be working with the Student Aid Commission and CPEC to examine this question thoroughly. Meanwhile, it's important to point out that even the 1983 survey shows that low income students continue to be served in larger proportions in community colleges than in UC and CSU.

Overall, data from 1979 and 1983 leave little doubt that community colleges are a critical element in California's postsecondary educational system that assures access to the state's poverty stricken, low-income students. And, because correlations between low income and single parents, minority, and aged students remain high, community colleges continue to provide these groups their primary avenue for educational advancement.

Financial Aid in Community Colleges

Community colleges delivered more than \$183 million in student aid to more than 115,000 students in 1982-83, an increase of over \$70 million since 1979-80 (see Table 4). The federal aid programs provided about 80% of these dollars, a proportion that's been consistent since 1976 (Table 5), although the composition of this federal aid has shifted markedly towards the use of loans.

Of special significance is that loan programs, mostly Guaranteed Student Loans, have become the largest single source of aid for the first time, accounting for 41% of aid dollars compared to 39% for all need-based grants. Community college students are going into enormous debt to meet the cost of attendance, with GSL awards rising more than 3000% since 1979. Federal need-based aid programs have meanwhile shrunk since 1979 by some 40,000 fewer awards.

The enormous increase in GSL's appears due to three factors: Before 1979, few lenders made GSL loans available to community college students; GLS's have been responsive to massive unmet need; and, GSL's are relatively easy to obtain, compared to the major federal need-based aid programs (such as the Pell Grant).

The increase in GSL's generally, and in community colleges, particularly, is a matter of growing interest to state and federal policy makers, who are now studying the program more closely than was necessary when it was much smaller.

Despite new questions raised by the GSL program, it is clear that

community colleges are delivering more financial assistance to more students than at any time in their history--but, is it enough?

Unmet Financial Need in Community Colleges

Essentially, unmet need for financial aid refers to the difference between the budget for attending a college, and the sum of financial aid received, plus student and parental contributions. Also, total unmet need necessarily includes two components; 1) the dollars still needed by financial aid recipients when the aid received is not enough, a sum which can be explicitly estimated from known financial aid data; and 2) the dollars needed by students who do not receive financial aid, but whose income similarities to aid recipients imply unmet need, a sum which can be estimated also, but with less confidence.

The Chancellor's Office estimates that "explicit unmet need" for financial aid recipients was between \$88 million and \$183 million in 1982-83 (Table 7). The former figure is based upon data drawn from a .7% sample of community college aid recipients surveyed in 1982-83 as part of the Student Aid Commission's "Student Contribution and Packaging Survey" (SCAPS), and is regarded by the Chancellor's Office as the minimum level of explicit unmet need. The larger figure is based upon data for 115,000 aid recipients in 1982-83 (83% of the total) surveyed in May 1983, and is regarded by the Chancellor's Office as the upper level of unmet need, and also, as more likely to be nearer the actual amount of unmet need because the data is "population" instead of "sample" derived.

Either way, explicit unmet need is considerable, but appears to have declined since 1979-80, largely as a result of GSL funds. In that year, 103,000 community college students received \$109 million in student assistance, and when these figures are adjusted to 1983 dollars, the unmet need was \$222 million, which is 18% more unmet need than estimates for last year. Since no significant increases in student aid sources are apparent between 1979 and 1983, except for GSL, it appears that program has helped to reduce explicit unmet need. (GSL funds rose 36% in 1983 dollars between 1979 and 1983.)

On the other hand, implicit unmet need for 1982-83 is estimated to have been between \$17 million and \$204 million. These estimates are based upon defining implicit unmet need as the difference in percents of community college aid recipients vis-a-vis the corresponding percents in CSU and UC--that is, since fewer community college students in every income category receive aid than do students in CSU and UC, their unmet need is the amount required to bring the community college percents up to those in CSU and UC (Table 8).

In addition, the estimates assume the additional students would receive the same amount of average aid as currently served students do, that only half of the additional students would be served (because the other half are enrolled for fewer than six units and would be aid ineligible).

These assumptions make the estimates for implicit unmet need conservative.

Overall, unmet need in 1982-83 is estimated at \$183 million (for aid recipients) plus \$117 million (for non-aid recipients using CSU as the comparison), for a total of \$300 million.

Finally, the ability of community colleges to commit resources to delivering student aid compared to CSU and UC (Table 9) seems partly related to the fact that community college students generally apply for, and receive aid, in lesser proportions.

Consequences of Unmet Need

The consequences to students and colleges of significant unmet need have not previously been studied in depth, so our understanding of them is poor. For example, reactions to past indications that substantial numbers of aid eligible community college students do not apply for financial aid have varied from assumptions that the students must not really need the aid (or they'd apply) to assumptions about why they don't apply (e.g., the pride of Hispanics, or that the poor generally don't follow through with complex procedures as well as the less poor). Whether these and other assumptions are correct or erroneous is unknown, and certainly, merits the attention of serious study.

In the meantime, limited 1983 SEARS data is available from which inferences about the consequences of unmet need are possible. Common sense suggests that where students do not have sufficient funds to meet the cost of attending college, they might be inclined to:

Take fewer units.

Spend more time working.

Adopt shorter range goals while at community colleges (e.g., vocational vs. transfer).

Have lower grades due to competing claims on their out-of-school time.

Take longer to complete programs.

Expect more interruptions to continuous term to term enrollment (e.g., more "stop outs").

In addition, such behaviors may then interact to produce secondary consequences. For example, working more and taking fewer classes generally means that access to counseling is more difficult, so such students may resort to "shopping" more to find the right courses and programs, which means adding or dropping courses more frequently. This, in turn, interferes with classroom stability, to the dismay of instructors and other students.

Comparisons between dependent students who did and did not receive financial aid in relation to unit loads, goals, grades, enrollment expectations, and hours worked show differences which are in accord with the inclinations noted above, and may serve as proxies of unmet need consequences when the differences are examined by parental income levels (Table 10). It's important to point out, however, that the questions in the 1983 SEARS survey from which these comparisons are drawn were not intended to address the question of unmet need consequences. Nonetheless, absent other related data, the results seem indicative.

Overall, the results show that compared to aid recipients, substantially smaller percents of non-aid recipients attend college for the purpose of preparing to transfer, somewhat greater percents are attending for vocational purposes, and considerably larger percents do not expect to be enrolled continuously all year. Grade point differences are not apparent above 3.0, but smaller percents of non-aid recipients receive grades between 2.1 and 3.0, and larger percents receive grades below 2.0. Differences in credit load are significant, with non-aid recipients taking fewer than eight units in much larger percents than aid recipients.

Finally, non-aid recipients work an average of 25.8 hours per week compared to 16.8 hours for aid recipients, but important anomalies are evident. About the same percents in both groups do not work at all. Non-aid recipients tend to work full-time in about the same percent as they work part-time, whereas aid recipients, if they work, do so part-time in percents that far exceed non-aid recipients. The explanation is undoubtedly "work-study"--that because much financial aid comes in this form, it literally forces the aid recipients to work part-time.

In short, these "proxy" data are well in accord with common sense expectations about what happens to students who face unmet need while they are trying to attend college.

At best, perhaps, the data raise a "chicken and egg" question: Do non-aid recipients first choose to work more, take fewer units, and not apply for aid? Or, do these things happen to them because they can't afford to attend more classes more regularly and can't get aid they need? Are these differences between aid and non-aid recipients the result of student choice, or student adaptation to the lack of adequate aid?

The SEARS data I've reviewed do not resolve these questions because they weren't designed for that purpose. Yet, \$300 million or more in unmet need should produce significant and pervasive consequences, consequences which, if unrecognized and unexamined, are apt to be interpreted as something else. For example, recently the phenomenon of the "casual student" has been much remarked in community college discussions, yet descriptions of such students remain elusive and difficult to pin down. In considerable degree, however, the elusive "casual student" may be accounted for as a representation of our poor perceptions of the consequences of unmet need on a truly massive scale affecting thousands of students all over the state.

Classroom turnover, inconsistent semester to semester attendance, high course attrition rates, and related difficulties are often quoted to exemplify the "problem" of casual, non-serious students, but, such difficulties are also indicative of precisely those consequences one would expect to find in the behavior of students trying to cope with unmet need. The ordinary tendency to "name" problems before they are understood makes this interpretation of unmet need plausible, and \$300 million in unmet need certainly makes it possible.

Also, while it would be foolish to attribute to unmet need all of the problems above associated with "casual students", it would be equally foolish to ignore that similar consequences are likely to result from massive unmet need.

TABLE 1
TOTAL FAMILY INCOME OF DEPENDENT UNDERGRADUATES
1979-80 Academic Year

	<u>Total</u>	<u>Univ. of Calif.</u>	<u>Calif. State Univ.</u>	<u>Calif. Comm. Coll.</u>	<u>Indep. Coll.</u>	<u>Proprietary Insti.</u>
Under \$6,000. . .	11.7%	5.2%	7.5%	14.1%	7.5%	15.2%
\$6,000 to \$11,999	10.1	7.7	8.7	11.1	8.6	9.9
\$12,000 to \$17,999	8.7	8.7	8.6	8.7	9.7	6.8
\$18,000 to \$23,999	7.7	9.3	10.0	6.8	10.2	4.4
\$24,000 to \$29,999	7.2	9.7	9.9	6.0	9.5	5.5
\$30,000 to \$35,999	5.5	10.2	7.9	4.0	7.8	3.7
\$36,000 to \$41,999	2.9	6.1	4.2	2.0	4.4	1.7
\$42,000 to \$47,999	1.8	4.1	2.7	1.2	2.4	0.8
\$48,000 and above	6.1	15.1	7.6	3.7	12.9	3.7
No estimate . . .	<u>38.3</u>	<u>23.9</u>	<u>32.9</u>	<u>42.4</u>	<u>27.0</u>	<u>48.3</u>
Totals	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean Income . . .	\$21,005	\$28,990	\$24,439	\$17,895	\$26,219	\$17,261
Percent of students in segments who are dependent ^a . . .	51.3%	71.0%	57.3%	44.5%	67.7%	55.3%

^a As defined by the Federal Government

Source: "A Report on the Expenses and Resources of Students, California Student Aid Commission," 1982 as quoted in the California Legislature analysis of the Budget Bill for the Fiscal Year July 1, 1983 to June 30, 1984, Report of the Legislative Analyst to the Joint Legislative Budget Committee, page 1494.

TABLE 2
DEPENDENT STUDENTS PARENTAL INCOME COMPARED TO THE STATE'S
MEDIAN FAMILY INCOME^a

	Percent of Dependent Students Above the Statewide Median Family Income	Percent of Dependent Students Below the Statewide Median Family Income
University of California	63.18	36.91
California state universities	52.5	47.5
California community colleges	32.7	67.3
Independent colleges	54.9	45.1
Proprietary schools	32.4	67.6
All California students	41.7	58.3

^a This data excludes those cases in the SEARS sample which did not include an estimate of family income. This data defines California's median income to be \$21,541/year as reported in the 1980 Census.

Source: California Legislature Analysis of the Budget Bill for the Fiscal Year July 1, 1983 to June 30, 1984, Report of the Legislative Analyst to the Joint Legislative Budget Committee, page 1494

**TABLE 3
HAS ACCESS FOR LOW INCOME STUDENTS DECLINED?***

A Comparison of 1979 and 1983 SEARS Data, Adjusted for Inflation
for Total Family Income Among Community College Dependent Students

SEARS Income Categories (1)	Equivalent 1983 Income Category Adjusted for 24.5% Inflation since 1979-80 (2)	^a % by Col.1 (1979 SEARS) (3)	^b % by Col.2 (1983 adj. SEARS) (4)	% Change (5)
Under \$6,000	Under \$7,470	14.1	6.6	-53.2
6,000 - 11,999	7,471 - 14,940	11.1	6.9	-38.0
12,000 - 17,999	14,941 - 22,410	8.7	8.6	- 1.1
18,000 - 23,999	22,411 - 29,880	6.8	7.7	+13.2
24,000 - 29,999	29,881 - 37,350	6.0	8.3	+38.3
30,000 - 35,999	37,351 - 44,820	4.0	9.3	+133.0
36,000 - 41,999	44,821 - 52,290	2.0	7.9	+295.0
42,000 - 47,999	52,291 - 59,760	1.2	7.2	+500.0
48,000+	67,230+	3.7	5.5	+48.6
No Estimate	N/A	42.4	32.0	-24.5
		100.0	100.0	

Sources: ^a Listed from Table 1, 1979 SEARS
^b Computed from 1983 SEARS. Computations assume numbers of students are evenly distributed throughout each income category.

*Note: Reductions among enrolled low income students at the magnitudes indicated above (as of June 1983) are not supported by other data (e.g., EOPS) and seem unlikely. Before conclusions are drawn from the data, further examination of SEARS sampling is necessary by the Chancellor's Office and other agencies.

TABLE 4

Financial Assistance to Community College Students
by Type of Assistance - 1973 to 1983

Type of Assistance	1/ 1973-74	%	1/ 1976-77	%	2/ 1979-80	%	2/ 1982-83	%
Scholarship	\$ 1,760,000	4	\$ 2,299,000	2	\$ 2,428,356	2	\$ 3,537,599	2
Grants	14,684,000	33	72,963,000	67	70,729,847	65	71,603,627	39
Work Study	19,178,000	44	26,943,000	25	26,097,553	24	32,019,321	19
Loans	8,279,000	19	7,175,000	6	9,913,529	9	75,993,737	41
TOTAL	\$ 43,901,000	100	\$109,380,000	100	\$109,169,285	100	\$183,154,284	100

Sources: 1 - Student Aid Commission
2 - Chancellor's Office.

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TABLE 5

**Percentages of Student Financial Assistance
by Source and Type to Community College Students**

Type of Aid and Source	Year and Percentages			
	^{1/} 1973-74	^{1/} 1976-77	^{2/} 1979-80	^{2/} 1982-83
Grants & Scholarships				
Federal	54.2	83.9	79.4	75.2
State	28.2	11.7	16.9	18.8
Institutional	8.2	2.0	3.0	2.7
Other/Private	9.4	2.4	7.0	3.3
Loans				
Federal	83.5	95.3	91.4	98.60
State	0.0	0.0	1.8	0.06
Institutional	1.5	4.1	6.6	1.00
Other/Private	15.0	0.6	0.2	0.34
Work Study				
Federal	49.2	61.6	72.2	47.0
State	6.7	6.5	3.4	4.0
Institutional	2.1	6.9	23.7	37.4
Other/Private	42.0	25.0	0.7	11.6
Total Assistance				
Federal	57.5	79.1	78.8	79.9
State	13.5	9.6	12.3	8.6
Institutional	4.3	3.4	8.3	8.1
Other/Private	24.7	7.9	0.6	3.4

Sources: 1. - Student Aid Commission
2 - Chancellor's Office

TABLE 6

Number of Awards and Dollars Made to Community College Students
in Five Major Federal Programs - 1973 to 1983

Program	1/ 1973-74		1/ 1976-77		2/ 1979-80		2/ 1982-83	
	Awards	Dollars	Awards	Dollars	Awards	Dollars	Awards	Dollars
Pell	9,328	\$ 2,518,620	105,879	\$57,502,081	87,202	\$47,824,597	81,542	\$ 47,589,378
SEOG	14,120	5,825,433	18,042	8,096,829	20,833	9,949,375	18,084	8,550,028
CWS	18,130	9,209,070	24,699	16,245,598	21,252	16,233,268	16,283	15,053,257
NDSL	11,238	4,601,284	10,125	5,514,083	6,350	3,799,869	3,913	2,434,116
GSL	3,213	4,354,180	3,648	2,189,000	1,330	2,119,448	32,415	72,074,000
TOTAL	56,029	\$26,508,587	162,393	\$89,547,591	136,967	\$79,926,557	152,237	\$145,700,779

Sources: 1 - Student Aid Commission
2 - Chancellor's Office

TABLE 7
ESTIMATES OF UNMET NEED FOR ALL FINANCIAL AID RECIPIENTS
IN COMMUNITY COLLEGES, 1982-83

	Amounts per SCAPS data (sample = 2800) ^a	% of Student Budget	Amounts per C/O data (n = 115,394) ^b	% of Student Budget
Average Student Budget	\$ 5,513	100.0%	\$ 5,513 ^a	100.0%
Average Parental Contribution	79*	1.4	79* ^a	1.4
Average Student Contribution	2,194	39.8	2,194 ^a	39.8
Average Need-Based Grant Aid	1,318	23.9	654 ^b	11.9
Average Non-Need Based Aid/ Scholarships	8	0.1	32 ^b	0.6
Average Work Aid	615	11.2	288 ^b	5.2
Average Loan Aid	534	9.7	676 ^b	12.3
Average Unmet Need	765	13.9	1,590^b	28.8
Aggregate Unmet Need for financial aid recipients	\$88,276,410 (i.e., 115,394 x \$765)		\$183,476,646^b (i.e., 115,394 x \$1,590)	

*Average parental contribution is \$157 for dependent students.
Average parental contribution is \$2 for independent students.

Sources:

^a 1983 Student Contribution and Packaging Survey (SCAPS), California Student Aid Commission. Based on sample of full-time aid recipients only, 1982-83.

^b Chancellor's Office May 1983 Financial Aid Staffing and Workload Study. Data for all aid recipients, 1982-83.

TABLE 8
PERCENT OF DEPENDENT STUDENTS, BY PARENTAL INCOME,
WHO APPLIED FOR AND RECEIVED FINANCIAL AID
FOR CCC, CSU AND UC, 1982-83

Parental Income	% of Income Category Who Applied for Aid			% of APPLICANTS Who Received Aid			% of Income Category Who Received Aid		
	CCC	CSU	UC	CCC	CSU	UC	CCC	CSU	UC
Under \$12,000	38.1	72.6	89.3	64	76	86	24.2	55.4	76.8
12,000 to 23,999	21.8	51.8	81.4	52	67	75	11.5	34.7	61.4
24,000 to 35,999	16.2	36.1	63.0	32	58	68	5.2	20.8	42.8
36,000 to 47,999	8.1	28.3	49.7	35	46	53	2.8	13.0	26.4
48,000 to 59,999	6.6	19.2	40.6	12	38	52	0.8	7.2	21.1
60,000 and Over	4.1	10.8	15.5	39	34	39	1.6	3.6	6.1
Independent Students	12.4	40.8	72.7	58	77	85	7.2	31.5	61.6

Source: 1983 Sears, Crosstabulations by Segment, California Student Aid Commission

Note: Number of cases by segment for percents above:

<u>Segment</u>	<u>Dependent</u>	<u>Independent</u>
CCC	343,363	140,471
CSU	126,229	68,281
UC	72,655	20,568

TABLE 9
SELECTED INTERSEGMENTAL FINANCIAL AID OFFICE OPERATIONAL COMPARISONS
 (Comparisons are Rough and Meant to be Indicative - Caution Needed)

Segment	Total Administrative Budget	Average Budget Per Campus	No. Awards	No. Students	Dollars Awarded
CC N = 101	\$ 13,363,053	\$ 132,307	226,477	138,944	\$183,273,661
CSU N = 19	^a 17,700,000 ^b (10,258,605)	931,579 (539,927)	190,000	90,000	205,000,000
UC N = 9	^c 13,600,000	1,511,111	^d 147,830	74,830	247,873,000

Sources: CC data from Chancellor's Office May 1983 Survey
 CSU data from CSU Systemwide for 1982-83
 UC data on students and award dollars from UC Systemwide for 1981-82

- Notes:**
- ^a This figure includes costs of business and accounting operations.
 - ^b Net costs for financial aid office operations exclusive of business and accounting costs.
 - ^c Estimated from information from Legislative Analyst's Office.
 - ^d Estimated by assuming ratio of awards to students is the same for UC as in CSU (i.e., 2:1).

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TABLE 10
DISTRIBUTION OF SELECTED CHARACTERISTICS OF AID AND NON-AID RECIPIENTS
BY PARENTAL INCOME FOR COMMUNITY COLLEGE DEPENDENT STUDENTS

STUDENT GOAL BY INCOME LEVEL	% Aid Recipients			% Non-Aid Recipients		
EMPLOYMENT TRAINING						
\$5,999 or less		30				36
6,000 to 11,999		36				35
12,000 to 23,999		43				48
24,000 or more		27				41
TRANSFER						
5,999 or less		31				20
6,000 to 11,999		64				35
12,000 to 23,999		51				34
24,000 or more		57				45
PERSONAL						
5,999 or less		2				10
6,000 to 11,999		0				10
12,000 to 23,999		5				10
24,000 or more		1				7
BASIC SKILLS						
5,999 or less		0				3
6,000 to 11,999		0				4
12,000 to 23,999		0				2
24,000 or more		6				2
UNDECIDED						
5,999 or less		3				3
6,000 to 11,999		0				7
12,000 to 23,999		0				6
24,000 or more		9				5
EXPECT TO BE ENROLLED CONTINUOUSLY ALL YEAR						
	YES	NO		YES	NO	
5,999 or less	92	8		64	36	
6,000 to 11,999	92	8		80	20	
12,000 to 23,999	93	7		80	20	
24,000 or more	92	8		80	20	
GPA BY INCOME LEVEL	3.1-4.0	2.1-3.0	2.1-0.0	3.1-4.0	2.1-3.0	2.0-0.0
\$5,999 or less	37	51	12	47	35	18
6,000 to 11,999	48	50	2	46	28	26
12,000 to 23,999	51	40	9	47	35	18
24,000 or more	44	46	10	51	33	16
CREDIT LOAD BY UNITS BY INCOME LEVEL	12 or MORE	9-11	8 or LESS	12 or MORE	9-11	8 or LESS
5,999 or less	59	21	20	23	14	63
6,000 to 11,999	84	0	16	29	10	61
12,000 to 23,999	64	18	18	33	23	44
24,000 or more	78	12	10	41	17	42
HOURS WORKED WEEKLY BY INCOME LEVEL	NONE	1-30	30 or MORE	NONE	1-30	30 or MORE
5,999 or less	20	76	0	28	36	36
6,000 to 11,999	27	59	8	24	38	36
12,000 to 23,999	20	70	7	18	47	35
24,000 or more	30	62	5	14	48	38
Average Hours per Week		16.8			25.8	

Source: 1983 SEARS

NOTE: Elements that do not total 100% are due to non-responses.