DOCUMENT RESUME

ED 288 435 HE 020 931

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TITLE Student Financing of Higher Education in Washington State, 1985-86.
INSTITUTION Washington State Higher Education Coordinating Board, Olympia.
PUB DATE [87]
NOTE 67p.
PUB TYPE Reports - Research/Technical (143) -- Tests/Evaluation Instruments (160)

EDRS PRICE MF01/PC03 Plus Postage.
DESCRIPTORS *College Attendance; Community Colleges; Dependents; Females; *Graduate Students; Higher Education; Males Minority Groups; Parent Financial Contribution; Private Colleges; Proprietary Schools; Questionnaires; Self Supporting Students; State Colleges; Student Characteristics; *Student Costs; Student Employment; *Student Financial Aid; Student Loan Programs; *Undergraduate Students
IDENTIFIERS Debt (Financial); *Paying for College; *Washington

ABSTRACT

Student costs and financing of college were studied in Washington State using the College Scholarship Service's Student Expense and Resource Survey (SEARS). The study population consisted of: (1) full-time undergraduate students and full-time graduate students in master's or traditional doctoral level programs at state institutions; (2) full-time undergraduates at private institutions and all graduate students; (3) part-time and full-time community college students; and (4) full-time proprietary school students. For full-time undergraduates attending each of the four sectors, information is provided on the following student characteristics and aspirations: age and marital status, residency and dependency, housing and travel patterns, class level and grade point average, socioeconomic characteristics, income and work patterns, institutional preference, and degree and career plans. Ways of meeting college costs are addressed, including parental contribution, student earnings, student borrowing, and financial aid. Separate analyses covers: men and women, minority students, graduate students, and part-time community college students. The frequency of borrowing, average indebtedness, and borrowing by undergraduate and graduate students are discussed. The SEARS instrument is appended. (SW)

STUDENT FINANCING OF HIGHER EDUCATION IN WASHINGTON STATE, 1985-86

Richard A. Dent

Prepared for: Council for Postsecondary Education
Washington Student Guaranty Loan Association
Washington Friends of Higher Education
Washington Federation of Private Vocational Schools
State Board for Community College Education
Council of Presidents

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Special thanks to Terri May, Program Specialist, Higher Education Coordinating Board, for her technical assistance, and to Marilyn Hammond, Policy Associate, Higher Education Coordinating Board, for editing.

STUDENT FINANCING OF HIGHER EDUCATION

IN WASHINGTON STATE, 1985-86

Richard A. Dent

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Chapter 1
Survey Design

1. The Survey Instrument

The Student Expense and Resource Survey (SEARS) is a product and service of the College Scholarship Service (CSS) of the College Board. It is designed for use by individual institutions, higher education systems, and states to identify and analyze attendance and financing patterns in postsecondary education. The survey has been used in various forms since 1970. Washington used it to conduct the 1972 and 1976 surveys, as well as the 1985 survey.

While there are limitations inherent in the use of a standardized survey form, particularly in the ability of an individual user to make changes in the core document, the benefits of a proven survey instrument and analytical method outweigh the limitations.

The decision to use the SEARS instrument was based on three major factors:

a) the cost in dollars and time needed to develop and test a comparable survey instrument substantially exceeded the resources available for the project;

b) the SEARS document has proven itself successful in the two other Washington surveys;

c) its use supports historical comparison to the 1972 and 1976 surveys.

A contract was therefore executed with the College Board for use and subsequent analysis of the SEARS survey. A copy of the survey instrument is appended. The last nine questions in the survey are additions specific to Washington that are not part of the standard SEARS survey.

2. Procedure

The Council for Postsecondary Education (CPE), now the Higher Education Coordinating Board, formed a Steering Committee comprised of representatives from sectors of postsecondary education and the Washington Student Loan Guaranty Association. The Steering Committee met during the fall of 1985 to determine survey target populations and sampling techniques. The Steering Committee also determined the content and format of the additional local questions.

The printing, distribution, collection, data entry and transmittal of raw data results were the responsibility of the CPE. Tapes of survey data were sent to the CSS for processing and the production of standard SEARS analysis.

3. **Target Populations**

The Steering Committee spent several hours discussing the best target populations for the survey, as well as the data needs of individual postsecondary sectors and the CPE.

A decision was made to focus on key subpopulations that were most representative of each sector. No attempt was made to do a uniform sampling of all students in postsecondary education.

The decision was also made to exclude the professional schools of medicine, dentistry, and law since the numerical weight of this population and the substantial financing differences between professional school students and other graduate students would have unduly complicated the analysis. The target populations identified by the Steering Committee were:

a) State Universities and Colleges

Because these are predominately full-time institutions, the decision was made to target two populations -- full-time undergraduate students and full-time graduate students in masters or traditional doctoral level programs.

b) Independent Universities and Colleges

At the undergraduate level, only full-time students were surveyed. Since the graduate population is numerically weighted toward part-time students, all graduate students were included in the survey.

c) Community Colleges

Since part-time students comprise the majority of the community college head count population, the decision was made to draw a separate sample of part-time students in addition to the full-time student target population. Because of budgetary constraints, a representative sample of 13 community colleges, comprising 53 percent of the total community college enrollment, was invited to participate in the survey.

d) Proprietary Schools

There are over 200 proprietary institutions in Washington. They range from small, non-accredited schools to complex business colleges with over one thousand students and a wide range of programs. It was impossible to meaningfully accommodate this diversity within the constraints of the project. The decision was made to focus on accredited institutions participating fully in financial aid programs. A target population was identified of 13 proprietary school organizations with a total of 25 separate campuses. Only full-time students were surveyed.

4. **Sampling Techniques**

Participating schools were offered a choice between two modes of survey distribution. A school might either draw a sample of students from automated files and provide the CPE with labels for mailing surveys, or might do its own on-campus distribution with either mail return or on-campus collection. Schools wanting CSS to do a specific campus analysis were permitted to distribute surveys on campus to a higher percentage of students. Schools without automated student record systems chose on-campus distribution, while all of the public institutions provided mailing labels to the CPE.

The key decision was to avoid dictating uniform sampling percentages and procedures to participating institutions. The survey analysis was focused on distinct but similar subpopulations, comparing, for instance, full-time undergraduates from one sector with those of another. As long as each sector sample was itself statistically valid, the fact that one sector had drawn a bigger sample than another did not invalidate the analysis.

The following table shows the targeted subpopulations and the survey sample and yield.

Enrollment and Survey Populations Comparisons

State Colleges and Universities	Enrollment	Sample	Returns	%/Enrollment %/Sample
Full-Time Undergraduates	58,486	17,539	5,469	9.4 / 31.2
Full-Time Graduates	7,449	2,729	1,170	15.7 / 42.9
Independent Colleges and Universities				
Full-Time Undergraduates	20,481	10,263	3,535	17.3 / 33.3
Graduate Students	2,768	2,24[illegible]	844	30.5 / 37.7
Community Colleges (13 Campuses)				
Full-time Students	26,862	4,437	2,605	39.7 / 27.6
Part-time Students	23,338	6,315	1,527	6.5 / 24.2
Proprietary Schools (25 Campuses)	7,870	2,825	1,520	19.3 / 53.8

5. **Responsiveness**

All state and most independent sector questionnaires were distributed by mail in November, 1985. Based on prior SEARS survey experience, a return of approximately 40 percent was expected. Unfortunately, the survey distribution coincided with a major pre-Thanksgiving snowstorm that closed some schools and sent students home early for the holiday. Overall, response rates dropped to 32.2 percent, which was less than anticipated but still sufficient to provide acceptable sample populations for each educational sector and student target group. The proprietary school response rate was very high - 53.8 percent - and demonstrated the effectiveness of on-campus distribution and collection of survey forms. The lowest response rates were in the community colleges, with about one-fourth of those sampled responding. As the sampling technique and mail distribution were the same for four-year state schools and community colleges, the lower community college response rates can only be attributed to lower student interest in the subject matter.

6. Validity

Within the target populations, the survey samples were drawn randomly. The survey populations were large enough to constitute a valid statistical sample of each subpopulation. As the study did not aggregate student responses across educational sectors, the fact that one sector had a larger sample than another did not invalidate the responses.

In general, the survey population seemed to be representative of enrollments within each sector. Women were somewhat over-represented in the survey population (by 2.0 to 5.0 percent) as were minorities (by 1.0 to 2.0 percent). A few survey questions seemed to have been less appropriate for some groups of students than for others; the report addresses these anomalies in the appropriate chapters. With the exception of the items mentioned, the survey population was sufficiently representative and more than adequate statistically to support the identified level of analysis provided for each subpopulation.

Chapter 2
The Washington Undergraduate: Selected Characteristics

The survey instrument collected a broad range of data on student characteristics, aspirations, and activities. This chapter profiles only full-time undergraduate students attending each of the four major sectors of postsecondary education.

1. Age and Marital Status

The state and independent four-year sectors had substantially younger student populations, (mean age, 23.0 and 22.8 respectively) than the community colleges (28.3) and proprietary schools (26.4). More than half of the community college population was over 25, compared to less than 19 percent for the four-year colleges (44 percent for the proprietary schools).

Trends in marital status paralleled those of age. Almost 84 percent of four-year college respondents had never married. Married students comprised 12.3 percent of the state institution survey group and 12.0 percent in the independent colleges and universities; divorced or separated respondents comprised 3.8 percent and 4.3 percent of respondents respectively. The pattern changed in the other sectors. Married students comprised 29.3 percent of the community college sample and 26.4 percent of proprietary school respondents. Divorced respondents constituted 14.8 percent and 20.0 percent respectively.

The percentages of divorced students revealed an interesting gender-related difference. For each institutional type, the number of women students indicating a divorced status was at least double the number of men: state, 4.9 percent for women and 2.5 percent for men; independent, 5.6 and 2.5 percent; community college, 19.7 and 8.5 percent; and proprietary, 26.2 and 12.8 percent.

2. Residency and Dependency

Public institutions served primarily students who were citizens of the United States and residents of Washington state: 92.3 percent of state respondents and 95.9 percent of community college respondents. The independent sector drew the highest percentage of out-of-state students (23.6 percent) and foreign students (3.9 percent). The proprietary schools enrolled primarily in-state citizens (88.2 percent) but also had the second largest out-of-state enrollment (10.8 percent).

The survey included a series of questions addressing students' financial independence from parents. Responses revealed that dependency was closely linked to age. Approximately three-fourths of all four-year college respondents remained legally dependent on parental support. However, only 46 percent of community college and 42 percent of proprietary school respondents were deemed to be dependent.

3. **Housing and Travel Patterns**

a) State Colleges and Universities

The three most popular housing choices were: off-campus apartment (28.7 percent), campus residence (28.3 percent), and parental home (11.7 percent). The majority of students (53.7 percent) were able to walk or bike to campus. For those living off-campus, the average distance from school was 8.5 miles. After walking/biking, the three most common modes of transportation were: personal car (21.9 percent), public transportation (13.7 percent), and carpooling (4.5 percent).

b) Independent Colleges and Universities

The top three housing choices were dormitory (42.5 percent), off-campus apartment (19.8 percent), and parental home (11.6 percent). The average commute distance was 10 miles and the three most popular modes of transportation were walking/biking (58.9 percent), personal car (34.6 percent), and public transportation (4.1 percent).

c) Community Colleges

Parental home (34.9 percent) was the first choice of community college students, followed by off-campus apartment (22.4 percent) and student-owned home (21.0 percent); on-campus housing is seldom available for community college students. Only 7.7 percent of students lived within walking distance, while 77.2 percent reported driving a personal car to campus (average commute, 9.6 miles); 8.8 percent used public transportation; and 6.3 percent carpooled.

d) Proprietary Schools

Very few proprietary schools offer on-campus living accommodations. Off-campus apartments led the housing list (31.1 percent), followed by student-owned homes

(29.3 percent) and parental homes (26.1 percent). Only 9.1 percent lived within walking distance, while 62.5 percent drove; 18.4 percent used public transportation; and 11.7 percent carpooled. The average commute was 10 miles.

4. **Class Level and Grade Point Average**

Lower division students (usually first- and second-year students in a proposed four-year plan) comprised 37.3 percent of state sector respondents and 42.8 percent of independent. Of the upper division respondents - 62.7 percent from the state sector and 57.2 from the independent sector - 9.5 percent and 5.6 percent respectively were enrolled for a fifth year or more. 37.8 percent of community college respondents were in their first academic year of attendance, 45.1 percent in their second, and 17.2 percent in their third year or more. Proprietary students are typically enrolled in terminal programs of less than a two-year duration.

Student responses from all sectors indicated average grades of B (3.0 in a 4.0 system) or better: state, 3.1; independent, 3.2; community college, 3.3; proprietary, 3.4. While the grade point averages looked somewhat high, this was attributed to the fact that respondents were those students who had received grades at their present school. Thus, first time enrollees were excluded (these students often encounter grade problems), as were, of course, students who had dropped out because of academic difficulties in prior years. When the grade point averages were understood as the averages reported by continuing students, they did not appear particularly inflated. No attempt was made to draw academic comparisons between sectors or institutions, because student performance, as reflected by grades, is measured according to the mission and expectation of each institution. Furthermore, variations within a postsecondary sector can be as large or larger than intersector differences.

5. **Socio-economic Characteristics**

Studies of college access have identified the relationship between socio-economic factors (e.g., race, parental education, family income, etc.) and the likelihood of a student entering college. The study results indicated that these characteristics also influenced the kind of school attended.

Parental Income and Education Levels

	State	Indep.	CC	Prop.
Parental Income				
Mean	36,560	36,010	26,640	23,140
Annual Income Under $12,000	8.5%	8.8%	14.5%	18.2%
Parental Education				
High School or Less	22.2%	20.0%	42.9%	51.4%
B.A. or Higher	47.7%	55.3%	26.9%	20.6%
Non-White Student Enrollment	13.0%	11.8%	10.4%	20.9%

There was a clear difference in parental profiles between some sectors. Income and educational level for parents of students in the four-year institutions, state and independent, were much alike: approximately half were college graduates and their mean incomes were solidly middle-class. Community college and proprietary school parental profiles, however, differed significantly from those of the four-year schools and from each other. Parental incomes and educational levels were substantially lower than those reported by four-year institution respondents. The proprietary schools enrolled a substantially higher percentage of low-income and minority students than any other sector.

6. **Income and Work Patterns**

a) State Colleges and Universities

Students reported annual incomes averaging $5,460. During the school year, 52.9 percent of students worked an average of 17.1 hours per week at an average $4.90 hourly wage. Financially independent students were more likely to work (62.1 percent), worked longer hours (19.2 hours per week), and made more money (averaging $5.50 per hour) than dependent students (49.7 percent, averaging 16.2 hours at $4.60 per hour). Only 23 percent of the respondents said that it was impossible for them to work while going to school. Seventy-five percent of all student respondents reported working during the summer of 1985; savings were $720 for all dependent students and $460 for all independent students; with non-savers excluded, the averages were $890 for dependent students and $800 for independent students.

b) Independent Colleges and Universities

Student incomes at these schools averaged $5,370 a year, with 66.4 percent working an average of 17.3 hours per week during the school year at $4.90 per hour. Independent students (73.2 percent employed) worked longer hours (23.7 per week) and earned more ($6.10) than dependent students (64.2 percent averaging 15.0 hours at $4.50 per hour). Only 18.2 percent of respondents said they would not work while attending school. For students reporting summer savings, the average saved was $950 for dependent students and $835 for independent students. With non-savers included, averages dropped to $760 and $490 respectively. In all sectors, the most common reason for lack of savings by a dependent student was lack of a summer job, while independent students had summer jobs but used the income for self-support during that period.

c) Community Colleges

Community college students reported the highest average personal income - $8,080 - with 32.3 percent earning more than $10,000 per year. About 63 percent of all community college students worked during the school year, averaging $5.20 per hour for 23.6 hours work per week. Employment frequency was higher for dependent students (64.2 percent) than for independent students (55.6 percent), reflecting the higher percentages in the independent population of married students and single parents whose family responsibilities limited outside work. However, those independent students who were employed worked longer hours than dependent students (25.8 versus 21.6) and earned higher wages ($5.70 per hour versus $4.70). Summer savings were substantially lower than those reported by four-year institution students, averaging $410 for dependent students and $220 for independent students.

d) Proprietary Schools

Annual student incomes in this sector averaged $6,740. A much smaller number of students reported working during the school year (41.4 percent), reflecting the fact that many proprietary school programs are clock-hour intensive and tend to preclude outside employment. Those students who did work averaged $4.60 an hour for 22.6 hours per week. Marital status and family responsibilities again influenced work patterns; independent students were less likely to work than dependent students (38.7 percent versus 45.2 percent), but when employed worked longer hours (24.0 per week versus 21.0) and made higher wages ($4.80 per hour versus $4.40). Summer savings were

heavily influenced by the fact that almost all proprietary school programs continue through the summer months: savings averaged only $260 for dependent students and $120 for independent students.

7. **Institutional Preference**

Students were asked to indicate their institutional preferences. Approximately two-thirds of respondents in the state schools were attending the institution of first choice (66.9 percent), while 18.8 percent would have chosen an independent institution and 13.8 percent preferred another state institution (7 percent listed out-of-state choices). Of the independent sector respondents, 83.4 percent indicated they were attending the institution of first choice, while 14 percent would have preferred another independent institution and 4.1 percent a four-year state institution. Many community college respondents were not attending the school of first preference (51.7 percent), preferring either a state college or university (30.5 percent) or an independent sector institution (15.7 percent). Only 5.3 percent preferred another community college.

Almost 71 percent of proprietary school students were attending the school of first choice. Preferences for other schools were well divided: 12.1 percent would have preferred a state school, 9.4 percent an independent institution, and 7.1 percent a community college. Less than 1.0 percent would have preferred another proprietary school.
Cost seemed to be a major factor for those students not attending the institution of first choice. Respondents were asked how much additional financial support would be needed to do so. Substantial additional need was indicated, ranging from $3,950 per year for independent sector respondents, to approximately $4,975 for community college and proprietary school respondents, to $5,370 for those in state institutions.

Author's Note: It is important to remember that the question asked only if students were attending the first choice school or college. The answers did not necessarily relate to respondent satisfaction with the school presently being attended.

8. **Degree and Career Plans**

a) Degree Plans

The majority of respondents in baccalaureate programs planned to attend graduate school. In the state sector, 16.2 percent of respondents intended to seek doctorates and 41.2 percent planned to obtain masters degrees. 41.8

percent planned to stop at the bachelor level. For independent sector respondents the comparable figures were doctoral, 21.2 percent; masters, 41.8 percent; and baccalaureate, 36.1 percent. Most community college students planned to continue at senior institutions; 7.17 percent planned on doctorates, 20.7 percent on masters, and 34.6 percent on baccalaureate degrees. Only 31.4 percent planned to stop with the Associate of Arts degree, while 6.2 percent indicated no degree plans. Seventy percent of proprietary school respondents indicated termination with the current program. Only 12.3 percent planned to pursue a baccalaureate degree, 9.4 percent a masters degree, and 7.1 percent a doctorate.

b) Career Choices and Salary Expectations

In the state sector, the top career fields and percentage of students choosing each were business, 21.9 percent; professions (law, medicine, etc.), 18.2 percent; engineering/science, 16.0 percent; and teaching, 15.9 percent. In the independent sector the top choices were professional, 23.6 percent; business, 21.0 percent; teaching, 16.7 percent; and engineering/science, 11.0 percent. Community college respondents chose business, 18.5 percent; professional, 16.7 percent; trade/technical, 2.0 percent; and engineering/science, 11.0 percent. Proprietary students chose trade/technical, 33.1 percent; data processing, 18.0 percent; secretarial, 15.3 percent; and business, 10.9 percent. The proprietary school responses reflected the fact that these programs are generally single-purpose in nature and are not seen as stepping stones to other academic degrees.

Students were asked to estimate annual earnings after three years in their chosen careers. Sector figures were, surprisingly, quite close together. Anticipated annual income for state sector respondents averaged $25,540, followed closely by that of independent sector respondents, $25,290; community college, $24,620; and proprietary, $23,830. Differences become more pronounced when future degree plans were included as a variable. For example, students with doctoral aspirations anticipated earnings of $30,290 for state respondents, and $28,480 for independent respondents. Community college students were more optimistic, anticipating earnings of $32,380 with a doctoral degree. Average earnings anticipated with a baccalaureate degree were: state and independent four-year respondents, $24,050; community college respondents, $24,640; and proprietary, $25,610. Community college students anticipated earning

$21,410 with Associate of Arts degrees, and proprietary school students expected $22,580 from diploma or certificate program skills.

Conclusion

Statistically, the profiles of respondents in both state and independent four-year colleges and universities looked very much alike. They fit the traditional undergraduate student pattern: financially dependent young adults from white, middle-class backgrounds. Similarly, community colleges and proprietary schools seemed to be serving very similar clienteles, the major difference being the significant increase in low-income and minority students in the proprietary sector.

Chapter 3
College Costs

The survey asked students for average monthly expenditures in all of the traditional cost categories, room, board, personal expenses, travel, etc. Since all students received the same questionnaire, it was necessary to keep dollar intervals in each cost category small enough to allow meaningful distinctions to the largest subpopulation of respondents, single undergraduates. Thirty to fifty percent of older students and married students strongly indicated that the top intervals were too low to accurately measure expenditure patterns. In other words, these students spent more than the maximum amount listed, and any student budgets constructed from these data would have seriously underestimated actual costs. Therefore this chapter will focus on single students' living patterns. Included, however, is a short section on the costs of attendance for single parents, since their response pattern indicated the dollar intervals were adequate to describe expenditure patterns.

The greatest variable in the cost of an education is the tuition charged by the individual institution. In Washington state, tuition charges ranged from a low of $699 per year in the community colleges to over $7,000 in some independent colleges. Additional living costs such as housing and transportation are traditionally defined as the student maintenance budget. The first section of this chapter looks at these costs.

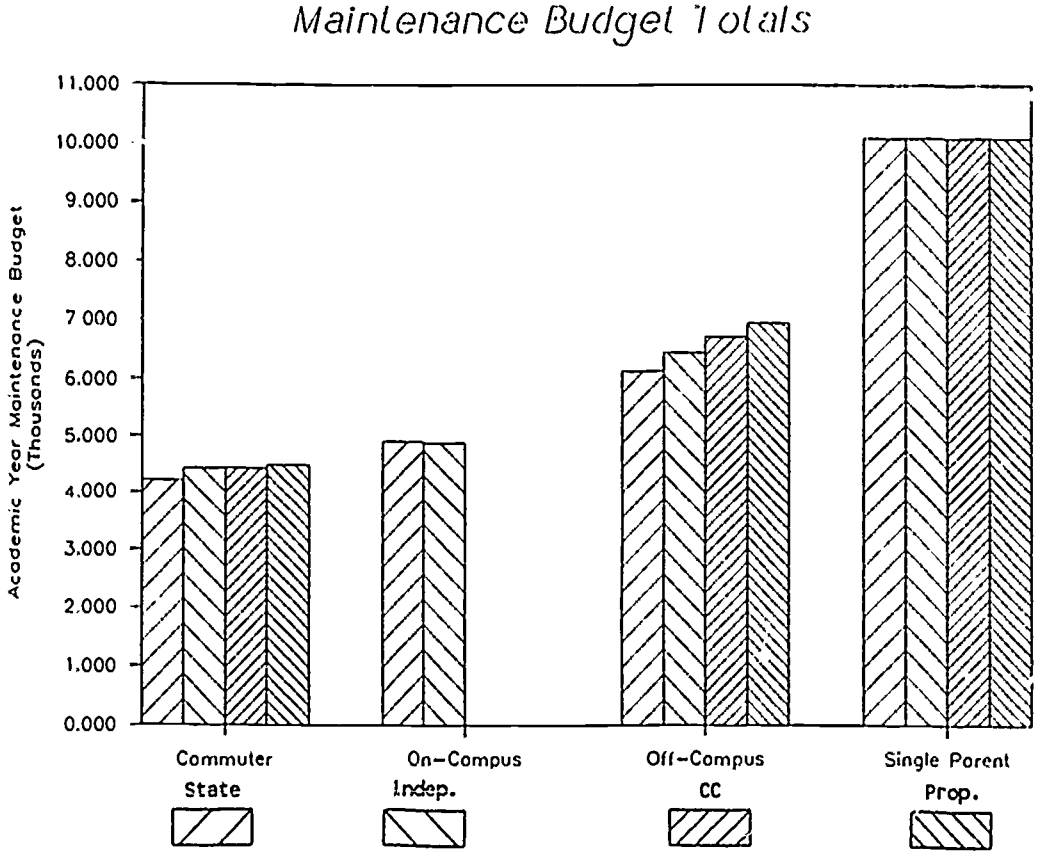
1. Maintenance Budget

In addition to tuition, students and their parents were responsible for student living costs during college attendance. These maintenance budgets reflected cost elements common to all students regardless of school attended; they also reflected student choices of living arrangements.

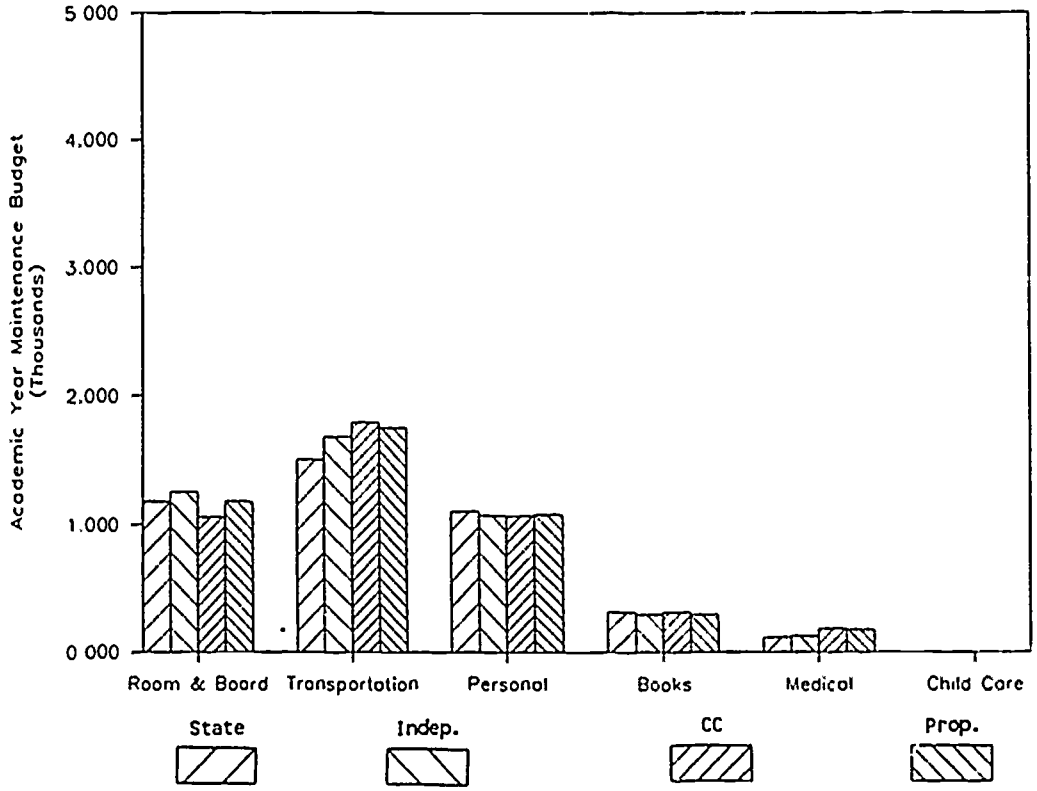
Most of the maintenance budget cost items were basic living expenditures and therefore easy to interpret. One item, however, proved troublesome. Students were asked about transportation costs in three areas: travel between residence and class; travel to and from parental home; and vehicle maintenance, including car payments, insurance, and repairs. Nearly 75 percent of all respondents reported vehicle expenses, thus indicating car ownership or operation. Not surprisingly, car-related expenses were the largest variable in the maintenance budget. A Northwest student remaining in the area for college might have incurred a very low cost of travel to and from home, particularly if that student resided on campus without a car; total transportation expenses for the year might have been less than $400. In contrast, a student having a car, living off-campus five to

ten miles, and driving several hundred miles to his/her parental home three to four times could easily have spent $2,400 a year on transportation. In constructing maintenance budgets, it was necessary to specify some assumptions concerning car ownership and operation. These assumptions were based on the prevailing patterns of response in each budget type and are indicated following each budget.

The maintenance budget questions asked students for either monthly or academic year expenditures for self and any dependents. Responses were then calculated for a typical nine-month academic year. The budget categories utilized were room and board (R&B): housing, including utilities and food costs; books and supplies (Bks): all text books and academic related supplies and course materials; medical (Med): medical and dental expenses, including student-specific health insurance plans but not including parental health insurance plans; personal (Per): clothing, recreation, personal hygiene, etc; transportation (Tran): gas, oil, parking, car payments, insurance, and repairs; and child care (ChCare): daycare, babysitters, etc. Maintenance budgets were then constructed for the primary living patterns reported by students.

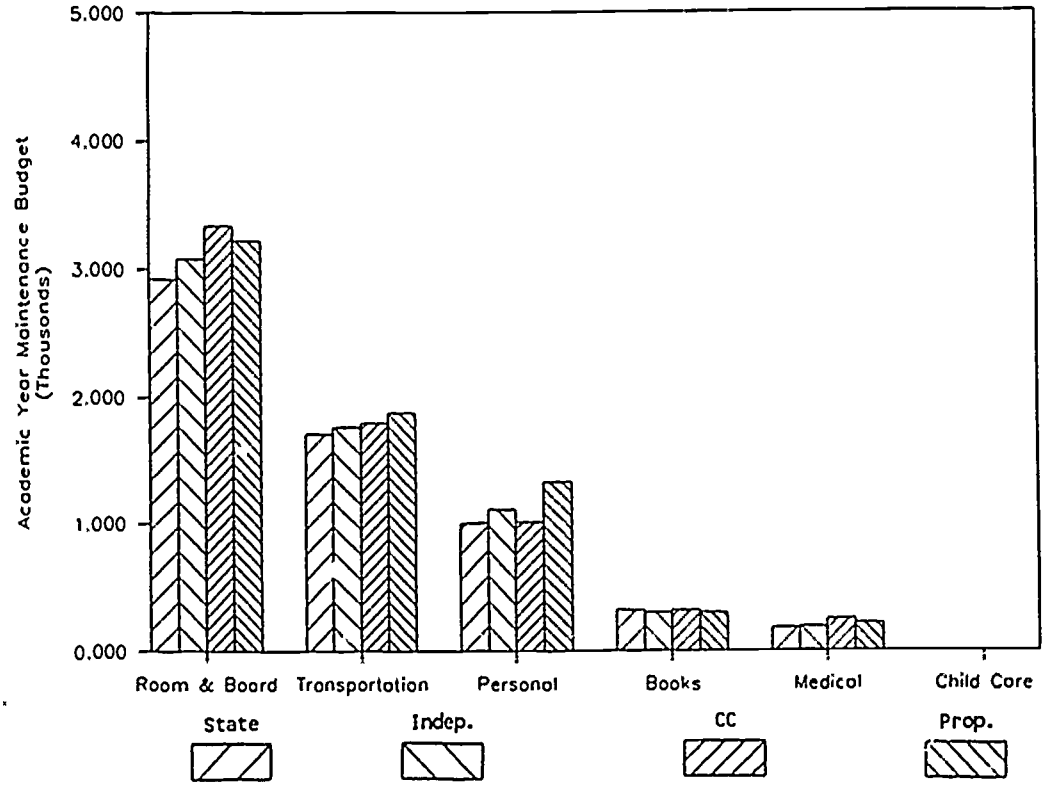


Commuter



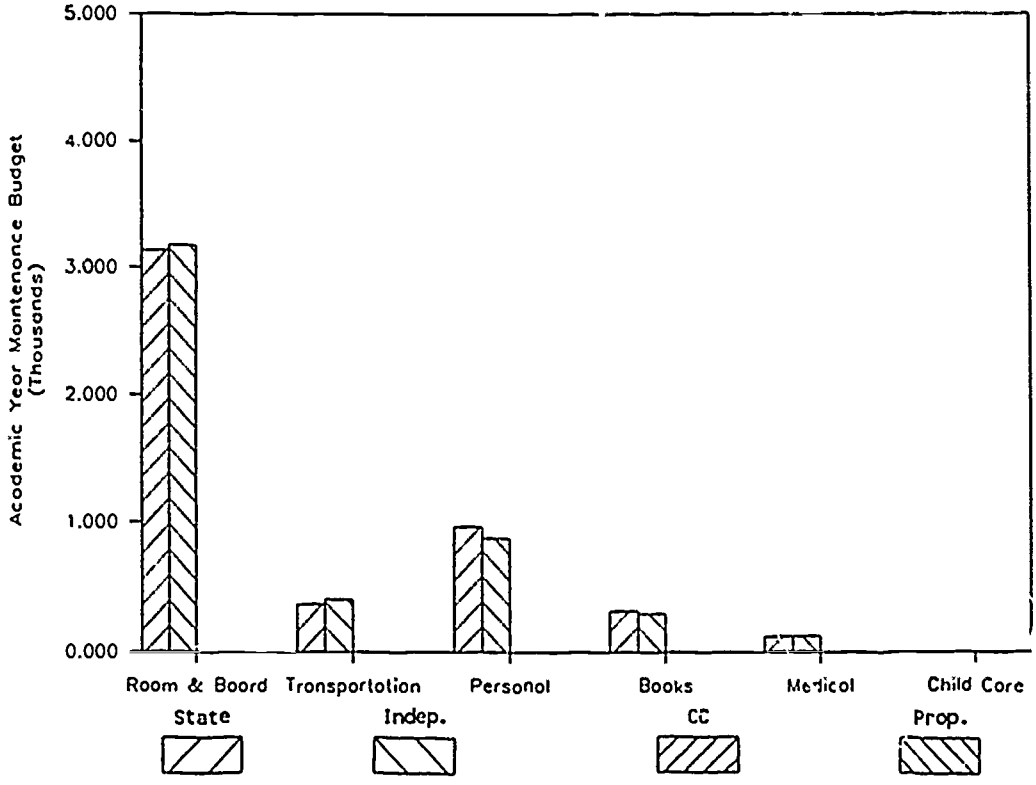
Assumptions: student maintained a car, traveled 5-10 miles to campus, and lived at home, thus incurring no additional travel costs for visits home.

Off-Campus



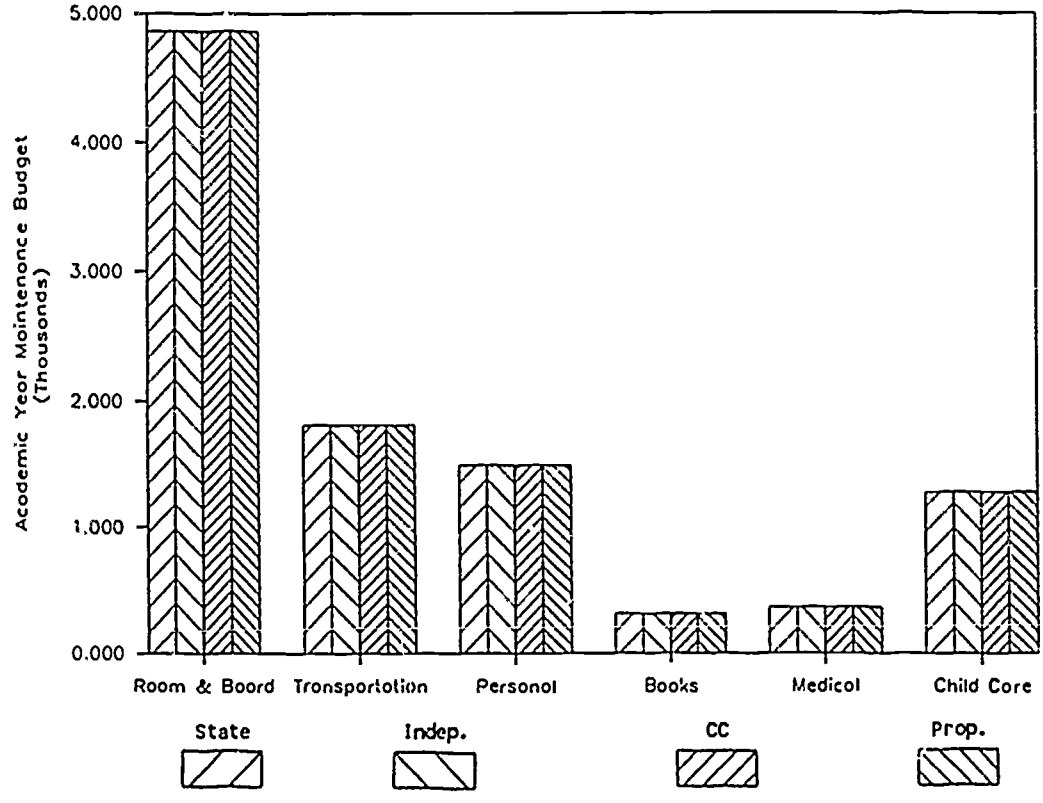
Assumptions: state and independent respondents lived within three miles of campus. Visits to parental home were low cost ($225 ave.). Community college and proprietary students had a five to ten mile commute to campus; parents lived in local area.

On-Campus



Assumptions: student's transportation was from parental home to school only. Campus transportation was foot or bike; no car owned or used. (If a student had a car on campus, costs would have increased $1000-1200.)

Single Parents



Assumptions: student had an average of 1.7 children; traveled five to ten miles to campus, owned car, did not incur additional travel costs to parental home. All responses were aggregated because of the relatively small populations of single parents on some campuses.

Comments on Budget Categories

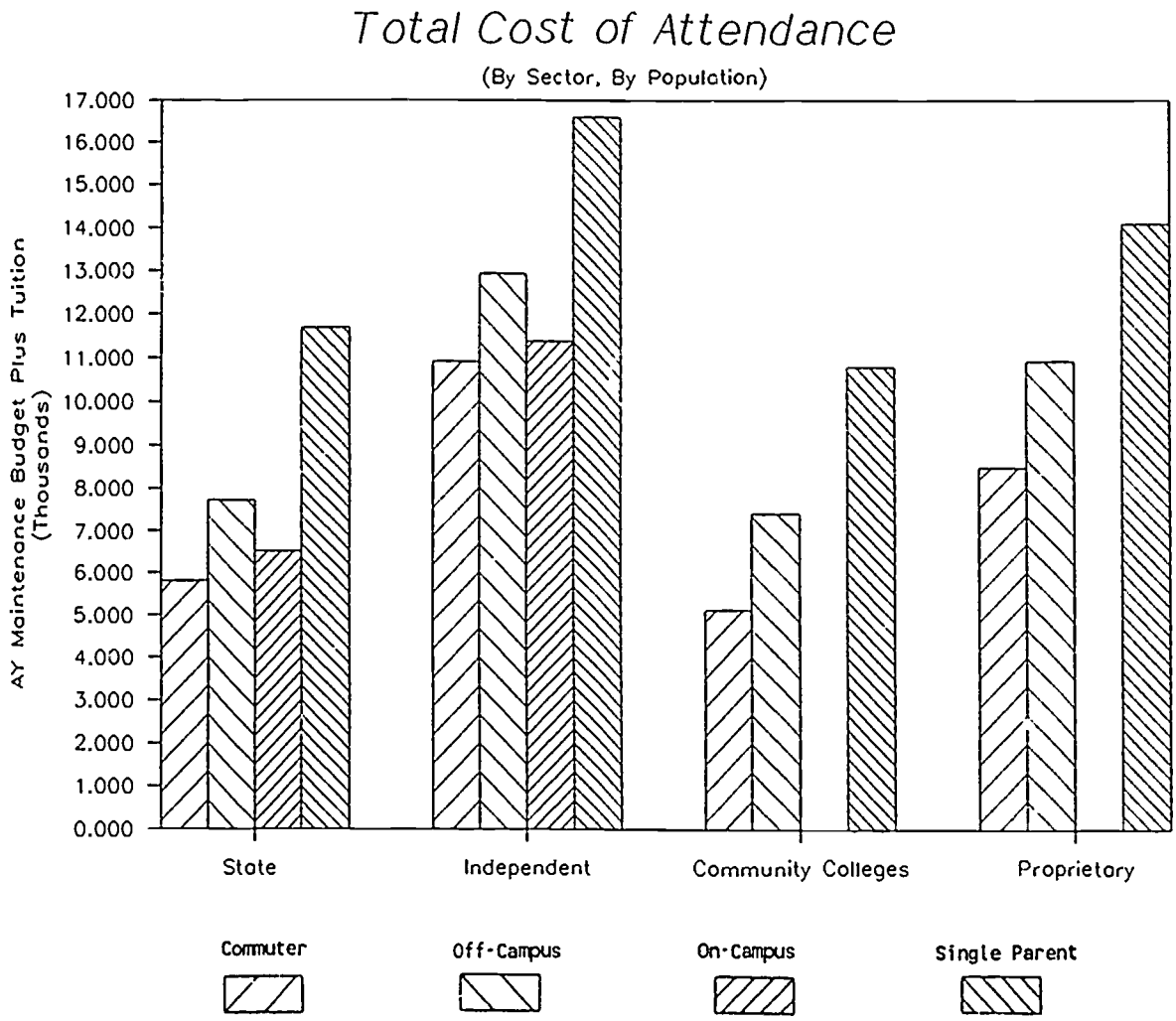
Room and board for commuters included only what students reported as direct, monetary, parental support. It did not include the "in-kind" room and board support offered by many families.

Most dependent students tend to be carried on parental medical plans. In addition, college medical plans are often part of the fee structure and not paid for separately. Thus the average expenditure in this category was very low. However, when students actually reported this kind of expenditure, it was two to three times higher than the average.

2. **Total Cost of Attendance**

For purposes of illustration, a typical (not average) tuition was added to the average maintenance budget. In the following chart these tuition levels were used: state sector, $1,600 per year for University of Washington and Washington State University; (regional campuses were $40[illegible] less in 1985-86); independent sector, $6,500 per year (a bimodal cost pattern existed in this sector, with a group of small, church-related schools in the $4,000 to $5,000 range and most of the larger independent institutions in the $6,000 to $7,500 range); community college sector, $700 (actual was $680 to $699 in 1985-86); and proprietary sector, $4,000 for a nine-month program (there was an extremely large tuition range in this sector, depending on the type of program and whether or not extensive equipment purchases by students were required).

Given the tuition levels indicated above, the total cost of attendance for each budget and institutional type were:


Total Cost of Attendance
(By Sector, By Population)
AY Maintenance Budget Plus Tuition (Thousands)
17.000
16.000
15.000
14.000
13.000
12.000
11.000
10.000
9.000
8.000
7.000
6.000
5.000
4.000
3.000
2.000
1.000
0.000
State
Independent
Community Colleges
Proprietory
Commuter
Off-Campus
On-Campus
Single Parent

3. **Comments and Conclusions: Conventional Wisdom Revisited**

a) Commuting Versus Living On-Campus

Most students living at home reported no room costs and less than $100 per month for board (presumably a rough measure of meals eaten away from home). If the costs of obtaining room and board at home were included, at-home maintenance budgets would have increased by $500 to $1,000 per year and the average maintenance budget would have grown to over $5,000 per year - more than the maintenance budget for an on-campus student not using a car. For an on-campus student with a car on campus, basic costs rose by approximately $1,300 per year.

b) Dormitories Versus Off-Campus Apartments

Students have historically cited lower costs as the rationale for moving from dormitories to off-campus apartments. The accuracy of this premise depends on a number of variables. In this study, students living off-campus with two or more roommates saved $700 to $800 per academic year on room and board expenses, but respondents living alone off-campus tended to spend more than they would have in a dormitory. Students living off-campus were more likely to have cars than those living in dorms and thus reported substantially higher transportation expenses. Thus, while it was possible to live off-campus more cheaply than on-campus, additional transportation costs substantially exceeded any reduction in living expenses for most off-campus students. Substantial economies were available to students living within walking distance of campus, sharing an apartment with roommates, and not having a car.

c) Age-Related Differences

Most other differences were age-related. Older students tended to spend more money on housing, personal expenses, and transportation than did younger students. Community colleges and proprietary schools traditionally have had greater percentages of older students and this was reflected in their higher student maintenance budgets.

d) Single Parents

Given the high student maintenance budgets of single parents, it was not surprising that they tended to choose

programs which were less expensive and/or of shorter duration.

e) Degree and Program Costs

Indicated cost figures were for one nine-month academic year. Students attending school year-round and independent students maintaining themselves during the summer months incurred higher annual costs.

f) Total Cost of Education

The total cost of an education is influenced by many factors. Program length is obviously a major one. Proprietary school programs normally range from three to 24 months. Community college programs traditionally last two years, although shorter term programs are also offered. Baccalaureate programs are historically four years long, although the average time to completion is now closer to five years. Masters programs generally require two years beyond the baccalaureate, while doctorates usually require four years or more beyond the baccalaureate program completion time. Individual student choices such as transferring schools, changing majors, or dropping temporarily from full-time status extend program completion time.

Because of these variables, the total cost of a terminal degree program covered a broad range. A 12-month proprietary school program or a two-year community college program lasting 18 months to two academic years would both have cost over $10,000. The cost of a baccalaureate program could have been as low as $21,500 if the student commuted to a regional state university, or as high as $50,000 if the student lived on-campus at a higher cost independent university. A masters degree would have added from $12,000 to $25,000 to the cost of a baccalaureate degree while a doctorate would have more than doubled the baccalaureate cost and could have placed the total cost of a postsecondary education at over $100,000. Clearly, the cost of a postsecondary education is a major investment. The next chapter addresses how students and their parents were meeting those costs.

Chapter 4
Meeting College Costs

As noted in the previous chapter, the cost of going to college is substantial and continues to grow. A four-year higher education is usually the second most expensive investment, after housing, that parents and students make in their lifetimes.

Bearing the total cost is beyond the means of most families. Meeting college costs has become a collaborative effort involving students, parents, government, colleges, and corporate and private benefactors. Students, in particular, have accepted financial responsibility for more of their own education than in previous years, and through work and loans meet an increasing share of costs. This chapter describes the current patterns of meeting educational expenses for dependent and independent students.

The Dependent Student
Parental Income and Contribution Levels

	State	Indep.	CC	Prop.
Annual Parental Income	$38,610	$37,950	$30,220	$25,680
Parental contribution/(effort percentage)				
Commuter	$1,360(3.5%)	$2,750(7.2%)	$980(3.2%)	$1,440(5.6%)
On-Campus	$2,720(7.0%)	$3,410(9.0%)	NA-	NA-
Off-Campus	$2,150(5.6%)	$2,880(7.5%)	$1,510(5.0%)	$2,100(8.2%)

1. Percentage of Parental Effort

The percentage of effort is calculated by dividing parental contribution by parental income. It is intended to be used as a rough indicator of the relative degree of parental contribution within and across sectors. Parental contributions increased in proportion to the cost of education. In the independent and proprietary sectors, where tuition was higher, parents contributed more in both absolute terms and by percentage increase than did parents of students in the state and community college sectors.

2. Student Self-help -- Dependent Students

Self-help is defined here as the student's contribution from personal and summer employment savings, school year earnings, and educational loans in the student's own name. Together they constituted the single largest resource available to students to meet college costs.

a) Student Contribution from Summer Earnings and Savings

	State	Indep.	CC	Prop.
Commuter	$1,080	$1,460	$ 810	$ 980
Resident*	$1,430	$1,510	$1,190	$1,410

*Resident includes both off-campus students and those in campus housing.

There are two factors which primarily influenced the level of student contributions from summer earnings and savings. A higher need to earn and save existed among students attending high-cost institutions and among resident students. The ability to contribute also seemed to be linked logically to family income; students from higher income families were able to save more and generally had more assets available to meet college costs.

b) Average Student Term-Time Earnings

	State	Indep.	CC	Prop.
Those Working	$2,830	$2,570	$3,860	$3,510
All Respondents	$ 740	$1,110	$1,990	$ 720

Work patterns have been previously discussed. The table shows the relationship between earnings by those students who reported working during the regular, nine-month school year and an average earnings figure calculated for all students, working or not. The figures disclosed that community college students had the highest earnings, followed by those attending proprietary schools, state schools, and independent schools. Given the clock-hour requirements of proprietary school programs, relatively few of those students were able to work. This explained the large discrepancy between proprietary workers' earnings and overall average earnings.

c) Student Borrowing

Borrowing by dependent students was directly linked to college cost level. A relatively small percentage of state sector and community college students reported borrowing (27 and 18 percent respectively). Conversely, 54 percent of private sector students reported borrowing, as did 70 percent of proprietary school respondents. For all but the community colleges, the incidence of student borrowing within a sector remained relatively constant (3.0 to 4.0 percent maximum difference) across parental income levels up to $40,000, where trends began to change. Community college borrowing levels dropped significantly after the parental income level reached $18,000.

Average Loans for Dependent Students

	State	Indep.	CC	Prop.
Those Borrowing	$2,140	$2,880	$1,980	$2,930
All Respondents	$ 570	$1,560	$ 200	$2,040

Self-Help and Parental Contribution Summary

	State	Indep.	CC	Prop.
Summer Savings/Assets	$1,430	$ 1,510	$ 810	$ 980
Term-Time Earnings	$ 740	$ 1,110	$1,990	$ 720
Loans	$ 570	$ 1,560	$ 200	$2,040
Parental Contribution	$2,150	$ 2,880	$ 980	$1,440
Total Family Effort	$4,890	$ 7,060	$3,980	$5,180
Cost of Attendance *	$6,510	$11,380	$5,130	$8,490
Percentage Costs Met	75.1%	62.0%	77.6%	61.0%

*Costs of attendance were chosen for each sector's prevailing pattern, i.e., on-campus living in the four-year sectors and commuting for community college and proprietary students.

In spite of a substantial overall increase in college costs in the past two years, dependent students and their parents still paid most of the costs of attendance. State sector families paid over three-fourths of college costs, while those in the independent and proprietary sectors made substantially higher contributions, meeting 60 percent or more of costs in these more expensive institutions. The remainder of the costs were apparently met by aid from other relatives, scholarships or grant programs, and other non-family resources.

d) Financial Aid Applicants and Recipients (dependent students)

Aid Applicant Status for Commuter (C) and Non-Commuter (N)

	State		Indep.		CC		Prop.	
	C	N	C	N	C	N	C	N
Percentage Applied	39%	57%	60%	71%	37%	56%	83%	84%
Percentage Received	23%	43%	47%	64%	21%	43%	73%	76%
Parental Income, Dependent Aid Recipients	$26,310		$29,840		$17,500		$21,940	

An institutional aid application normally is used to determine a student's eligibility for all programs under the institution's control, e.g., grants, loans, and employment; some data on student borrowing and term-time work was obtained from these applications. In general, the figures indicated that students living in apartments or dormitories were both more likely to apply for aid and more likely to receive it than were commuting students. It was interesting to note the percentage of proprietary school students applying for and receiving financial assistance; this figure was substantially higher than that reported by independent sector students who faced higher average tuition costs. However, when family income data and program costs were both considered, students in these sectors seemed to be applying for aid in appropriate percentages.

Dependent Student Participation In Major Aid Programs

	State	Indep.	CC	Prop
Pell Grants	11%	16%	14%	32%
State Grants *	11%	14%	9%	21%
Institutional Aid *	14%	44%	9%	33%

*Includes campus-administered loan and work programs as well as scholarships and grants.

The recipient data reported above needs to be understood

within the context of program requirements and institutional differences.

Pell Grants

The federal Pell Grant is an entitlement program based primarily on family income and secondarily on college costs. Given the average parental incomes reported by sector, one would have expected the state and independent sectors to have had approximately equal percentages of aid recipients, and subsequently, that the percentages for proprietary schools and community colleges would have been approximately equal to each other and higher than that of the four-year schools. Therefore, the gap between the proprietary schools and community colleges was somewhat surprising. While most surveys have shown that students in lower-cost institutions were less likely to apply for aid regardless of income levels, this gap indicated that a significant number of community college students who should have been eligible for a Pell Grant did not apply for this assistance.

State Grants

The question regarding scholarship and grant application to the state was expected to elicit positive responses from those students receiving State Need Grants. However, it became evident that students interpreted this question quite broadly. The number of positive responses from all sectors was higher than expected. In 1985-86, State Need Grants were awarded to approximately 9% of undergraduate students. The higher percentages reported, particularly by proprietary school students who received less than 1% of State Need Grants, apparently reflected student participation in a wide range of other state-supported programs such as Aid to Families with Dependent Children, general relief, unemployment and workers' compensation, vocational rehabilitation, job training aid programs, etc.. Support from these sources tended to be targeted on lower-income families, who were heavily represented in the proprietary sector. Conversations with proprietary school leaders confirmed this interpretation. Some responses from the other sectors also apparently reflected this broader interpretation. While it was impossible to provide a substantiated interpretation of student responses to the question, it was possible to say that the responses were not indicative of the relative receipt of State Need Grant awards and were so interpreted.

Institutional Aid

The institutional aid application normally covers all aid awarded by the institution regardless of funding source (private, federal, state) or type of aid (grant, loan, employment). Student perception of what constituted institutional aid influenced responses, particularly in the proprietary sector. Following are the major conclusions for each sector.

State Institutions:

Only 14 percent of state institution respondents considered themselves to be institutional aid recipients. Surprisingly, over 50 percent of students with parental incomes under $25,000 did not apply for aid, including 45 percent of those under $12,000. Nearly all of these students would have been eligible. Student perception of aid availability, the cumbersome aid application process, and decisions to seek external aid such as Pell Grants, etc., undoubtedly all impacted student decisions to apply. Whatever the reasons, it became clear that a substantial percentage of apparently eligible students never applied for institutional aid.

Independent Institutions:

Independent institutions with higher costs are generally more pro-active in encouraging students to apply for aid. Accordingly, in this study, 78 percent of those with parental incomes under $25,000 applied for institutional aid and 44 percent of all dependent students in this sector received some form of assistance.

Community Colleges:

Failure to apply for institutional aid was even more pronounced in the community colleges than in the state sector: 74 percent of students with family incomes under $25,000 did not apply (66 percent under $12,000). While community colleges have substantially fewer private funds than senior state institutions, they do award considerable campus-based federal funds through institutional aid applications. Again, large numbers of apparently eligible students failed to apply for that aid.

Proprietary Schools:

Proprietary schools have very few institutional aid dollars to disperse. Given their substantial tuition

rates, however, they are very aggressive in encouraging and assisting students to obtain outside aid. Most external aid, including Guaranteed Student Loans and Pell Grants, are disbursed through the school. The relatively high percentage of proprietary school students reporting institutional aid was, most probably, a reflection of student perception that the aid was in some part institutionally driven.

Author's Note: The low percentage of institutional aid applicants in the public sectors raises a serious issue. The allocation formulas for monies for federal, campus-based programs (National Direct Student Loans, College Work Study, and Supplemental Educational Opportunity Grants) are, in large part, driven by the number of demonstrably eligible aid applicants enrolled on each campus. Since an application submitted by an eligible student for a Pell Grant or Guaranteed Student Loan is credited to an institution for federal allocation purposes, the low percentage of institutional aid applicants in the public sectors clearly indicates that substantial numbers of needy students are not being included in the federal funding bases. This becomes a cyclical problem. Student failure to apply means fewer institutional funds in the future, and fewer funds discourage students from applying. It appears that a major outreach effort is required to increase the institutional aid available to these students.

e) Aid from Other Relatives

Students were asked if they had received aid from relatives other than their parents. Nine percent of independent sector students indicated receiving such support, followed by 8.0 percent of state respondents and 6.0 percent each in the community college and proprietary sectors. The survey did not quantify the amounts of such assistance.

3. **Student Self-help -- Independent Students**

The independent student survey responses were from all students who met federal criteria for independence. In the four-year institutions, the independent student group was about 25 percent of the total population, comprised of married students (12 percent), divorced (4 percent), and single (approximately 9 percent). Independent students were 54 percent of the community college population (married, 29 percent; divorced, 15 percent; and single, 15 percent). The analysis that follows is therefore of a hybrid student and must be understood in that context.

a) Self-Help Characteristics

	Independent Students			
	State	Indep.	CC	Prop.
Annual Earnings	$9,590	$9,950	$11,030	$8,410
Percentage Borrowing	54%	64%	25%	89%
Average Loan	$2,310	$3,200	$ 2,140	$2,910
Percentage Applying for Aid	73%	69%	55%	92%
Percentage Receiving Aid	62%	63%	47%	82%

Independent students must rely on their own resources to meet educational costs, providing for their own living expenses and those of any dependents. As a result, most independent students in this study availed themselves of all possible sources of support. They earned more, borrowed more, and were more likely to seek and obtain financial assistance.

Independent Student Participation In Major Aid Programs

	State	Indep.	CC	Prop.
Pell Grants	44%	45%	37%	60%
State Grants	28%	29%	18%	29%
Institutional Aid	30%	50%	15%	36%

In all categories, the independent student was more likely to receive aid than his or her dependent classmate. State grant receipt figures were high and subject to the same caveats described for dependent students, i.e., the figures also reflected independent students receiving Aid for Families with Dependent Children, general relief, vocational rehabilitation, etc..

Since independent students covered such a broad spectrum in terms of age, marital status, family responsibilities, etc., they comprised a significantly different subpopulation than dependent students, and their financial needs and resources were more complex. The SEARS survey instrument did not provide an adequate vehicle for measuring those differences and thus made it difficult to provide the kind of analysis that would be most helpful. It may be concluded, however, that attending school as an independent student was a financially challenging activity requiring the individual to pursue all possible sources of support. Even with a higher rate of grant assistance, the independent student still financed his or her education primarily from both current earnings and future earnings.

Chapter 5
Special Student Populations

Chapter 5-A
Men and Women

One of the constants in the analysis was the frequency of response variations that were apparently linked to gender. This short sub-chapter attempts to highlight those areas in which the differences between male and female response patterns were considered socially and statistically significant.

1. **Student Earnings**

With one exception, the annual earnings of women students in each sector fell $700 to $900 (10 to 15 percent) below those of their male classmates. The exception was the community college sample, where women's earnings were only $170 (two percent) below men's. The average hourly wages of women were lower than those of men in all sectors (range of difference: $.10 to $.60 per hour).

2. **Goals and Expectations**

As noted, women were less likely to seek doctoral degrees than were men, but they were more likely to plan on masters degrees (See Chapter 10). Career choices were clearly gender-related at both the graduate and undergraduate level. Men were three to four times more likely to choose engineering and science or trade and technical fields. Women were 50 percent more likely to choose teaching, social work, or the professions and ten times more likely to be in secretarial programs in proprietary schools. Only in business (men, 18 percent; and women, 18.3 percent) and data processing (men, 5.9 percent; and women, 5.4 percent) were there apparent equalities of interest.

3. **Expected Salaries**

Given the gender-related differences in choice of career fields and degree plans, it was perhaps not surprising that women's salary expectations were lower than their male classmates'.

Expected Salary Three Years After Graduation

	State	Indep.	CC	Prop.
Men	$27,570	$27,830	$27,440	$27,220
Women	$23,870	$23,530	$22,360	$20,930

It is interesting to note that what seemed to be institutional variations in income expectations were really gender expectation differences. Males in every sector had

virtually the same earning expectation ($610 maximum difference), while women's expectations varied by educational sector (range of difference is $2,940) and consistently fell thousands of dollars below that of men in each sector.

4. **Equality of Debt**

Ironically, given earnings and expected salary differentials, women gained parity in one particular area. Statewide, women were slightly more likely than men to have borrowed for the 1985-86 school year (37.2 percent to 36.8 percent). In addition, percentages of men and women who borrowed at any time were almost identical (men -- 42.8 percent; women-- 42.5 percent), and men's average indebtedness ($5,030) exceeded women's ($4,840) by only $190. In the independent sector, women surpassed men in terms of current borrowing (57.8 percent to 55 percent), annual amount borrowed ($2,970 to $2,930), and total indebtedness ($5,830 to $5,700).

Author's Note: The author is unsure about the value of "equality of debt" as a measure of equal opportunities for women.

Conclusion

There were a number of clear indications that students' career paths and expectations for the future seemed to emerge from fairly traditional gender-related roles.

Chapter 5-B
Minority Students

1. Enrollment Trends

In analyzing minority enrollment trends, it was important to understand the limits of the survey data. Minority enrollment differed significantly among institutional types, and in each of the three SEARS surveys minorities comprised different proportions of the survey population. Therefore, when drawing inferences it was necessary to understand the populations included in each survey. Definite minority enrollment trends by sector emerged:

a) State Colleges and Universities

In 1972, Black students comprised 2.3 percent of the survey population. By 1976 this had dropped to 1.6 percent and by 1985 to 1.2 percent. The percentage of Hispanic students, also very small, moved in the opposite direction, growing from 0.6 percent in 1972 to 1.6 percent in 1976 and remaining there in 1985. Asian students showed the largest increase: 3.9 percent in 1972, 4.2 percent in 1976, and 7.7 percent in 1985. At the graduate level, Asians were 9.0 percent of the respondent population. American Indians remained relatively constant at about one percent of the survey population. About one to 1.5 percent reasonably categorized themselves as "Other."

b) Independent Colleges and Universities

The independent school experience closely paralleled that of the state school experience. Black enrollments were reported at 2.0 percent in 1972 and 1.1 percent in 1985. Hispanics had grown from 0.5 percent in 1972 to 1.4 percent by 1985, and Asians went from 3.9 percent to 6.3 percent in the same period. The American Indian population grew slightly, from 1.0 percent in 1972 to 1.3 percent in 1985.

c) Community Colleges

The community college experience was slightly different, in that most minority group enrollments seemed to peak in 1976: Blacks, 2.5 percent; Hispanics, 2.8 percent; and American Indians, 2.1 percent. These dropped to 1.9 percent, 1.3 percent, and 1.4 percent respectively in the

1985 survey. Asian students showed a different pattern, with 2.1 percent in 1972, 1.5 percent in 1976, and 4.5 percent in the 1985 survey.

d) Proprietary Schools

Data were available only for 1976 and 1985. In 1976, the reported percentages were: Blacks, 2.0 percent; Hispanics, 4.3 percent; Asians, 2.3 percent; and American Indians, 4.3 percent. By 1985, the percentages had changed to: Blacks, 9.6 percent; Hispanics, 3.0 percent; Asians, 3.9 percent; and American Indians, 2.5 percent.

Minority student enrollment remained a relatively low percentage of postsecondary education in Washington, ranging from a student-reported low of 9.4 percent in the 1976 survey to 12.8 percent in both the 1972 and 1985 surveys. Black, Hispanic, and American Indian students comprised only 3.8 percent of the respondents in both the state and independent colleges and universities and only 4.6 percent of the respondents in the community colleges. The proprietary schools, with 15.1 percent, had a far more significant enrollment of these minority groups (all data from the 1985 survey). Students from Asian, Filipino, or Pacific Island backgrounds became a more significant population, growing from 2.3 percent in the 1972 survey to 6.2 percent in the 1985 study population.

2. **Race and Parental Income**

An analysis of reported family incomes of respondents documented the continuing existence of major income differences among racial and ethnic groups; these significantly impacted college attendance.

Parental Income By Sector and Race

	State	Indep.	CC	Prop.
White	$37,800	$37,232	$28,207	$25,668
Black	$25,902	$23,125	$17,174	$15,224
Hispanic	$23,493	$20,397	$14,848	$14,926
Asian/Other	$29,649	$27,480	$15,563	$14,723

With the exception of a minor ($78) reversal in Hispanic parental income, the pattern was consistent. The lowest-income populations enrolled primarily in the proprietary schools and secondarily in the community colleges. The higher

income families within each group tended to enroll in the state and independent colleges and universities.

The Asian/Other category needs clarification. In establishing cross-tabulations for the study, program limitations resulted in CSS aggregating Asian/American/Indian/Other responses into one cross-tabulation population. The mix was predominantly Asian (69 percent), followed by Others (17 percent) and American Indians (14 percent). Given the preponderance of Asian students in the mix, it seemed unlikely that the responses were significantly distorted by the other groups; therefore, this study considered the responses to reflect those of the Asian students.

The largest difference in incomes was reported by students in the Asian/Other category, perhaps a reflection of the fact that the Asian population was really two distinctly different groups. Washington has had a substantial number of Asian Americans living here for a number of generations who, economically and educationally, could be termed middle-class. At the same time, there was a recent influx of Asian refugees for whom English was a new language and who were at the bottom rung of the educational and economic ladders. The differences in family incomes reported between the four-year schools and the community colleges and proprietary schools indicated that the low-income, new-immigrant population was heavily concentrated in the latter schools, while the collegiate level institutions attracted larger numbers of the middle class Asian-American group.

The table also shows that minority family incomes still trailed substantially those of the white majority. The average incomes reported by all survey respondents were: White, $34,875; Black, $18,875; Hispanic, $19,706; and Asian/Other, $25,054.

3. Other Economic Differences

Given the disparities between average family incomes, several other economic relationships follow:

a) Percentage of Low-Income Families

Minority students were more likely to come from poverty level families; 23 to 29 percent of minority respondents indicated parental incomes under $12,000 per year, compared to less than 9.0 percent for White respondents.

b) Aid Applicant Status

Black and Hispanic students were more likely to apply for aid, 78.3 percent and 75.7 percent of the total population respectively, and to receive aid, 58.0 percent and 62.2 percent respectively. Asian students applied for and received aid at rates only marginally higher than White students (53.6 percent and 52.7 percent of respondents applied, while 42.4 percent and 41.2 percent received aid).

The figures documented two other trends. There was a 20 point gap between the percentages of Black students applying for and receiving aid. The gap for the other three groups was in the 11 to 13 point range. Black students seemingly had more difficulty in successfully completing the aid application process than other groups. In addition, the apply/receive percentages for Asian students were nearly identical to those for White students, even though Asian student income was significantly lower than White student income. This comparability was notable in all aid-related responses. Asian students seemed to be involved in aid programs less frequently than a strictly economic analysis would indicate. It could be inferred that, in any given income group, Asian students were less likely to seek aid than any other population.

c) Borrowing

For the 1985-86 school year, reported borrowing frequency was highest among Blacks (61.3 percent, for a $2,913 loan average), followed by Hispanics (53.2 percent, $2,568), Asians (37.9 percent, $2,749), and Whites (36.1 percent, $2,771). The figures for total indebtedness were slightly different. Only 40 percent of Asian students reported any debt ($4,686 average), followed by Whites (42 percent, $4,983), Blacks (55 percent, $4,347), and Hispanics (58 percent, $4,211). The higher average debts of Asians and Whites were heavily influenced by the higher participation rates of these groups in upper division and graduate programs, giving them longer periods of time during which to borrow.

d) Parental Education Levels

Historically, one of the prime indicators of college attendance has been the level of education completed by

parents. Parents with higher educations have tended to expect their children to attend college. The table below shows major differences in parental education levels among racial groups.

Parental Education Levels

	White	Black	Hispanic	Asia/Others
Baccalaureate Degree or Higher	46.0%	18.4%	21.2%	36.5%
Less than High School	7.2%	24.7%	38.8%	20.3%

The Asian/Other population was relatively high in percentage of parents with college degrees and also had a substantial proportion of parents who hadn't completed high school. This reinforced earlier comments about a split Asian population. Hispanic respondents reported the largest percentage of parents with less than a grammar school education (25 percent). Given American education laws, it seemed safe to assume that members of this group were primarily recent immigrants from educationally underdeveloped nations.

e) Aspiration Levels

The majority of all students (52 percent) in the survey planned on obtaining a masters or doctoral degree (34.8 percent and 17.7 percent respectively). Asian respondents were most likely to aspire to a graduate degree (58.2 percent), followed by Hispanics (54.7 percent) and Whites and Blacks (both 51.9 percent). Based on the premise that it is easier for a student to aspire to a graduate degree if he/she is already in a graduate program, a wider spread of responses might have been expected between the 26 percent of Whites enrolled already in graduate programs, the 23.2 percent of Hispanics, the 21.3 percent of Asians, and the 14.6 percent of Black students. Apparently aspiration was not heavily impacted by current educational level or actual enrollment in graduate school.

f) Career and Income Goals

Respondents were asked their proposed fields of work and were also requested to estimate their projected annual incomes after three years in their careers. A majority

of both Black and White students indicated business as a first career choice and a professional career as a second. Hispanics listed the professions first, then teaching. Asians preferred science/engineering, then business. In terms of expected income, Black students were the most optimistic, anticipating a $27,906 average, while the other three respondent populations were closely grouped between $25,413 and $25,751.

Conclusions

Overall, minority students were a relatively small percentage of Washington's postsecondary enrollment and comprised less than 13 percent of the respondents in this survey. Based on available data, it appeared that Asian enrollments had been increasing, with Black and Hispanic enrollments holding steady or declining slightly. Minority students still faced major problems in successfully completing a postsecondary education program. Parental incomes and educational levels continued to be indicators of the educational disadvantages preventing these students' success in school or college.

Chapter 5-C
Graduate Students

The Project Steering Committee decided to exclude doctoral level professional school students (law, medicine, etc.) from the survey and to concentrate on those programs traditionally located in the graduate schools related to the colleges of arts, sciences, education, and business. This decision was made because differences among professional and graduate school students have historically been so pronounced in many key areas, including duration of programs, frequency of assistantships, reliance on loans, etc., that combining the two populations would have resulted in a hybrid student representative of neither graduate nor professional schools.

1. Sample

The state university graduate school sample was 2,729 students (39.3 percent of the graduate population). Responses were received from 1,170 students, or 42.9 percent of the sample (15.7 percent of total graduate population). Because the independent university graduate programs were smaller and spread across more institutions, a larger sample size was necessary to insure a meaningful yield. The independent institutions surveyed 2,240 students, or 80 percent of total enrollment. Responses were obtained from 844 students representing 37.7 percent of those surveyed (30.5 percent of the total graduate population). Given relative sample and population sizes, it would have been erroneous to describe a composite Washington graduate student based on combined responses from both sectors. However, as long as the state-independent sector distinction prevailed, the respective survey populations were large enough to support a meaningful level of subpopulation analysis. For very practical reasons, a key difference between state and independent sector graduate programs was also emphasized by the sampling options used by the institutions. The state institutions drew their sample only from graduate students registered as full-time on the fall student census; thus, the survey population had a higher percentage of full-time students (95.9%) than the total graduate school population (70.2% full-time). The independent university sample was drawn from graduate students regardless of course load; however, the percentage of full-time students in the respondent population was still greater than that reported in the institutions' census (29.7 percent to 20.3 percent). (In most surveys about college financing, the one-credit-hour student finds little self-interest in the material and thus self-selects out.)

While the independent university sample may have weighed somewhat towards the full-time student, this meant that the survey results more accurately reflected the student population.

Given these comments and reservations, the graduate school respondent populations were deemed adequate to accurately describe full-time state university graduate students and independent university graduate students, both full- and part-time.

2. **Student Characteristics**

a) Age, Gender, and Marital Status

Part-time students are often older students and such was the case for our study population. The average age for male graduate students in the independent sector was 34.4 years, with 37.2 years for females; this compared to 30.3 years and 31.9 years respectively for their state university counterparts. 58.5 percent of independent graduate students reported being married, compared to 42.3 percent in the state sector. Divorce rates were 14.4 percent of independent university respondents, compared to 9.8 percent of state respondents. Interestingly, women graduate students were much more likely to be divorced than their male classmates (17.2 percent and 9.6 percent in the independent sector; 15.6 percent and 4.7 percent in the state sector). Women also responded to the survey at a rate 4.0 to 5.0 percent greater than their enrollment share (independent sector: 61.5 percent response rate compared to 57.7 percent enrollment; state: 46.7 percent compared to 41.7 percent).

b) Citizenship and Residency

A great majority of independent institution respondents were U.S. citizens and residents of Washington state (91.6 percent), with only 1.5 percent reporting as foreign students. Comparable figures in the public sector were 73.7 percent U.S./state residents and 10.7 percent foreign. Again, because of students' perceived self-interest, it seemed probable that foreign students were under-represented in the survey.

c) Dependency and Parental and Student Income

Student populations attending both state and independent four-year institutions were primarily independent of parental support (independent sector , 87.6 percent; state, 75.2 percent). For those students providing parental income information (40.2 percent from the independent sector and 57.2 percent from the state sector), the mean incomes reported were $33,230 and $33,590 respectively. Student incomes, however, were dramatically different, reflecting the part-time/full-time composition of the two populations. Almost 51 percent of independent sector graduate students reported an annual personal income over $15,000 (top increment on the survey). Only 13.9 percent reported an income under $10,000. No attempt was made to calculate a mean income, because the relatively low survey intervals were designed for younger, full-time students and did not fit a primarily employed, older student population. In the state university sector, only 22.9 percent of respondents had incomes over $15,000, while the majority (52.9 percent) reported incomes under $10,000.

Only one-third of state sector students reported receiving any non-taxable income. However, for recipients, it was a sizable resource; 45.7 percent had non-taxable income over $6,300 for the year. Comparable figures for independent sector graduate students indicated that 35.3 percent received non-taxable benefits, and 49.9 percent of those received over $6,300 per year.

d) Employment

Work patterns paralleled income patterns: 87.5 percent of independent sector graduate students worked an average of 36.2 hours per week, compared to 71.1 percent of state sector graduate students reporting 21.8 hours of work per week.

e) Financial Aid

Of independent sector respondents, only 29.4 percent reported applying for financial aid -- 22.9 percent received aid -- compared to 46.3 percent and 33.5 percent respectively for state sector respondents. Approximately 32 percent of state university graduate students borrowed during the school year (the average loan was $3,940), as

did 23.2 percent of independent university graduate students ($4,810 average).

One of the survey questions asked for the total of grants, scholarships, and fellowships received. A basic problem of interpretation, however, was the fact that graduate assistantships and fellowships usually contained both a grant (tuition waiver) and an employment component (stipend for services) and were therefore not considered financial aid by many students. Both factors influenced whether students reported graduate assistantships and how they reported the earnings portion of the awards. Given these caveats, 22.8 percent of independent sector respondents reported average grant awards of $2,188. This contrasted strongly with the 42.3 percent of state university respondents who reported a $5,532 average grant. The difference was not surprising, since such awards were usually restricted to full-time students. In the state university response totals for the grants and scholarships question, 30 percent of the recipients indicated amounts in excess of $8,000, likely reflecting the percentage of students who reported the work-related portion of assistantships.

f) Degree and Career Plans

While 31.2 percent of male respondents and 27.1 percent of females planned to earn a doctorate, over two-thirds of the independent sector graduate students indicated that a masters degree would be terminal; 4.1 percent had no degree plans. The primary choice of career field differed widely at the graduate level for men and women. For women in independent universities, the top five preferences were teaching, 31.6 percent; professions, 20.7 percent; social work, 17.7 percent; business, 12.7 percent; and data processing, 4.7 percent. For men, the professions led at 23.4 percent; followed by business, 21.8 percent; engineering/science, 15.6 percent; teaching, 14 percent; and social work, 8.7 percent. The greater male emphasis on higher paying professions was reflected in the salaries expected three years after graduation: men, $36,720 and women, $29,580.

The response pattern in the state university sector was significantly different. Both men (63 percent) and women (50 percent) targeted more on doctoral degrees. Career goals were clearly differentiated by gender. Women's preferences were the professions, 29.5 percent; teaching, 24.9 percent; social work, 13.7 percent;

engineering/science, 12.4 percent; and business, 4.5 percent. In contrast, engineering/science was the preference of 37 percent of men, followed by teaching, 22.6 percent; professions, 19.1 percent; and business, 6.5 percent. None of the other career fields received more than three percent of the survey responses. Men's salary expectations ($30,740) were significantly higher than women's ($26,020).

The fact that the overall state university respondent salary expectations ($28,500) were significantly lower than those of independent sector respondents ($32,300) could be attributed to age and career path differences, i.e., most independent school graduate students were older, attending school part time, and already working full-time in their career field. In comparing students of like ages and similar academic programs, salary expectations would have more likely reflected career choice differences than a dichotomy between part-time and full-time students.

Conclusion

Basically, a market differentiation was established. The independent universities focused on masters degrees and primarily served working adults. State university respondents showed strong preferences by full-time students for doctoral level programs. The differences recorded in this chapter basically supported those facts.

Chapter 5-D
Part-Time Students
Focus: Community Colleges

In designing the study, the advisory committee faced a number of decisions, given both the inherent limitations of a survey by mail and the fact that response rates and report patterns differed significantly for full- and part-time students. The Committee wanted to make sure that the survey was as statistically valid as possible. The decision was made to concentrate on the majority population within each institutional segment. According to state data from the 1984 Higher Education General Information Survey (HEGIS), full-time students comprised over 87 percent of undergraduate enrollments in each four-year college segment and 70 percent of graduate enrollment in state institution graduate programs. They also comprised over 90 percent of enrollments in participating proprietary schools. Only two major, part-time populations were noted: part-time students were 80 percent of graduate enrollments in the independent university sector and 52.5 percent of enrollments in the community colleges. The decision was made to include these two groups of students in the survey analysis and reports. Private university graduate students are discussed in the graduate chapter. This chapter concentrates on contrasting full-time and part-time students in the community colleges.

Washington Community College Students: Full- and Part-Time

The survey results yielded few major surprises. Full-time and part-time students differed along primarily conventional lines. Part-time students were older (34.9 years to 28.3 years) and more independent of parental support; 84.6 percent met federal independence guidelines and 88.6 percent reported no family support. 53.8 percent of full-time students reported independence and 65.2 percent reported no support. Women comprised a larger percentage of the actual enrollment population among part-time students (63.9 percent compared to 49.5 percent full-time) and were also over-represented in the survey response population (67.4 percent part-time and 55.7 percent full-time). Part-time student respondents were twice as likely to be married (58.8 percent) as full-time respondents (29.3 percent), although the percentage reporting as divorced or separated slightly favored full-time respondents (14.8 percent compared to 13.4 percent). Minority students were represented more in the full-time population (11.8 percent non-white) than among part-time students (8.2 percent non-white).

1. **Economic Patterns**

Students were asked to indicate parental income; statewide, 63 percent of respondents were able to provide these data, reporting an average parental income of $33,340. Fifty-eight percent of full-time community college students were able to report parental income ($26,640 average), as were 40 percent of part-time community college students ($28,470 average). Even though response rates differed significantly enough for a cautious interpretation, the results were still somewhat surprising.

Traditionally, part-time community college attendance has been one of the primary roads of access to higher education for lower-income students. But the survey responses indicated a reverse pattern between full-time and part-time community college students. For both full-time and part-time survey populations, only one-third of the independent respondents reported parental income. For part-time independent students, the mean reported was $26,080, compared to the $18,280 mean reported by full-time independent students. The mean parental income for part-time dependent students was $33,250 against $30,220 for that of full-time dependent students. For both dependent and independent students, the reported parental incomes of part-time students were significantly higher than those of full-time students. Two previously discussed results also tended to support the premise that part-time community college students had a somewhat more pronounced middle class background than their full-time classmates: men's part-time enrollment was lower, and a higher percentage of the parents of part-time students had at least baccalaureate degrees (31.9 percent compared to 26.9 percent for parents of full-time students). It was concluded that the part-time community college population was not weighted towards students from lower-income families.

2. **Other Characteristics**

a) Degree Plans

A higher percentage of part-time students (16.4 percent compared to 6.2 percent full-time) attending school had no degree plans. However, part-time students were also slightly more likely to plan on a graduate degree (masters or higher, 28.5 percent, compared to 27.8 percent full-time), but substantially less likely to plan on the Associate of Arts degree as a terminal degree

(22.8 percent part-time respondents compared to 31.4 percent full-time).

b) Career Plans

Career preferences of both part- and full-time students were ranked alike: business, the professions, trade/technical, and engineering/science. The top four fields accounted for 62 percent of all full-time student choices but only 51 percent of part-time, indicating that part-time students showed a wider spread of career preferences than full-time students. Part-time students also expected to earn somewhat more ($26,020) than full-time students ($24,670).

c) Stop-Out Patterns

Community college students were asked if they had ever interrupted their educations, and if so, the reasons; 65 percent of part-time and 42.7 percent of full-time respondents indicated they had, for the following reasons:

Stop-Out Patterns

		Part-time	Full-time
Reasons:	Personal	33.1%	32.4%
	Family	29.5%	23.9%
	Financial	25.2%	28.0%
	Academic	12.3%	15.7%

While the patterns were not totally dissimilar, part-time students gave more weight to family and personal reasons for stopping-out and less to financial and academic reasons than did full-time students.

d) Borrowing Patterns

Only 3.7 percent of part-time students reported borrowing for the 1985-86 academic year, compared to 18.4 percent of full-time students. Students who had borrowed at any time for educational purposes comprised 20.7 percent of part-time and 25.1 percent of full-time respondents. Statewide, the correlation between the number of part-time students obtaining loans for the first time during 1985-86 and the number with debt was similar to the correlation for full-time community college students, i.e., in the .7-.8 range. It could be inferred from the large gap between current borrowing and educational debt

among part-time students that many of these students at one time attended school full-time and took out educational loans during that period.

e) Paying for College

Part-time students were more likely to rely on their own resources in meeting college costs. Only 11.2 percent of part-time students applied for aid and only 6.4 percent received assistance, compared to 47.6 percent and 36.1 percent for full-time students. The large difference was also, at least in part, a recognition by part-time students that full-time applicants received first priority and that odds were not good for a part-time student to receive aid. Part-time students were much more likely to work (75.3 percent compared to 62.7 percent of full-time students), worked longer hours (35.2 per week compared to 23.6), and made more money (73 percent made over $10,000 per year compared to only 32 percent of full-time students). Part-time students were also somewhat more likely to receive significant, non-taxable income (AFDC, general relief, vocational rehabilitation, etc.). Seventeen and one-half percent of this respondent group reported non-taxable income of more than $4,500 per year, compared to 13.9 percent for full-time students. Part-time students were also much more likely to receive educational support from their employers (20 percent compared to 3.7 percent of full-time), reinforcing the premise that most employee assistance programs have been designed to assist full-time employees (who almost by definition are part-time students).

Conclusion

The "typical" part-time community college student was a woman with a middle class background who had attended college previously, quite possibly on a full-time basis, before stopping-out for personal or family reasons. Now married, she worked full-time and paid for college herself with perhaps some help from her employer. Her plans regarding a career path and eventual degree attainment covered a broader spectrum of choices than those expressed by her full-time classmates.

Chapter 6

STUDENT BORROWING

As previously noted, similar SEARS studies of Washington students were conducted in 1972 and 1976. They provide valuable benchmarks in the analysis of the changing role of educational loans in financing postsecondary education.

Borrowing Patterns of Washington Students: Percentage of Students Borrowing/Average Loan

	State	Indep.	CC	Prop.
1972	9.3%/$1,010	9.5%/$1,100	4.4%/$1,020	NA
1976	20.2%/$1,096	41.7%/$1,354	10.5%/$1,020	37.0%/$1,723
1985	33.3%/$2,501	49.9%/$3,137	18.4%/$2,103	80.7%/$2,916

During the 13-year period spanned by the three surveys, student borrowing patterns changed dramatically. While less than one out of every 10 students borrowed in 1972, almost four out of 10 borrowed in 1985, with average loan sizes that more than doubled the 1972 averages. Borrowing frequency and the amount borrowed were determined by the cost of attending a particular institution, the student's personal and family financial resources, and the availability of loans versus other kinds of aid. In the 1970s the primary, non-institutional, federal loan program was the direct Federally Insured Student Loan program (FISL). Most lenders were not convinced that the FISL program was a good investment; thus they tended to limit their involvement, often by establishing fairly restrictive criteria for student eligibility. Usually, the restrictions were directed toward those students who were perceived as greater risks. First-year students, particularly in community colleges and proprietary schools, had the most problems in obtaining loans. In 1972, only 7 percent of all survey respondents indicated that they had applied for FISL loans and a full third of those who had applied were denied a loan by at least one lender. The relatively ineffective FISL program was later replaced by a state-federal Guaranteed Student Loan Program, with guaranty agencies in each state assuming the management and initial guarantee responsibility while the federal government provided administrative allowances, internal benefits, and insurance for defaulted loans. The Washington Student Loan Guaranty Association (WSLGA) is the designated guarantor in Washington

state. The WSLGA has been in operation since 1979 and now guarantees well over $100 million per year in student loans. The administrative support provided by the WSLGA has influenced lenders to drop previously exclusionary lending policies; lender participation in the WSLGA's exception loan program, which assists students who can't find loans, means that today every eligible student can obtain a WSLGA-guaranteed student loan.

The creation of the WSLGA in this state meant increased loan availability; higher costs of attendance and the failure of other aid programs to keep pace with increasing costs meant a greater student reliance on loans. The survey documented these changes. By 1985 students applying for GSL loans had grown to 33.1 percent, with only 9.6 percent of applicants reporting being denied loans. These denials represented either students who by reason of other aid or family income level were financially ineligible for GSLs, or students who were unable to meet the satisfactory academic progress provisions of the GSL program.

1. **Borrowing Frequency**

The table on Page 18 may underestimate borrowing frequency. It includes part-time students, who were substantially less likely to borrow, and excludes professional school students (law, dental, medical), who were more likely to borrow than any other student population. Approximately 42 percent of survey respondents reported borrowing during the current year. Since the survey was distributed in November of 1985, substantially more students would have borrowed by June of 1986. Based on WSLGA projections, an additional 10 percent of students may well have borrowed before the end of the school year, bringing the estimated borrowing frequency to over 50 percent of survey respondents.

2. **Average Indebtedness**

Average indebtedness reflected the total amount borrowed by students at the time of the survey. It did not reflect the total debt they may have accumulated before completing their education.

Percentage of Indebted Students/Average Indebtedness

	State	Indep.	CC	Prop.
1972	30.2%/$1,760	34.3%/$1,765	14.7%/$1,277	NA
1976	32.9%/$2,222	49.9%/$2,457	24.1%/$2,007	49.6%/$2,066
1985	42.3%/$4,945	50.9%/$6,061	25.1%/$3,124	65.7%/$3,710

Between 1972 and 1985, the average debt per student borrower increased 244 percent in the community colleges, 280 percent in the state schools, and 343 percent in the independent college sector. While the proprietary school increase was smallest (179 percent), it was still significant, considering that a large percentage of proprietary school students have always borrowed and that these students enroll in shorter-term academic programs, with only two years to accumulate debt.

3. **First-Year Comparison**

With the analysis limited to those students who reported as first-year students, there were fewer apparent differences among educational sectors. For instance, borrowing by full-time students attending state colleges and community colleges was almost identical: 20.5 percent for an average $2,417 debt and 19.4 percent for an average $2,533 debt, respectively. First-year independent college students were beginning to borrow more often (37.4 percent, averaging $2,771), while similar figures for the proprietary schools (64.5 percent, averaging $3,533) were very close to total debt averages, a trend which could be expected from students in predominantly one-year programs.

4. **Total Undergraduate Borrowing**

A more realistic measure of debt level was the total indebtedness reported by seniors in baccalaureate degree programs. In the state institutions, 46.6 percent reported educational debt averaging $4,608, while independent college figures were 65.5 percent and $7,547.

5. **Graduate Student Borrowing**

The responses of graduate students were somewhat surprising, as loans seemed to play a lesser role than might have been anticipated.

The independent institution graduate student sample population could generally be categorized as a part-time (70 percent), primarily female (62 percent), student group that worked full-time (85 percent more than 35 hours per week). Accordingly, only 23.2 percent reported borrowing in 1985-86 and only 45.6 percent reported any educational debt at any time. The average indebtedness reported ($7,400) was actually less than that reported by current seniors in the same institutions.

The relatively small number of recipients borrowing were accumulating debt at a fairly rapid rate; 46.6 percent of current-year borrowers reported loans averaging $5,000, while 20 percent reported borrowing $6,000 or more.

The state university graduate sample was more traditional and its responses, therefore, more surprising. The respondents were primarily full-time (96 percent), somewhat younger (31 years compared to 35 years in the independent sample), and about equally divided between men (53 percent) and women (47 percent). Yet only 32 percent reported borrowing for the current academic year and only 58 percent reported any educational debt at all ($7,598 average).

In both sectors, the average indebtedness was heavily influenced by a small number of large borrowers, with 27 percent of borrowers in both segments reporting debts in excess of $10,500.

6. **Trends**

The total state-wide sample reveals that only 42.7 percent of respondents reported educational loans, with an average indebtedness of $4,922. Only 10 percent of borrowers fell in the high debt category of $10,000 or more. These data indicated that current debt levels were not excessive. However, there were trends that indicated educational indebtedness could become a major issue for at least some students and some schools.

In the independent sector, two-thirds of undergraduates intended to borrow before they graduated, as did almost half of state institution undergraduates. Almost 60 percent of all four-year institution respondents planned on going to graduate school. If a proportionate number of borrowers were to go to graduate school, continuing the same borrowing pattern they established as undergraduates, there would be a significant increase by 1990 in the percentage of high-debt students.

7. **Other Observations**

a) Student Borrowing and Parental Income

Borrowing percentages for students reporting parental income of less than $12,000 were as follows: state undergraduate, 41.2 percent; independent undergraduate, 61.5 percent; community college, 22.2 percent; and proprietary, 73.5 percent. Comparable figures for

students with parental income in the $40,000-$60,000 range were 17.8 percent, 48.6 percent, 7.9 percent, and 63.3 percent respectively. In all cases, lower-income students were more likely to borrow than students from upper-middle-income families. In the state and community college sectors lower-income students were two to three times more likely to borrow than their higher-income classmates. While the same relationship held true in the independent and proprietary sectors, the higher costs of attendance meant that all students were more likely to borrow; thus the spread in the percentages of those borrowing in each income interval was substantially smaller.

b) Student Debt, Career Choice, and Anticipated Income

One objective of the study was to determine if student borrowing related to the anticipation of future income. Students were asked to indicate their probable income three years after completion of their current programs. A comparison of the projected incomes of undergraduate students with no educational debt to those of students reporting $6,000 to $10,000 debts revealed the following: state, $25,834 compared to $25,715; independent, $25,740 compared to $24,443; community college, $24,731 compared to $24,617; and proprietary, $23,219 compared to $24,513. Only in the proprietary sector did students with debtedness anticipate earning more than their debt-free classmates. In all other sectors the differences, although small, favored the debt-free student.

Students were also asked to indicate their career fields. In both four-year sectors, teaching had the highest correlation to borrowing, followed by professional (law, medicine, etc.) and social work. Since neither teaching nor social work is known as a high-income field, student career choices did not seem to be related to potential income and thus did not seem to have a direct relationship with willingness to borrow. It appeared as if these students tended to decide what they wanted to do and then, as necessary, how to accomplish it.

c) Willingness to Borrow

Respondents were asked the maximum amount they would be willing to borrow in any one year. Independent (82.5 percent, $3,642 average) and proprietary (81.3 percent, $3,729 average) students were most willing to borrow and were willing to borrow larger amounts; 24.4 percent and

28.4 percent respectively were willing to borrow more than $4,000 per year. Approximately 78 percent of state undergraduates were willing to borrow an average of $2,767 (14.2 percent over $4,000), while 62.3 percent of community college respondents were willing to borrow (averaging $2,248), but only 8.9 percent were willing to exceed $4,000.

d) Impact of Debt on Educational Plans

Students were asked if they planned to continue their educations beyond the 1985-86 academic year, and if not, why. "Too much debt" was one answer, but only 7.4 percent of those who planned to stop after this year reported indebtedness as the reason for stopping. Of this group, 58 percent owed less than $6,000, while only 15 percent owed over $10,500. Students were also asked if they had ever stopped-out at any time during their academic careers. Only 35 percent reported doing so, and of this group 29.2 percent reported finances as the primary reason. Of those with no debt, 23.7 percent indicated financial reasons for stopping-out, while 43.5 percent of those who owed $16,000 or more indicated finances were the reason. The probability of reporting finances as the reason for stopping-out grew with each increase in educational debt. The unanswered question was whether debt was the reason for stopping-out or whether increased borrowing was the price that students with financial problems paid to re-enter school.

e) Dependency Status and Debt

Students independent of any parental support were significantly more likely to borrow than those considered to be dependent. In the state sector, dependent students borrowed at less than half the rate of independent students (26.7 percent and 53.7 percent respectively); in the community college sector, percentages were 10.1 percent and 24.5 percent respectively. This pattern was also true for students in independent (54.2 percent and 64.5 percent) and proprietary schools (69.6 percent and 88.6 percent), although the higher costs meant that a higher percentage of students borrowed in these sectors.

Conclusions

The study indicated that loans have become an increasingly important source of aid and during 1985-86 comprised the majority of aid dollars available to students. Those attending higher-cost

schools were significantly dependent upon student loans to meet costs. Any major drop in loan availability would have seriously affected these students and the schools they attended. Although borrowing percentages and debt levels increased significantly since the 1972 Washington state survey, they did not seem to have reached overall levels which indicated that substantial numbers of students were entering career fields overly burdened with student loan debt. For most students, current debt levels seemed manageable and the decision or need to borrow appeared logically related to program choice and college costs. While documented increases in borrowing trends indicated some cause for concern, and require careful monitoring in the future, facts reported by the respondents during the 1985-86 survey did not, in themselves, indicate an immediate crisis demanding resolution.

APPENDICES

Project Steering Committee

Mike Bigelow, Associate Director for Business and Computing Affairs, Council of Presidents

Carl Donovan, President, Washington Student Loan Guaranty Association

Dave Irwin, Executive Vice President, Washington Friends of Higher Education

Charles Johnson, Executive Secretary, Washington Federation of Private Vocational Schools

Shirley Ort, Associate Director for Student Financial Assistance, Higher Education Coordinating Board

Jan Yoshiwara, Assistant Director, Student Services and Minority Affairs, State Board for Community College Education

Student Expense and Resource Survey

This institution, in cooperation with the College Scholarship Service, is conducting a study to estimate the financial resources needed by students. Data from the study will also be used to evaluate the equity of some of the standards now used to determine student need for financial assistance.

You have been randomly selected to participate in this important study. You are not asked to provide your name, and your responses will be kept completely confidential. You will be asked to provide some information about yourself, how much you spend for educational expenses, and how you get the money to pay for your educational expenses.

It is important that you respond to this survey, whether or not you are receiving student financial aid, as soon as possible. Please use the response coding form to record your answer to each question. The survey will take you about 20 minutes.

The numbered boxes on the response coding form correspond to the numbers of the questions. Boxes 1, 2, 3, and 4 are reserved for identifying this educational institution.

Please code in the institutional identification number from the included code list. The actual survey begins with question five. Use the response numbers to record your answers. For example, if you are female, place a zero in box 5. Boxes 54 to 63 are reserved for local questions.

If more than one answer to a question might apply, pick the one that you think would best describe you or your circumstances. If you are not sure of the answer to a question, please give your best estimate.

When you have completed the response coding form, please return it according to the instructions provided. Thank you very much for your cooperation.

The following questions will help us understand how students like you finance their education.

5. What is your sex?

0—Female
1—Male

6. How old are you?

0—17 or under
1—18
2—19
3—20
4—21
5—22 through 24
6—25 through 29
7—30 through 39
8—40 through 61
9—62 or above

7. How do you describe yourself?

0—American Indian or Alaskan Native
1—Asian, Pacific Islander, or Filipino
2—Black, Negro, or Afro-American
3—Chicano, Hispanic, Mexican-American, or Spanish-speaking American
4—White or Caucasian
5—Other

8. What is your current marital status?

0—Never married
1—Married
2—Separated, divorced, or widowed

9. What is your citizenship/residency status?

0—A citizen or permanent resident of the United States and a legal resident of the state in which this institution is located
1—A citizen or permanent resident of the United States but not a legal resident of the state in which this institution is located
2—Not a citizen or permanent resident of the United States

Did your parents claim you as an income tax dependent?

10. This calendar year?		**11. Last calendar year?**	
0—No	1—Yes	0—No	1—Yes

Did you live in your parents' home for more than six weeks?

12. This calendar year?		**13. Last calendar year?**	
0—No	1—Yes	0—No	1—Yes

Did you receive $750 or more in financial support (cash or bills that they paid for you) from your parents?

14. This calendar year?		**15. Last calendar year?**	
0—No	1—Yes	0—No	1—Yes

16. How many other people are dependent on your parents for financial support? Do not include yourself or your parents.

0—None
1—One
2—Two
3—Three
4—Four or more

17. How many other people are dependent on you (and your spouse, if you are married) for financial support? Do not include yourself (or your spouse, if married).

0—None
1—One
2—Two
3—Three or more

Your responses to the following questions will help us understand your housing and transportation expenses.

18. While you are attending school, where do you live?

0—Parents' or relatives' home
1—College or university dormitory or resident hall
2—College or university apartment house
3—Fraternity, sorority, or co-op
4—Off-campus non-college or non-university dormitory or residence hall
5—Off-campus apartment or rented room
6—House you are renting
7—House you own or are buying

19. With how many roommates or housemates do you share your living quarters?

0—Not applicable, I live at home with my parents, spouse, or other relatives; or I live in a dorm, co-op, fraternity, or sorority house
1—None
2—One
3—Two
4—Three
5—Four or more

20. How far away do you live from school during the academic year?

0—I live on campus
1—Under 1 mile
2—About 1 to 3 miles
3—About 3 to 5 miles
4—About 5 to 10 miles
5—About 10 to 15 miles
6—About 15 to 25 miles
7—More than 25 miles

21. When coming to campus for classes, how do you normally travel from the place you live?

0—Walk or hitchhike
1—Bicycle
2—Motorcycle, moped, etc.
3—Car or van
4—Car pool or ride-share
5—Public transportation

Your response to the following questions will help us understand how students enrolled for different time periods and at different levels of academic standing finance their education.

22. During what part of the current academic year (September to June) are you or do you intend to be enrolled in a post-secondary educational institution (this one or another one)?

0—Two semesters or the equivalent (Or, if a proprietary school student, seven or more months)
1—Three quarters or the equivalent
2—Less than two semesters, three quarters, or the equivalent (Or, if a proprietary school student, six months or less)

23. What is or will be your enrollment status during most of this academic year?

Credit Unit Courses	or	Clock Hour Courses
0=15 or more units per term		0=NA
1=12 to 14 units per term		1=Full-time status
2=9 to 11 units per term		2=Three-quarter time
3=6 to 8 units per term		3=Half-time status
4=Under 6 units per term		4=Less than half-time

24. What is your current class level (as measured by units or clock hours completed)?

0—Freshman or first-year undergraduate
1—Sophomore or second-year undergraduate
2—Junior or third-year undergraduate
3—Senior or fourth-year undergraduate
4—Fifth-year or continuing undergraduate

5–Graduate student
6–Post-baccalaureate/professional school student
7–I attend an institution that does not use the above levels

25. At the end of the last grading period, what was your approximate cumulative grade-point average for all work you have done at this institution?

0–3.50 or above
1–3.00 to 3.49
2–2.50 to 2.99
3–2.00 to 2.49
4–Under 2.00
5–I have not yet completed any courses at this institution
6–This institution does not assign grades or my courses are not graded

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The information you provide in the following questions will help us know what kinds of students are receiving financial aid and what kinds of students need aid but are not currently receiving it.

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26. What was your parents' total income from all sources during the last calendar year? Include all income from salaries, wages, and benefits such as pensions, social security or veterans benefits, interest and dividends, welfare, child support, etc.

0–Less than $6,000
1–$6,000 to $11,999
2–$12,000 to $17,999
3–$18,000 To $24,999
4–$25,000 to $31,999
5–$32,000 to $39,999
6–$40,000 to $47,999
7–$48,000 to $59,999
8–Over $60,000
9–I cannot estimate what my parents' income was

27. What was your own total taxable income from all sources during the last calendar year? If you are married, do not include your spouse's taxable income (that is reported in the next question).

Include all income from salaries, wages (including college work-study), interest, and dividends. Do not include non-taxable income such as scholarships, fellowships, grants, loans, welfare payments, social security, or veterans benefits.

0–Less than $1,200
1–$1,200 to $2,399
2–$2,400 to $3,599
3–$3,600 to $4,799
4–$4,800 to $5,999
5–$6,000 to $7,499
6–$7,500 to $8,999
7–$9,000 to $10,499
8–$10,500 to $12,000
9–Over $12,000

28. If you are not married, enter code 0. If you are married, what was your spouse's total taxable income from all sources during the last calendar year?

Include all income from salaries, wages (including college work-study), interest, and dividends. Do not include non-taxable income such as scholarships, fellowships, grants, loans, welfare payments, social security, or veterans benefits.

0–I am not married
1–I am married but my spouse had no taxable income
2–Less than $1,500
3–$1,500 to $2,999
4–$3,000 to $4,499
5–$4,500 to $5,999
6–$6,000 to $7,499
7–$7,500 to $9,499
8–$9,500 to $12,000
9–Over $12,000

29. What was your own (and spouse's, if married) total income from non-taxable sources during the last calendar year?

Include income such as welfare payments, food stamps, social security, veterans benefits, or child support, Do not include taxable income such as salaries, wages, interest, or dividends. Do not include scholarships, grants, loans, or amounts received from your parents.

0–None
1–Less than $1,200
2–$1,200 to $1,799
3–$1,800 to $2,399
4–$2,400 to $2,999
5–$3,000 to $3,599
6–$3,600 to $4,499
7–$4,500 to $5,399
8–$5,400 to $6,300
9–Over $6,300

These questions ask how much you spend for different items during this academic year. If you have persons dependent on you (or spouse, if married) for support, include the amounts you spent or paid for them unless you are specifically instructed to the contrary. Include all amounts paid by you and amounts paid for you by your parents, your spouse, or by student aid. All questions ask that you estimate amounts for the academic year (September to June).

For your convenience, responses may be expressed in either monthly or yearly amounts. Probably some of your expenses have to be converted to monthly or yearly amounts. Multiply weekly expenses by four to use the monthly column. Multiply semester expenses by two, or quarter expenses by three, to use the yearly column. Please be careful that you provide your best estimate of each kind of expense on a monthly basis or for the entire academic year. Respond only once to each question.

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30. How much do you spend for housing (including utilities, if appropriate) for yourself and your dependents, if any?

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $100		1–Under $900
2–$100 to $149		2–$900 to $1,349
3–$150 to $199		3–$1,350 to $1,799
4–$200 to $249		4–$1,800 to $2,249
5–$250 to $299		5–$2,250 to $2,699
6–$300 to $399		6–$2,700 to $3,599
7–$400 to $499		7–$3,600 to $4,499
8–$500 or more		8–$4,500 or more

31. How much do you spend for food for yourself and your dependents, if any?

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $100		1–Under $900
2–$100 to $149		2–$900 to $1,349
3–$150 to $199		3–$1,350 to $1,799
4–$200 to $249		4–$1,800 to $2,249
5–$250 to $299		5–$2,250 to $2,699
6–$300 to $399		6–$2,700 to $3,599
7–$400 to $499		7–$3,600 to $4,499
8–$500 or more		8–$4,500 or more

32. How much will you have spent this academic year for books, supplies, and related course materials for yourself? If any of your dependents are also students, do not include their expenses for these items.

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $10		1–Under $90
2–$10 to $14		2–$90 to $134
3–$15 to $19		3–$135 to $179
4–$20 to $24		4–$180 to $224
5–$25 to $29		5–$225 to $269
6–$30 to $34		6–$270 to $314
7–$35 to $39		7–$315 to $359
8–$40 to $49		8–$360 to $449
9–$50 or more		9–$450 or more

33. How much will you have spent this academic year for transportation to and from classes? Include bus fare, gas, oil, parking, etc. Do not include vehicle payments, insurance, repairs, or license plates.

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $30		1–Under $270
2–$30 to $39		2–$270 to $359
3–$40 to $49		3–$360 to $449
4–$50 to $59		4–$450 to $539
5–$60 to $69		5–$540 to $629
6–$70 to $79		6–$630 to $719
7–$80 to $89		7–$720 to $809
8–$90 to $99		8–$810 to $899
9–$100 or more		9–$900 or more

34. How much will you have spent this academic year for transportation between your campus residence and your parents' permanent residence? Do not include any amounts you reported in Question 33. Also do not include any vehicle payments, insurance, repairs, or license plates.

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $30		1–Under $270
2–$30 to $39		2–$270 to $359
3–$40 to $49		3–$360 to $449
4–$50 to $59		4–$450 to $539
5–$60 to $69		5–$540 to $629
6–$70 to $79		6–$630 to $719
7–$80 to $89		7–$720 to $809
8–$90 to $99		8–$810 to $899
9–$100 or more		9–$900 or more

35. How much will you have spent this academic year for vehicle payments, insurance, repairs, license plates, etc.? Do not include any amounts you reported in Question 33 or 34.

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $50		1–Under $450
2–$50 to $74		2–$450 to $674
3–$75 to $99		3–$675 to $899
4–$100 to $149		4–$900 to $1,349
5–$150 to $199		5–$1,350 to $1,799
6–$200 to $249		6–$1,800 to $2,249
7–$250 to $299		7–$2,250 to $2,699
8–$300 to $399		8–$2,700 to $3,599
9–$400 or more		9–$3,600 or more

36. How much will you have spent this academic year for medical and dental care, including the cost of any medical/dental insurance you buy from this institution or from a private medical insurance program? Include your expenses for yourself and your dependents, if any.

0–My parents or their insurance pay all my medical and dental bills.

Each Month	or	For the Academic Year
1–Nothing		1–Nothing
2–Under $30		2–Under $270
3–$30 to $39		3–$270 to $359
4–$40 to $49		4–$360 to $449
5–$50 to $59		5–$450 to $539
6–$60 to $69		6–$540 to $629
7–$70 to $79		7–$630 to $719
8–$80 to $89		8–$720 to $809
9–$90 or more		9–$810 or more

37. How much will you have spent this academic year for child care (baby sitters, child care services, etc.)?

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $50		1–Under $450
2–$50 to $74		2–$450 to $674
3–$75 to $99		3–$675 to $899
4–$100 to $124		4–$900 to $1,124
5–$125 to $149		5–$1,125 to $1,349
6–$150 to $199		6–$1,350 to $1,799
7–$200 to $249		7–$1,800 to $2,249
8–$250 to $299		8–$2,250 to $2,699
9–Over $300		9–More than $2,700

38. How much will you have spent this academic year for all other expenses not previously reported, such as clothing, recreation, personal expenses, etc.? Include expenses for yourself and your dependents, if any. Do not include tuition and fees or taxes.

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $25		1–Under $225
2–$25 to $49		2–$225 to $449
3–$50 to $99		3–$450 to $899
4–$100 to $149		4–$900 to $1,349
5–$150 to $199		5–$1,350 to $1,799
6–$200 to $249		6–$1,800 to $2,249
7–$250 to $299		7–$2,250 to $2,699
8–$300 to $399		8–$2,700 to $3,599
9–$400 or more		9–$3,600 or more

Your responses to the following questions will help us understand how you have financed your education this year.

39. This academic year, how much will your parents have given you or have paid to the school on your behalf for educational expenses such as tuition and fees, books and supplies, room and board during the academic year, transportation to and from campus, or personal or miscellaneous expenses necessary for your attendance? If you live at home, do not include any estimate of the things your parents provide like meals and room, but do include any cash they give you to pay other expenses outside the home.

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $60		1–Under $540
2–$60 to $119		2–$540 to $1,079
3–$120 to $179		3–$1,080 to $1,619
4–$180 to $239		4–$1,620 to $2,159
5–$240 to $299		5–$2,160 to $2,699
6–$300 to $379		6–$2,700 to $3,419
7–$380 to $459		7–$3,420 to $4,139
8–$460 to $550		8–$4,140 to $4,950
9–Over $550		9–Over $4,950

40. How much will you have spent from your own savings, summer earnings, or other assets to pay for your educational expenses this academic year? Do not include school year earnings.

Each Month	or	For the Academic Year
0–Nothing		0–Nothing
1–Under $50		1–Under $450
2–$50 to $99		2–$450 to $899
3–$100 to $149		3–$900 to $1,349
4–$150 to $199		4–$1,350 to $1,799
5–$200 to $249		5–$1,800 to $2,249
6–$250 to $299		6–$2,250 to $2,699
7–$300 to $349		7–$2,700 to $3,149
8–$350 to $399		8–$3,150 to $3,599
9–$400 or more		9–$3,600 or more

41. What will be the total amount of scholarships, fellowships, and grant assistance awarded to you for this academic year? Include Pell (Basic) Grants, state scholarships or grants, SEOG, or any other scholarships, fellowships, or grants, you received or will receive. Do not include amounts you borrowed or the income from any job you held.

For the Academic Year

0–Nothing	5–$2,000 to $2,999
1–Under $200	6–$3,000 to $3,999
2–$200 to $499	7–$4,000 to $5,999
3–$500 to $999	8–$6,000 to $7,999
4–1,000 to $1,999	9–$8,000 or more

42. What will be the total amount you will borrow this year from educational loan programs (Guaranteed Student Loans, National Direct Student Loans, Nursing Loans, loans from this school, etc.)? Do not include loans from parents or relatives or other consumer type bank loans or income from any other source.

For the Academic Year

0–Nothing	5–$2,000 to $2,999
1–Under $200	6–$3,000 to $3,999
2–$200 to $499	7–$4,000 to $5,999
3–$500 to $999	8–$6,000 to $7,999
4–1,000 to $1,999	9–$8,000 or more

43. How much have you (and your spouse) already borrowed to finance education? Include all educational loans (see Question 42) for this academic year and for all previous years for yourself and your spouse.

0–Nothing	5–$6,000 to $7,999
1–Under $1,500	6–$8,000 to $10,499
2–$1,500 to $2,999	7–$10,500 to $12,999
3–$3,000 to $4,499	8–$13,000 to $16,000
4–$4,500 to $5,999	9–Over $16,000

44. While classes are in session, how many hours on an average do you work at paid employment per week?

0–None	3–15 to 19	6–30 to 34
1–Less than 10	4–20 to 24	7–35 to 39
2–10 to 14	5–25 to 29	8–40 or more

45. While classes are in session, how much do you earn per hour on the average? If you are not paid on an hourly basis, try to estimate what your hourly wage is.

0–I am not employed	5–$4.50 to $4.99 per hour
1–Under $3.00 per hour	6–$5.00 to $5.99 per hour
2–$3.00 to $3.49 per hour	7–$6.00 to $6.99 per hour
3–$3.50 to $3.99 per hour	8–$7.00 to $7.99 per hour
4–$4.00 to $4.49 per hour	9–$8.00 per hour or more

46. Did you apply for a federal Pell (Basic) Educational Opportunity Grant for this academic year?

0–No
1–Yes, and I received it
2–Yes, but I did not receive it
3–Yes, but I have not yet received an answer to my application

47. Did you apply for a scholarship or grant from the state where you are legally a resident?

0–No
1–Yes, and I received it
2–Yes, but I did not receive it
3–Yes, but I have not yet received an answer to my application

48. Did you apply for scholarships, loans, or other financial aid (NDSL, SEOG, CWS, etc.) from this institution for this academic year? (Do not include application for G.I. Bill benefits.)

0–No
1–Yes, and I received it
2–Yes, but I did not receive it
3–Yes, but I have not yet received an answer to my application

49. Did you apply for a Guaranteed Student Loan or any other educational loan from a bank or other commercial lending institution for this academic year?

0–No
1–Yes, and I received it
2–Yes, but I did not receive it
3–Yes, but I have not yet received an answer to my application

These questions ask your opinions about things which might have happened this academic year or which might happen in the future. In answering these questions, use your best estimates of what you would have done or might do.

50. What is the maximum amount you would be willing to borrow to finance your own expenses at this institution for any one year? (Do not include expenses of your dependents, if any.)

0–Nothing
1–Under $500
2–$500 to $999
3–$1,000 to $1,499
4–$1,500 to $1,999
5–$2,000 to $3,999
6–$4,000 to $5,999
7–$6,000 to $7,999
8–$8,000 to $9,999
9–$10,000 or more

51. How many hours per week do you think you could work while classes are in session without a negative effect on your academic performance?

0–None
1–Less than 10
2–10 to 14
3–15 to 19
4–20 to 24
5–25 to 29
6–30 to 34
7–35 to 39
8–40 or more

52. If you had been assured of adequate financial support for the current academic year, what kind of school would you have attended?

0–I am attending the kind of school I want to attend
1–A two-year community college in this state
2–A four-year public college or university in this state
3–A four-year private college or university in this state
4–A proprietary school in this state
5–A four-year private college or university in another state
6–A four-year public college or university in another state

53. Given the resources you had available this year, how much more support would you have needed for the academic year in order to have attended the kind of school you identified in Question 52?

0–I am attending the kind of school I want to attend
1–Under $1,000
2–$1,000 to $1,999
3–$2,000 to $2,999
4–$3,000 to $3,999
5–$4,000 to $4,999
6–$5,000 to $5,999
7–$6,000 to $6,999
8–$7,000 to $7,999
9–$8,000 or more

54. What is the highest academic degree or educational program you plan to complete?

0–A Ph.D. or professional school doctorate
1–A Master's Degree
2–A Bachelor's Degree
3–An Associate's Degree (Two year program)
4–A Non-Degree Program (Two year program or less)

55. If you plan to stop school after completing your current academic program, (permanently or for the forseeable future), please indicate the single most important reason for your decision.

0–I'm planning on continuing my education.
1–My current educational program gives me the education I need for the kind of work I want to do.
2–My family responsibilities will make it impossible to continue school at this time.
3–I really want to go to work; I've had enough of school now.
4–I don't think I can afford to continue in school.
5–I've borrowed so much, I have to go to work now to repay it.
6–Some other reason.

56. From the time you first started college (after high school), did you drop out or stop out for any period of time longer than six months? If so, what was the reason for your decision?

0–I have not dropped out or stopped out for six months or more.
I have, and the main reason was:
1–Academic - I was in the wrong program, or had troubles academically, or didn't know what I wanted from school.
2–Financial - I couldn't afford to stay in school at that time.
3–Family - I had family responsibilities that had to come first.
4–Personal - I wasn't that interested in school, I had other things I wanted to do or had to do.

57. If you are attending school on a part-time basis, please indicate the main reason for your decision?

0–I'm in school full-time; question doesn't apply.
1–I'm working and prefer to work and go to school part-time.
2–With my family responsibilities, I can only attend part-time.
3–I'd like to go full-time but I can't afford it.
4–I don't want to go in debt, I'd rather take longer and pay my own way.
5–Other.

58. What kind of work do you plan to do when you complete your education? (One choice only please).

0–Business/Sales
1–Data Processing/ Information Systems
2–Doctor/Lawyer/ Other Professional
3–Engineering/Science
4–Housewife/Househusband
5–Secretarial/Clerical
6–Social Work/Public Services
7–Trade/Technical
8–Teaching
9–Other

59. Three years after you finish school, how much money do you think you will will be earning annually?

0–Under $10,000
1–$10,000 to $14,999
2–$15,000 to $19,999
3–$20,000 to $24,999
4–$25,000 to $29,999
5–$30,000 to $35,999
6–$36,000 to $41,999
7–$42,000 to $50,000
8–Over $50,000

60. In financing your education, have you or your parents done any of the following? Pick the answer that identifies the response that has provided the most money in paying for school.

0–My parents have taken out their own bank loans or PLUS loans to help me.
1–I/we took a second mortgage on our house to pay for school.
2–I received help from other relatives besides my parents (or spouse).
3–The company I work for has helped pay for my education.
4–A parent who hadn't been employed went back to work to help pay for school.
5–A spouse who hadn't been employed went back to work to help pay for school.
6–Other.

61. Would you take a part-time job while in school if one were available?

0–No thanks, I already have one.
1–Yes, and I think I could work up to 10 hours per week.
2–Yes, and I think I could work 10-20 hours per week.
3–No, my family responsibilities or personal circumstances make that impossible.
4–No, academically, it would be too difficult.
5–No, I'm doing OK financially as it is, and don't need a job.

62. How much were you able to save during the summer of 1985 to apply to the cost of attending college this year?

0–Nothing. Couldn't find a job.
1–Nothing. Expenses were as much as I made.
2–Less than $100.
3–Between $101 - $200
4–Between $201 -$400
5–Between $401 - $600
6–Between $601 - $800
7–Between $801 - $1,000
8–Between $1,001 - $1,500
9–Over $1,500

63. What is the highest level of formal education of either of your parents (if from a single parent family, the parent you lived with):

0–Grammar school or less.
1–Some high school.
2–High school graduate
3–Postsecondary school other than college.
4–Some college.
5–Two year college degree.
6–Four year college degree
7–Some graduate school.
8–Graduate degree.

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