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ABSTRACT

The 1992 reauthorization of the Higher Education Act (HEA) made changes in the need analysis formulas that determine the expected family contribution (EFC) used in awarding Title IV Federal student aid, altered the definition of an independent student, lowered the family size offset for independent students without dependents, eliminated home equity from the need analysis formula, and raised the income limit for filing the simplified needs form from \$15,000 to \$50,000. This report analyzes the effects of these changes and reports the results of a survey of Pell Grant Recipients. The analysis shows that: (1) the change in the need analysis rules affected the majority of student aid applicants with more students losing EFC increases than gaining eligibility; (2) the major factor affecting changes in students' EFCs from 1992-93 to 1993-94 was the change in the need analysis rules and not changes in the students' circumstances; (3) the group of students most adversely affected by the change in the need analysis rules were independent students without dependents; (4) students' probability of reapplying for aid was not related to rules changes; and (5) the changes did not impact students' educational behavior. Appended are the survey instrument and a breakdown of responses. (JLS)

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**Planning and Evaluation Service,
U.S. Department of Education**

**Westat
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Task 15**



**National Student Loan Data System (NSLDS)
Verification Study**

Prepared for:

**The United States Department of Education
The Chief Financial Officer
The Office of Postsecondary Education
The Office of the Undersecretary**

Prepared by:

**Westat, Inc.
Rockville, MD**

January 1997



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Evidence from Pell Program Data and a Survey of Pell Grant Recipients**

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Executive Summary

During the 1992 reauthorization of the Higher Education Act (HEA), a number of changes were made in the need analysis formulas that determine the expected family contribution (EFC) used in awarding Title IV Federal student aid. The higher the EFC, the lower a student's Pell Grant award and eligibility for other need based Federal student financial assistance.

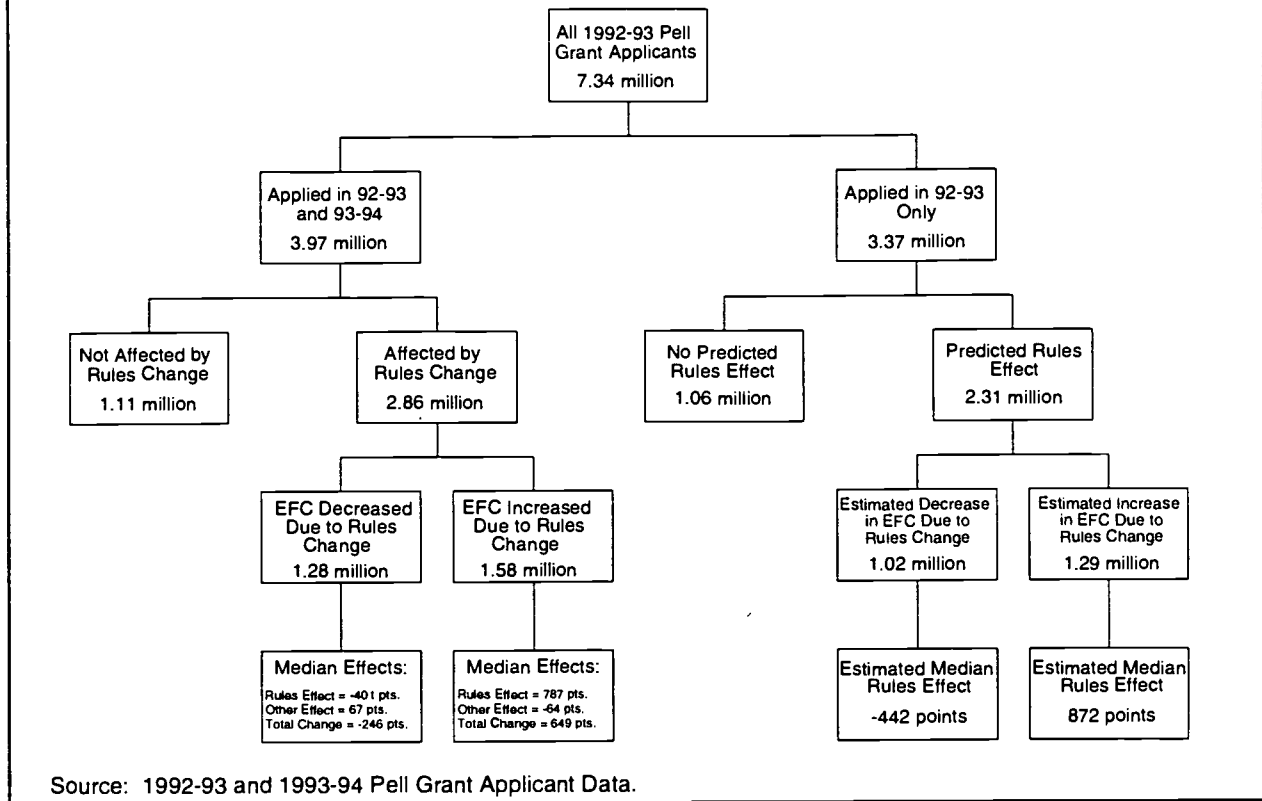
The changes in the EFC calculation included merging the previously separate need analysis formulas for the Pell Grant and other Title IV student aid programs into a single formula, altering the definition of an independent student making it more difficult to qualify as an independent, lowering the family size offset for independent students without dependents, eliminating home equity from the need analysis formula, and raising the income limit for filing the simplified needs form from \$15,000 to \$50,000.

Prior to implementation of the HEA amendments, it was possible to simulate the effect of these need analysis rule changes on students' EFCs. What could not be ascertained until after the law was actually implemented, however, was what changes would occur in students' actual EFCs. The change in actual EFCs would depend not only on the effect of the changes made in the need analysis formulas by the 1992 HEA Amendments but also changes in students' financial and personal circumstances from one year to the next. We analyzed changes in EFC caused by the HEA and other factors using a merged sample of applicants who applied for Title IV aid before (1992-93) and after (1993-94) the HEA amendments took effect.

The results of this analysis, as shown in Figure 1, revealed that:

- ***The change in the need analysis rules affected the majority of student aid applicants with more students losing (EFC increases) than gaining eligibility (EFC decreases).*** Seventy-two percent of students applying in both 1992-93 and 1993-94 experienced a change in their EFC due to the change in the need analysis rules. Forty percent faced higher EFCs and 32 percent lower EFCs.
- ***The major factor affecting changes in students EFCs from 1992-93 to 1993-94 was the change in the need analysis rules and not changes in students' circumstances.*** Among both year applicants, the median change in EFC attributable to the rules effect was much larger than the other effect caused by changes in students' personal and financial circumstances. However, the other effect did tend to ameliorate the effect of the rules change, decreasing EFCs for students whose EFCs increased due to the rules change and increasing EFCs for students whose EFCs decreased due to the rules change.

Figure 1. The Extent of the Rules Effect for Both Year Applicants and 1992-93 Only Applicants



Additional analysis of the effect of the need analysis changes by dependency status revealed that:

- ***The group of students most adversely affected by the change in the need analysis rules were independent students without dependents.*** Among independent applicants without dependents with zero EFCs in 1992-93 (60 percent of the group), over one-half had an increase in EFC caused by the rules change with an average increase in EFC of \$1,300. However, almost all independents with dependents and three-fourths of dependents remained at zero EFC.
- ***For the neediest dependent applicants and independent applicants with dependents, changes in their personal circumstances did significantly offset the effect of the rules changes.*** Dependent applicants with zero EFCs in 1992-93 who were affected by the rules change had approximately one-half their increase in EFC offset by other changes. Independent applicants with dependents with zero EFCs in 1992-93 who were affected by the rules change had approximately two-

thirds of their increase in EFC offset by other changes. Contrary to other applicants, however, other changes exacerbated the rules effect for independent applicants without dependents with zero EFCs in 1992-93 who were affected by the rules change.

Also not ascertainable until after implementation of the new law was the effect of changes in EFC on educational decisions made by students concerning the continuance of their education. Given the methodology used, we could not evaluate whether potential first-time applicants in 1993-94 changed their behavior as a result of the changes in the HEA. We analyzed the behavioral responses of students to the need analysis changes using the merged applicant file and a survey of 1992-93 Pell Grant recipients conducted in 1995 and found that:

- ***In general, students' probability of reapplying for aid was not related to the rules changes.*** Models including the rules effect did not predict reapplication behavior better than models without the rules effect variable included. Among students whose first choice of school was a four-year institution, a large increase in EFC due to the rules effect (over \$500) resulted in a significant decrease in the probability of a student reapplying controlling for the other explanatory variables in the model. However, while significant, the effect was not very large--the probability of reapplication decreased by only 1 percent if the applicant experienced an increase in their EFC of more than \$500.
- ***Based on a survey of Pell Grant recipients, we were unable to show that the changes in the need analysis rules had much, if any, affect on students' educational behavior such as reenrollment and school choice.*** Analysis of questions regarding students' reenrollment, school choice, degree aspirations, financial aid receipt, and employment did not reveal any statistically significant difference between students whose EFC increased by more than \$500 due to the rules change and other students. The one exception was in terms of enrollment status where only 3 percent of students whose EFC increased, increased their intensity of enrollment, while 10 percent of other students did so.

One possible explanation for the lack of a significant relationship between EFC increases and changes in students' educational behavior is that postsecondary institutions may have adjusted their financial aid packages to compensate for the Federal need analysis changes. Unfortunately, it was beyond the scope of this study to collect the institutional financial aid data that would be needed to adequately test this hypothesis.

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Introduction

With the exception of unsubsidized student loans, Federal student financial aid provided through the Title IV programs is only available to those students with demonstrated financial need. Financial need is determined, in part, through a set of rules enacted into law as part of the Higher Education Act which calculate an expected family contribution (EFC) for each student. The EFC is inversely related to a student's Pell Grant award and financial need for other Federal need based student financial aid. In other words, the higher a students' EFC, the lower their Pell Grant award and eligibility to receive other need based Federal student aid.

When Congress reauthorized the Higher Education Act (HEA) in 1992, they made the following changes¹ in the rules that determine EFC for the Title IV Federal student aid programs. The changes took effect with the 1993-94 academic year.

- Separate need analysis methodologies for the Pell Grant program and the other Title IV programs were merged, creating one formula for determining eligibility for all Federal programs. This was expected to raise the EFC of many Pell Grant applicants thereby decreasing their potential Pell Grant.
- The definition of an independent student was changed making it more difficult to qualify as an independent for some students. These students would then have to apply as dependent students and qualify based on their parents' resources that were likely to raise their EFC and decrease their potential award.
- The EFC from independent students without dependents was raised by lowering the family size offsets for single and married independent students without dependents.

¹Congress also reduced the Pell Grant maximum award from \$2,400 in 1992-93 to \$2,300 in 1993-94. We did not consider the change in the maximum award as part of the need analysis changes evaluated in this report.

- Home equity was eliminated from consideration in determining the EFC. This change was seen as a benefit to middle income applicants who are more likely to have significant amounts of home equity, but not to low-income families or independent students.
- The income limit for filing a simplified needs form was raised from \$15,000 to \$50,000. This was likely to make filing for aid easier for some low-middle and middle-income families and students.

Prior to implementation of the HEA amendments, it was possible to estimate the effect of the need analysis rule changes on students with a given set of characteristics². Based on this type of analysis, a potentially large group of students were identified whose EFC would significantly increase, and student aid eligibility decrease, under the new need analysis rules. What could not be ascertained until after the fact, however, was what changes would occur in students' actual EFCs. The change in actual EFCs would depend not only on the effect of the changes made in the need analysis formulas by the 1992 HEA Amendments but also changes in students' circumstances from one year to the next. From a student's perspective, it is the combined effect of changes caused by the HEA Amendments and changes in personal circumstances that are of importance. In section 1 of the report, we address this issue by analyzing the changes in eligibility levels of Pell Grant applicants³ between 1992-93 and 1993-94 (when the Amendments took effect), looking at the separate effect on dependent and independent students. In this section we limit our analysis to those who applied in both years. Since we had complete application information for these students, we could differentiate the effects of the rules from other changes in financial and personal circumstances that may have caused a change in EFC.

²One such analysis was conducted by the Congressional Budget Office, "Pell Grants: The Effects of the Higher Education Amendments of 1992" and was sent to Congress in February 1993.

³The rules changes not only affected students' Pell Grant eligibility but also, by changing the expected family contribution, the likelihood of receiving loans and work study. This study only focuses on changes in Pell Grant eligibility.

A second major issue regarding the effect of the HEA Amendments is the extent to which the rules changes would affect student's educational decisions. Section 2 presents our findings with respect to the effects of the Amendments on educational behavior. We begin with a summary of an econometric analysis of the rules change on the probability of reapplying for assistance. This analysis was based on the Pell applicant data base used in section 1. Following this we present results from a survey of 1,000 Pell Grant recipients comparing those who had a significant increase in their EFCs (more than \$500)⁴ with others. The objective of this survey was to test whether the rules effects changed educational behavior, such as reenrollment, degree aspirations, school type, enrollment status, aid choices, and employment characteristics. The results, though limited by the small sample size of recipients who had such increases, allow us to compare some aspects of the behavior of those who gained or lost by the rules changes.

⁴The decision to use a cut-off of EFC changes of \$500 or more in the analysis was a subjective one. The larger the cut-off value used, the more likely students would have been to alter their behavior but the fewer the cases for analysis. A cut-off of \$500 resulted in a good compromise between these two competing goals.

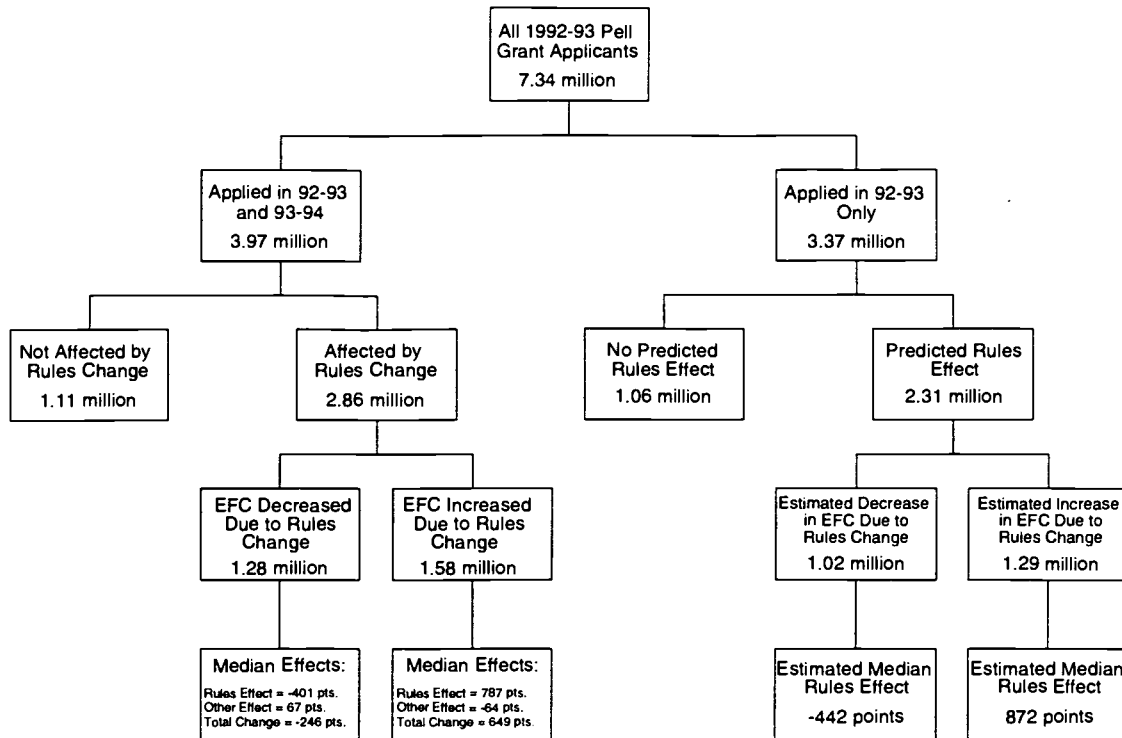
1.0 Cross-Year Changes in Aid Applicants and Expected Family Contributions

To analyze cross-year changes in expected family contribution (EFC), we created a research data base from a merged file of all 1992-93 and 1993-94 Pell program participants-- approximately 12,000,000 individuals. From this population we selected a sample of 200,000 cases, sorting the population into three groups: those who applied in 1992-93 only, 1993-94 only, and in both years. Before drawing the sample, we deleted records that had a blank eligibility flag, a yes in the void indicator, a duplicate transaction, a graduate student transaction or an invalid social security number. After deleting these records a sample was drawn in proportion to the records occurrence in the three groups. Our final sample size by group was:

Analysis Group	Sample Size
1992-93 and 1993-94 applicants	66,685
1992-93 only applicants	56,499
1993-94 only applicants	61,736

For each sampled case, the Pell files contain an EFC. If a sampled case did not have an EFC in a year in which they applied they were deleted from our analysis. In addition to these actual EFCs, we computed, for each case, a hypothetical EFC applying the 1993-94 need analysis rules and holding constant an individual's financial characteristics (and dependency status). This hypothetical EFC enabled us to isolate the effect of the rules change since the difference between the actual and the hypothetical EFC represents the *rules effect*. The difference between the actual EFCs, obviously only for those who applied in both years, represents the *total effect*. The difference between the total effect and the rules effect is the *other, non rules effect* caused by changes in the applicant's financial or personal circumstances. This differentiation into total, rules, and other effects allows us to fully analyze the eligibility changes brought about by the 1992 Amendments.

Figure 1. The Extent of the Rules Effect for Both Year Applicants and 1992-93 Only Applicants



Source: 1992-93 and 1993-94 Pell Grant Applicant Data.

Figure 1 summarizes the results of our analysis of changes in EFC between 1992-93 and 1993-94. Of the 7.34 million persons who filed an application for Title IV student assistance in 1992-93, slightly over one-half (3.97 million) applied again in 1993-94 (both year applicants). Among both year applicants, the following changes in EFC occurred:

- Seventy-two percent (2.86 million) experienced a change in their expected family contribution due to the change in the need analysis rules. Forty percent (1.58 million) faced higher EFCs and 32 percent (1.28 million) lower EFCs.
- Among both year applicants, the median change in EFC attributable to the rules effect was much larger than the other effect caused by changes in students personal and financial circumstances. However, the other effect did tend to ameliorate the effect of the rules change, decreasing EFCs for students whose

EFCs increased due to the rules change and increasing EFCs for students whose EFCs decreased due to the rules change.

Table 1 presents more detailed data on the shift in total EFCs between 1992-93 and 1993-94 for both year applicants. The total change in EFC--the rules effects plus the other, nonrules effects--increased the percentage of both year applicants who had high EFCs⁵ (above 2,200) from 26 percent to 31 percent. The percent of applicants with zero EFCs remained the same (38 percent) and the percent of applicants with EFCs between one and 2,200 declined slightly from 36 percent to 31 percent.

Table 1. Total Changes in Expected Family Contributions					
Actual 1992-93 EFC	Actual 1993-94 EFC				Distribution of 1992-93 EFCs (%)
	0	1-1,000	1,001-2,200	2,201 and up	
0	73*	12	9	6	38
1-1,000	35	33	20	12	22
1,001 - 2,200	11	18	34	37	14
2,201 and up	5	5	11	79	26
Distribution of 1993-94 EFCs (%)	38	16	15	31	100
*An example of the way to read this table is that of 1992-93 Pell Grant applicants with an actual EFC of \$0, 73% also had an actual EFC of \$0 in 1993-94.					

Table 2 below repeats Table 1 except it focuses only on EFC changes that are attributable to the changes made in the need analysis formulas.

⁵The Pell maximum award was reduced from \$2,400 in 1992-93 to \$2,300 in 1993-94. As a result, applicants with EFCs between 2,100 and 2,200 who would have been eligible to receive a Pell in 1992-93, would have been ineligible in 1993-94. However, this was not an affect of the rules or other applicant related changes.

Table 2. Changes in EFCs Due to the Rules Change					
Actual 1992-93 EFC	1993-94 EFC due to the rules change				Distribution of 1992-93 EFCs (%)
	0	1-1,000	1,001-2,200	2,201 and up	
0	73	15*	9	3	38
1-1,000	30	46	19	5	22
1,001 - 2,200	1	18	53	28	14
2,201 and up	less than 1%	2	7	91	26
Distribution of 1993-94 EFCs (%)	35	19	16	30	100

*An example of the way to read this table is that of 1992-93 Pell Grant applicants with an actual EFC of \$0, 15% had a 1993-94 EFC due solely to the rules changes of between \$1 and \$1,000.

There is not a great deal of difference between the two tables. This indicates that changes in EFC due to other changes in students' circumstances were not very substantial and did not substantially alter the distributional effects of the need analysis changes. For example, for students with a zero EFC in 1992-93, 73 percent had a zero EFC in 1993-94 whether we look at the actual EFC or the EFC that would have occurred if the students' personal circumstances had not changed. Non-need analysis related changes had a somewhat larger effect for students with higher EFCs. For example, the percentage of students with EFCs above 2,200 in 1992-93 falling below 2,200 in 1993-94 increased from 9 percent when only changes in the need analysis formula were considered to 21 percent when all changes were considered.

Table 3 shows the mean and median change associated with the rules change as opposed to other changes in personal circumstances for those students who were affected by the change in the need analysis rules. As shown previously in Figure 1, the magnitude of the rules effect is much larger than the other effect and they tend to work in opposite directions. The offsetting

Table 3. Mean (Median) Rules and Other Effect for Applicants Affected by the Rules Change				
Actual 1992-93 EFC	All Applicants with Rules Effect			
	EFC Decreased Due to Rules		EFC Increased Due to Rules	
	Rules Effect	Other Effect	Rules Effect	Other Effect
0	na	na	1,265 (897)	7 (-207)
1-1,000	-284 (-258)	387 (0)	954 (642)	93 (-39)
1,001-2,200	-441 (-321)	613 (269)	834 (574)	141 (7)
2,201 and up	-1,851 (-980)	106 (138)	1,608 (913)	-285 (118)
All	-974 (-401)	313 (67)	1,224 (787)	-43 (-64)

effect of other changes is much more pronounced in cases where the change in the need analysis rules led to a decrease in EFC. Students whose EFCs decreased due to the rules change had a total reduction in EFC of \$661 from 1992-93 to 1993-94. However, without the \$313 increase in EFC attributable to other changes in personal circumstances, the change in the need analysis rules would have lowered these students' EFCs by \$974. For students whose EFCs increased due to the rules change, the other effect was very minor--these students total EFC increased by \$1,181 rather than the \$1,224 increase caused by the rules change.

The other effect tends to be much higher for students with high EFCs. This is probably because for these students any change in circumstances, like an increase or decrease in income, is likely to produce a change in EFC. For students with zero or low EFCs, changes in income, etc. will not affect the EFC if the value remains below some threshold value.

Effects of the 1992 Amendments on EFC by Dependency Status

The changes made to the need analysis formulas in the 1992 HEA differentially affected three classes of students: dependent students, independent students with dependents, and independent students without dependents. Table 4 below analyzes the change in EFCs for applicants in each of these three groups caused by the change in the need analysis rules. Table 4 demonstrates that there were widely varying effects across the three groups with independents without dependents being hardest hit by the rules changes. Specifically:

- Among independent applicants without dependents with zero EFCs in 1992-93 (60 percent of the group), over one-half had an increase in EFC caused by the rules change. Conversely, almost all independents with dependents and three-fourths of dependents remained at zero EFC.
- Almost all applicants with a positive EFC in 1992-93 had some change in EFC caused by the rules change. However, the direction of this change differed by dependency status group. Independent applicants without dependents saw their EFCs increase due to the rules change with the exception of those whose EFCs were over 2,200 in 1992-93. Conversely, the majority of independent applicants with dependents with a positive EFC in 1992-93 had their EFCs decrease due to the rules change while dependent applicants were evenly split between increases and decreases in EFC.

Table 5 indicates the magnitude of the rules and other effects on EFC by dependency status. The results are similar to Table 4 with independents without dependents having the largest EFC increases due to the rules change. For applicants with zero EFCs in 1992-93, the extent to which the rules effect was offset by other changes also differed by dependency status.

- Dependent applicants with zero EFCs in 1992-93 who were affected by the rules change had approximately one-half their increase in EFC offset by other changes. Instead of their EFCs increasing \$1,176 because of the rules change, their actual EFCs only increased \$621 due to a decrease in EFC of \$555 caused by other changes in their personal circumstances.

Table 4. Change in Expected Family Contribution Due to Rules Effects, by Dependency Status in 1992

Actual EFC in 1992-93	Change in EFC Due to the Rules Change			Distribution of 1992-93 EFCs
	EFC Decreased	No Change	EFC Increased	
Dependent Applicants				
0	0	73	27	20
1-1,000	52*	1	47	23
1,001-2,200	49	0	51	18
2,201 and up	48	0	52	39
Distribution of 1993-94 EFCs	39	15	46	100
Independent Applicants with Dependents				
0	0	98	2	57
1-1,000	85	0	15	28
1,001-2,200	71	0	29	9
2,201 and up	60	0	40	6
Distribution of 1993-94 EFCs	34	56	10	100
Independent Applicants without Dependents				
0	0	45	55	59
1-1,000	1	0	99	11
1,001-2,200	2	0	98	10
2,201 and up	65	0	35	20
Distribution of 1993-94 EFCs	13	27	60	100
*An example of the way to read this table is that of dependent 1992-93 Pell Grant applicants with an actual EFC of between \$1 and \$1,000. 52% had their 1993-94 EFC decrease due solely to the rules changes.				

Table 5. Mean (Median) Rules and Other Effect for Applicants Affected by the Rules Change, by Dependency Status in 1992

Actual 1992-93 EFC				
	EFC Decreased Due to Rules		EFC Increased Due to Rules	
	Rules Effect	Other Effect	Rules Effect	Other Effect
Dependent Applicants				
0	na	na	1,176 (843)	-555 (-448)
1-1,000	-282 (-242)	513 (78)	732 (396)	194 (20)
1,001-2,200	-417 (-333)	731 (359)	717 (415)	270 (157)
2,201 and up	-1,671 (-918)	433 (306)	1,725 (1,074)	-177 (280)
All	-984 (-428)	523 (227)	1,226 (676)	-45 (18)
Independent Applicants with Dependents				
0	na	na	1,284 (731)	-741 (-490)
1-1,000	-286 (-269)	257 (0)	645 (167)	-258 (-187)
1,001-2,200	-357 (-295)	284 (54)	550 (221)	-86 (-260)
2,201 and up	-946 (-419)	432 (71)	1,499 (825)	-932 (-433)
All	-368 (-290)	280 (0)	894 (298)	-427 (-288)
Independent Applicants without Dependents				
0	na	na	1,300 (924)	268 (-67)
1-1,000	low n	low n	1,604 (1,419)	13 (-339)
1,001-2,200	low n	low n	1,205 (1,043)	-81 (-368)
2,201 and up	-2,740 (-1,563)	-1,095 (-558)	861 (528)	-761 (-619)
All	-2,698 (-1,537)	-1,049 (-497)	1,288 (1,024)	42 (-167)
Notes: na = not applicable because EFC could not have decreased for those with a zero EFC. low n indicates that the unweighted cell size was less than 30 observations.				

- Independent applicants with dependents with zero EFCs in 1992-93 who were affected by the rules change had approximately two-thirds of their increase in EFC offset by other changes. Instead of their EFCs increasing \$1,284 because of the rules change, their actual EFCs only increased \$543 due to a decrease in EFC of \$741 caused by other changes in their personal circumstances.
- Contrary to other applicants, other changes exacerbated the rules effect for independent applicants without dependents with zero EFCs in 1992-93 who were affected by the rules change. In addition to an increase of \$1,300 in EFC due to the rules changes, independents without dependents had a \$268 increase in EFC caused by other changes in their personal circumstances.

2.0 Effects of 1992 Amendments on Educational Behavior

In section 1.0 we described the effect on students' EFCs of the changes made to the need analysis formulas in the 1992 Amendments of the HEA. We found that a significant number of students had a large increase in their EFC, and, consequently, a decrease in eligibility, between 1992-93 and 1993-94. In this section, we attempt to determine if the changes in EFC and eligibility caused a change in student's educational decisions. Specifically, we looked for changes in the following educational behaviors:

- reapplication;
- reenrollment;
- choice of school;
- enrollment status;
- degree aspirations;
- financial aid receipt; and
- employment.

Our analysis only focused on the behavior of students who applied for aid in 1992-93. There was no way given the methodology we used to evaluate whether potential first-time applicants in 1993-94 changed their behavior as a result of the changes made to the HEA.

Changes in reapplication behavior were assessed by estimating logistic regression equations to determine if the probability of reapplication was related to a change in EFC controlling for other factors. This analysis was conducted using the merged 1992-93/1993-94 applicant data base described in section 1. Because the applicant data base did not contain information on the other educational behaviors of interest, we conducted a survey of Pell Grant recipients to try and estimate the effect of the HEA changes on these decisions. The reapplication analysis and survey results are described below.

Reapplication Analysis

In this section of the paper, we assess the relationship between changes in EFC caused by the rules change and the probability of an applicant reapplying in 1993-94. We hypothesized that a decrease in an applicant's EFC would increase the probability of reapplying, while an increase in an applicant's EFC would likely reduce this probability. (A lower EFC would make the applicant eligible for a larger Pell Grant award, and a higher EFC would make the applicant eligible for a smaller award).

We tested this hypothesis using logistic regression to examine the relationship between a qualitative outcome (an applicant's decision whether to reapply or not) and a set of explanatory variables including the change in EFC due to the rules change. Through logistic regression, we can assess whether the rules change affected a student's probability of reapplying controlling for the effect of other explanatory factors on reapplication.

We estimated equations separately by the applicant's first choice school type (i.e., four-year, community college, or proprietary). Included in our model specification were the following independent variables: year in school, dependency status in 1992, gender, EFC in 1992, family income in 1992, and institutional control of four-year institutions as described in Table 6.

In Tables 7, 8, and 9 we present the findings of three logit models for applicants whose first choice school was a four-year institution. The models differ with respect to the treatment of the rules effect. First, we estimated models with (Table 7) and without (Table 8) the rules effect to determine whether the rules effect had a significant effect on the log odds of reapplying and improved the fit and predictive capability of the model. For this comparison, the rules effect was represented as a continuous variable. Next, we replaced the continuous rules effect variable with two dummy variables. One of the dummy variables represented whether the rules increased an applicant's EFC by more than \$500. The other dummy variable represented whether the

Table 6. Description of Independent Variables for Four-Year Institution Logit Models

Independent Variable	Description
1st year without prior college	Dummy variable. 1 = applicant will be in his 1st year of college and has no prior college experience. 0 = applicant will have 4 or more years of college experience.
1st year with prior college	Dummy variable. 1 = applicant will be in his 1st year of college and has prior college experience. 0 = applicant will have 4 or more years of college experience.
2nd year in college	Dummy variable. 1 = applicant will be in his 2nd year of college. 0 = applicant will have 4 or more years of college experience.
3rd year in college	Dummy variable. 1 = applicant will be in his 3rd year of college. 0 = applicant will have 4 or more years of college experience.
Dependent in 1992	Dummy variable. 1 = applicant was dependent in 1992. 0 = applicant was independent in 1992.
Male	Dummy variable. 1 = applicant is male. 0 = applicant is female.
EFC in 1992	Continuous variable. Ranges from 0 to 99,999
Family income in 1992	Continuous variable. Reflects independent applicant's and spouse's income for independent applicants, and reflects parental income for dependent applicants. Ranges from 0 to 999,999
Public institution in 1992	Dummy variable. 1 = applicant's 1st choice school in 1992 was public. 0 = applicant's 1st choice school in 1992 was private.
Rules effect	Continuous variable. Ranges from -99,999 to 95,266
Rules increased EFC by more than \$500	Dummy variable. 1 = rules increased EFC by more than \$500. 0 = rules increased or decreased EFC by \$0 to \$500.
Rules decreased EFC by more than \$500	Dummy variable. 1 = rules decreased EFC by more than \$500. 0 = rules increased or decreased EFC by \$0 to \$500.

Table 7. 1st Choice School: Four-year institution
 Model 1 without rules effect
 Dependent Variable is Reapplication in 1993-94

Parameter	Estimate	Standard Error	t	Odds Ratio	Mean	B*Mean	Partial effect at mean
Intercept	-0.5298	0.0268	-19.77	0.5887227	1	-0.53	-0.12313362812
1st year without prior college	1.1795	0.0261	45.19	3.2527474	0.245117	0.29	0.24425784
1st year with prior college	1.0207	0.0376	27.15	2.7751367	0.071149	0.07	0.2007305
2nd year in college	1.6547	0.0288	57.45	5.2315102	0.195506	0.32	0.3122316
3rd year in college	1.6845	0.0273	61.70	5.3897554	0.229953	0.39	0.32407856
Dependent in 1992	0.591	0.0228	25.92	1.8057933	0.62963	0.37	0.13913207
Male	-0.0202	0.0189	-1.07	0.9800027	0.446334	-0.01	-0.0046961
EFC in 1992	-0.00006	0.0000027	-22.22	0.99994	3175.534	-0.19	-0.0000139
Family income in 1992	-0.000005	0.00000055	-9.09	0.999995	27502	-0.14	-0.000001
Public institution in 1992	-0.0544	0.0198	-2.75	0.9470532	0.637991	-0.03	-0.0126175
Number of obs in model	55.855						
(-2) log likelihood w/9 d.f. (p=.0001):	7479.771						
Pseudo R-sqrd	0.12						
Concordant =	71.1%						
Mean of Dependent Variable =	.623471						

Table 8. 1st Choice School: Four-year institution
 Model 2 with rules effect (continuous)
 Dependent Variable is Reapplication in 1993-94

Parameter	Estimate	Standard Error	t	Odds Ratio	Mean	B*Mean	Partial effect at mean
Intercept	-0.5338	0.0269	-19.84	0.5863725	1	-0.53	-0.12360240469
1st year w/out prior college	1.1792	0.0261	45.18	3.2517717	0.245117	0.29	0.24294321
1st year with prior college	1.0195	0.0375	27.19	2.7718085	0.071149	0.07	0.19933885
2nd year in college	1.6534	0.0288	57.41	5.2247137	0.195506	0.32	0.31021978
3rd year in college	1.6831	0.0273	61.65	5.382215	0.229953	0.39	0.32206
Dependent in 1992	0.5773	0.0231	24.99	1.7812226	0.62963	0.36	0.1354993
Male	-0.0177	0.0189	-0.94	0.9824557	0.446334	-0.01	-0.0040995
EFC in 1992	-0.00006	0.000003	-20.00	0.99994	3175.534	-0.19	-0.0000139
Family income in 1992	-0.0000039	0.00000063	-6.19	0.9999961	27502	-0.11	-9.10e-07
Public institution in 1992	-0.0535	0.0198	-2.70	0.9479059	0.637991	-0.03	-0.0123625
Rules effect (continuous)	0.000017	0.00000486	3.50	1.000017	-212.716391	0.00	0.000004
Number of obs in model	55.855						
(-2) log likelihood w/10 d.f. (p=.0001)	7491.812						
Pseudo R-sqrd	0.1182666						
Concordant =	71.1%						
Mean of Dependent Variable =	.623471						

Note: The partial effect for a continuous variable represents the partial derivative or change in the probability of reapplying due to a one unit increment of the variable while holding the other regressors at their sample means. The partial effect for dummy variables is the change in the probability of reapplying when the dummy variable value changes from 0 to 1 while holding the other regressors at their sample means.

Table 9. 1st Choice School: Four-year institution
 Model 3 with rules effect as dummy variables
 Dependent Variable is Reapplication in 1993-94

Parameter	Estimate	Standard Error	t	Odds Ratio	Mean	B*Mean	Partial effect at mean
Intercept	-0.5138	0.0275	-18.68364	0.598218	1	-0.5138	-0.110097
1st year without prior college	1.1754	0.0261	45.034483	3.2394385	0.245117	0.2881105218	0.21908449
1st year with prior college	1.0172	0.0376	27.053191	2.7654407	0.071149	0.0723727628	0.17743811
2nd year in college	1.6527	0.0289	57.186851	5.2210577	0.195506	0.3231127662	0.27737633
3rd year in college	1.6837	0.0273	61.673993	5.3854453	0.229953	0.3871718661	0.28944629
Dependent in 1992	0.5862	0.0231	25.376623	1.7971463	0.62963	0.369089106	0.12851673
Male	-0.0173	0.0189	-0.915344	0.9828488	0.446334	-0.007721578	-0.0037083
EFC in 1992	-0.00006	0.00000293	-20.4918	0.99994	3175.534	-0.19053204	-0.000013
Family income in 1992	0.00000462	0.00000058	7.9272478	1.0000046	27502	0.12705924	0.000001
Public institution in 1992	-0.053	0.0198	-2.676768	0.94838	0.637991	-0.033813523	-0.0113249
Rules inc EFC by 500 +	-0.0631	0.0229	-2.755459	0.9388496	0.309766	-0.019546235	-0.0135814
Rules dec EFC by 500 +	-0.0368	0.0295	-1.247458	0.9638689	0.164515	-0.006054152	-0.007922

Number of obs in model 55,855
 (-2 log likelihood w/11 d.f. (p=.0001)7487.447
 Pseudo R-sqrd 0.11820584
 Concordant = 71.1%
 Mean of Dependent Variable = .623471

Note: The partial effect for a continuous variable represents the partial derivative or change in the probability of reapplying due to a one unit increment of the variable while holding the other regressors at their sample means. The partial effect for dummy variables is the change in the probability of reapplying when the dummy variable value changes from 0 to 1 while holding the other regressors at their sample means.

rules decreased an applicant's EFC by more than \$500. The reference or omitted category was applicants whose EFC decreased or increased by \$0 to \$500.

Logistic regression equations are solved by applying a maximum likelihood technique rather than ordinary least squares as in standard regression analysis. As a result, the parameter estimates cannot be interpreted directly, like those calculated in linear regression. The coefficients calculated in the logit model represent the effect of the variable on the log odds of reapplying, controlling for all other predictors in the model. Yet, we can assess the affect of each

independent variable on the probability of reapplying by examining the t-values, odds ratios, and the partial effect of the independent variable while holding the other regressors at their mean values.

Comparing Tables 7 and 8 reveals that including the rules effect as an explanatory variable in the model did not substantially improve our ability to predict reapplication behavior. This is indicated by the fact that the various measures used to assess the overall fit and predictive ability of the model--values of the -2 log likelihood chi-square test, the pseudo R-squared, and the concordant--essentially did not change by adding the rules effect. This suggests that the rules effect did not contribute much toward explaining reapplication. In addition, the coefficient on the rules effect in Table 8 is in the opposite direction to that we hypothesized. Instead of being inversely related to reapplication--the larger the increase (decrease) in EFC due to the rules effect, the lower (higher) the probability of reapplication--the estimated coefficient shows a positive relationship with the rules change--the larger the increase (decrease) in EFC due to the rules effect, the higher (lower) the probability of reapplication.

The model was estimated again with the continuous rules effect variable replaced with two dummy variables [Table 9]. The results of this model reveal that a large increase in EFC due to the rules effect (over \$500) resulted in a significant decrease in the probability of a student reapplying controlling for the other explanatory variables in the model. However, while significant, the effect was not very large. Applicants whose EFC increased by more than \$500 were slightly less likely to reapply than applicants whose EFC decreased or increased by \$0 to \$500, controlling for all other predictors in the model. The partial effect gives a better sense of this relationship. The partial effect suggests that the probability of reapplication decreased by 1 percent if the applicant experienced an increase in their EFC of more than \$500.

Table 9 also reveals that the dummy variable indicating whether the rules effect decreased an applicant's EFC by more than \$500 was insignificant. Though insignificant, it is interesting to

find that the model calculated a negative coefficient for this variable--students whose EFCs decreased by more than \$500 were less likely to reapply-- which is counter to what we hypothesized.

Models were also estimated predicting the probability of reapplication for students whose first choice of school was a community college or a proprietary school. In neither model was the rules effect significantly related to the probability of reapplication. The predictive power of these models was extremely low, however, indicating that the variables available in the Pell application file are not able to predict reapplication behavior for these students. This may be due to the fact that many of these students complete their educational goals in one year and, therefore, have no reason to reapply.

Survey Results

To address the behavioral questions that could not be answered with the Pell applicant data, we developed a sample survey of 1992-93 Pell Grant recipients. A survey instrument was created to elicit valid and reliable information from program participants. (See Appendix A for the instrument and the unweighted and weighted frequencies for survey items.) A combination of telephone interviewing with phone and mail follow-ups, directory assistance, and credit bureau searches were used to achieve as high a response rate as possible. An initial sample of 1,000 recipients was selected from the Pell program files. These 1,000 represented the approximately 4.0 million persons who received Pell Grants in 1992-93.⁶

⁶We sampled recipients rather than applicants for several reasons. First, we believed that they would be easier to locate and therefore we could achieve a higher response rate. Second, that those who had received one Pell Grant were more likely to be aware of and affected by significant changes in their EFCs. In other words, we thought that they would be more likely to manifest behavioral changes.

Rigorous attempts were made to locate each selected case. Once located, advance letters were sent to forewarn of the survey, and after an appropriate amount of time had passed, initial attempts at telephone contact were made. If phone contact failed or if a phone number could not be located, then a letter was mailed prompting respondents to phone in. If this prompting did not succeed, a letter was sent to those to whom we had an address with a self-administering survey form and a return envelope. As a result of our efforts our weighted response rate for this survey was 63.5 percent. Sample weights were constructed to adjust for nonresponse and to poststratify to known population totals.

As discussed below, of all the behavioral effects asked about in the survey, only a change in enrollment status (full-time versus part-time) appeared to be related to changes in EFC. Those students whose EFC increased significantly were somewhat less likely to have increased their intensity of enrollment than others.

- Differences in Reenrollment: We found no significant difference in the percent of 1992-93 Pell recipients (eligible to reapply) who enrolled again in 1993-94 based on change in EFC. Seventy-six percent of those whose EFC increased \$500 or more reenrolled while 73 percent of others did.
- Differences in School: We asked respondents if they had changed the institution they attended between 1992-93 and 1993-94. Based on their responses, we found that the percent of Pell Grant recipients who changed the school they attended when they reenrolled in 1993-94 was not dependent upon a change in EFC. Thirteen percent of those with increased EFCs changed institution and 12 percent of others did.
- Differences in Enrollment Status: We did find a relationship between the percent of students who changed enrollment status between 1992-93 and 1993-94 and EFC increases. Among students whose EFC increased, only 3 percent increased their intensity of enrollment, while 10 percent of the others did so. The percentage of students reducing their intensity of enrollment did not seem related to EFC changes--7 percent of students whose EFC increased reduced their intensity of enrollment while 8 percent of others did so.

- Differences in Degree Aspirations: We found no relationship between changes in EFC and degree aspirations. Ninety-one percent of both EFC groups (significant increase and other) had no change in the degrees they expected to attain.
- Differences in Financial Aid Characteristics: Of those recipients who reenrolled, we found no difference in the percent who changed their financial aid package between those whose EFC increased and others--75 percent of those with higher EFCs did not change their financial aid sources and 76 percent of the others did not as well.
- Differences in Employment Characteristics: We did not find a significant difference in the percent of students who changed employment status between 1992-93 and 1993-94. Ten percent of those whose EFC increased significantly changed their employment status while 7 percent of others changed. However, this difference was not statistically significant.

One possible reason for our inability to find a relationship between EFC changes and changes in students' behavior is that postsecondary institutions may have adjusted their financial aid packages to compensate for the Federal need analysis changes. We attempted to address this issue in the survey by asking students a number of questions about changes in their financial aid packages between 1992-93 and 1993-94. As stated above, we could find no difference in the percent of recipients who reenrolled who changed their financial aid package between those whose EFC increased and others. This finding may be due to students' having difficulty remembering their financial aid packages as well as the general lack of knowledge among students about student aid. Unfortunately, it was beyond the scope of the study to collect financial aid data directly from institutions which would have allowed us to much more accurately determine the extent to which students' total financial aid packages changed between 1992-93 and 1993-94.

APPENDIX A
SURVEY INSTRUMENT

Survey of the Effects of Changes in Pell Grant Eligibility Rules

conducted for

The United States Department of Education

Planning and Evaluation Service

Attach Label Here

IF ASKED ABOUT CONFIDENTIALITY READ: All information that would permit identification of the individual respondent will be held in strict confidence, will be used only by persons engaged in and for the purposes of the survey, and will not be disclosed or released to others for any purpose except as required by law.

IF ASKED ABOUT EFFECT ON AWARD AMOUNTS READ: All information that you report will be used for statistical purposes only and will not affect the amount of your grant or other financial assistance you had earlier or that you may have now or in the future.

IF ASKED ABOUT RESPONDENT BURDEN READ: Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, Information Management and Compliance Division, Washington, DC 20202-4651.

OMB NO. 1875-0113

APPROVAL EXPIRES: 4-30-96

BOX 1

REFER TO COVER PAGE LABEL THIS STUDENT:

REAPPLIED..... 1 (B1)
DID NOT REAPPLY 2 (A1)

PART A: INTRODUCTION FOR STUDENTS WHO DID NOT REAPPLY

A1. WHEN TELEPHONE IS ANSWERED:

Hello, my name is (INTERVIEWER'S NAME). I am calling from Westat, a research firm in Rockville, Maryland. I would like to speak with (RECIPIENT'S NAME).

WHEN RESPONDENT IS ON THE LINE:

Hello, my name is (INTERVIEWER'S NAME). I'm calling on behalf of the U.S. Department of Education from Westat, a research firm in Rockville, Maryland. Recently you were sent a letter explaining the study we are currently conducting. Did you receive the letter?

YES..... 1
NO 2

Let me briefly tell you about the study. In 1992 the formula for determining Pell grant awards was changed. The change went into effect in the 1993-94 school year and you have been selected to participate in the study we are conducting to assess the effects these changes had on participants in the program.

All information that you report will be treated confidentially and will be used for statistical purposes only. It will not affect the amount of any grant, or other financial assistance, you had earlier or that you may have now or in the future. The interview will take about 15 minutes.

A2. The Pell program records show that you had a Pell Grant in 1992-93 but did not reapply for the 1993-94 school year. Did you discuss applying for a grant in 1993-94 with a school financial aid officer?

YES..... 1
NO 2
DON'T KNOW/REMEMBER..... 8

A3. At the time of the 1993-94 school year, were you aware that changes had been made to the Pell Grant program between the 1992-93 and 1993-94 school years that could affect the amount of your award?

YES..... 1
NO 2
DON'T KNOW/REMEMBER..... 8

A8. We are interested in your reasons for not enrolling in school in the 1993-94 school year. Please answer yes or no to each reason I read. It is okay to say yes for more than one reason.

	<u>YES</u>	<u>NO</u>
a. Did you not enroll because you had finished the program and earned your certificate, degree or diploma?	1 (SKIP TO END)	2
b. Was it because you decided on employment or other career opportunities rather than school? This includes the military, job training, and apprenticeships.	1	2
c. Did you not enroll because you decided to take time off from school?	1	2
d. Did you decide not to enroll because you did not have enough money, either from financial aid or other sources?.....	1	2
e. Was it because you expected the amount of your grant would be reduced?	1	2
f. Did you not enroll because you would have had to borrow and did not want to take out a loan?.....	1	2
g. Was it because your grades were not good enough?	1	2
h. Did you decide not to enroll for reasons concerning your personal health, including illness, pregnancy, or disability?	1	2
i. Did you decide not to enroll because of family circumstances such as health problems in the family, you or your spouse lost job, a new baby?	1	2
j. Was there some other reason I have not mentioned? SPECIFY _____	1	2

BOX 2

IF ONLY ONE REASON IN A8, CHECK HERE AND SKIP TO C1.

A9. Of those reasons you mentioned for not enrolling, which one was the most important reason? (READ SELECTIONS FROM A8 IF NECESSARY.)

ENTER ONE LETTER FROM A8: _____(C1)

	<u>YES</u>	<u>NO</u>
e. Was it because you expected the amount of your grant would be reduced?..... 1		2
f. Did you not enroll because you would have had to borrow and did not want to take out a loan? 1		2
g. Was it because your grades were not good enough? 1		2
h. Did you decide not to enroll for reasons concerning your personal health, including illness, pregnancy, or disability? 1		2
i. Did you decide not to enroll because of family circumstances such as health problems in the family, you or your spouse lost job, a new baby? 1		2
j. Was there some other reason I have not mentioned? SPECIFY _____ 1		2

BOX 3

IF ONLY ONE REASON IN B3, CHECK HERE AND SKIP TO C1.

B4. Of those reasons you mentioned for not enrolling, which one was the most important reason? (READ SELECTIONS FROM B3 IF NECESSARY.)

ENTER ONE LETTER FROM B3: _____

PART C: INFORMATION ON THE CURRENT SCHOOL YEAR, 1994-95

C1. Have you been enrolled in school at any time during the current school year, that is, any time since July 1994?

YES..... 1 (C3)
NO 2

C2. Do you plan to enroll in 1995-96?

YES..... 1 (E4)
NO 2 (E4)

C3. Is the school you attended this school year, that is 1994-95, the same school you attended in 1992-93, that is between July 1992 and June 1993?

YES..... 1 (C7)
NO 2

**RECORD ON
FOLDOUT
PAGE**

C4. What is the exact name, city and state of this school?

SCHOOL NAME: _____

CITY: _____ STATE: _____

IF ATTENDED MORE THAN ONE SCHOOL, ASK FOR THE SCHOOL ATTENDED THE LONGEST DURING THE 1994-95 SCHOOL YEAR.

C5. Is this school ...

public, or 1
private? 2

C6. What kind of school is it? Is it a ... (CIRCLE ONE)

Vocational, trade, business or other career
training school, 1
Junior or community college, less than 4 years, 2
College or university, 4 years or more? 3
OTHER (SPECIFY) _____ 4

	<u>YES</u>	<u>NO</u>	<u>DK</u>
d. Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan?.....	1	2	8
e. Other loans excluding those from relatives, for example from the bank or an employer?	1	2	8
f. Assistance from family or friends?	1	2	8
g. Personal savings?.....	1	2	8
h. Personal earnings from work during the summer or school year?	1	2	8
i. Is there some other source I have not mentioned? (SPECIFY).....	1	2	8

BOX 4

IF ONLY ONE REASON IN C11, CHECK HERE AND RECORD ON FOLDOUT PAGE.
SKIP TO C13.

C12. Which one of the sources of financial support you mentioned is covering the largest portion of the cost of your education? (READ SELECTIONS FROM C11 IF NECESSARY.)

ENTER ONE LETTER FROM C11: _____

**RECORD ON
FOLDOUT
PAGE**

C13. What was your employment status during most of the summer prior to the 1994-95 school year, that is June 1994 through August 1994? Include work-study and apprenticeships. Were you ...

employed full-time, 1
part-time, or..... 2
not employed? 3

**RECORD ON
FOLDOUT
PAGE**

C14. What has been your employment status during most of this school year between September 1994 and now? Include work-study and apprenticeships. Were you ...

employed full-time, 1
part-time, or..... 2
not employed? 3

**RECORD ON
FOLDOUT
PAGE**

PART D: INFORMATION ON THE PREVIOUS SCHOOL YEAR, 1993-94

D1. Is the school you attended during the 1993-94 school year the same school you attended in the 1992-93 school year, that is from July 1992 through June 1993?

YES..... 1 (D5)
 NO 2

**RECORD ON
 FOLDOUT
 PAGE**

D2. What school did you attend last school year, that is the 1993-94 school year? What is the exact name, city and state of the school?

SCHOOL NAME: _____

CITY: _____ STATE: _____

IF ATTENDED MORE THAN ONE SCHOOL, ASK FOR THE SCHOOL ATTENDED THE LONGEST DURING THE 1993-94 SCHOOL YEAR.

D3. Is this school ...

public, or 1
 private? 2

D4. What kind of school is it? Is it a ... (CIRCLE ONE)

Vocational, trade, business or other career
 training school, 1
 Junior or community college, less than 4 years, 2
 College or university, 4 years or more? 3
 OTHER (SPECIFY) _____ 4

D5. Toward which degree or other award were you taking courses during the 1993-94 school year? (CIRCLE ONE)

CERTIFICATE/LICENSE 1 (D7)
 ASSOCIATE'S DEGREE (2 YEARS COLLEGE) 2
 BACHELOR'S DEGREE/DIPLOMA (4 YEARS COLLEGE) 3
 POSTBACCALAUREATE CERTIFICATE 4 (D7)
 COURSES NOT LEADING TOWARD DEGREE,
 CERTIFICATE OR OTHER FORMAL AWARD 5 (D7)
 OTHER UNDERGRADUATE PROGRAM
 (SPECIFY) _____ 6 (D7)
 MASTERS, DOCTORAL, OTHER PROFESSIONAL DEGREE 7 (D7)

**RECORD ON
 FOLDOUT
 PAGE**

	<u>YES</u>	<u>NO</u>	<u>NOT ASKED</u>	<u>DK</u>
g. Personal savings?	1	2	3	8
h. Personal earnings from work during the summer or school year?	1	2	3	8
i. Is there some other source I have not mentioned? (SPECIFY) _____	1	2	3	8

BOX 6

IF ONLY ONE REASON IN D9, CHECK HERE AND RECORD ON FOLDOUT PAGE. SKIP TO D11.

D10. Which one of the sources you indicated covered the largest portion of the cost of your education?
(READ SELECTIONS FROM D9 IF APPROPRIATE.)

ENTER ONE LETTER FROM D9: _____

**RECORD ON
FOLDOUT
PAGE**

D11. What was your employment status during most of the summer prior to the 1993-94 school year, that is June 1993 through August 1993? Include work-study and apprenticeships. Were you ...

employed full-time, 1
part-time, or 2
not employed? 3

**RECORD ON
FOLDOUT
PAGE**

D12. What was your employment status during most of the 1993-94 school year, that is between September 1993 and June 1994? Include work-study and apprenticeships. Were you ...

employed full-time, 1
part-time, or 2
not employed? 3

**RECORD ON
FOLDOUT
PAGE**

PART E: INFORMATION ON THE SCHOOL YEAR 1992-93

The next questions I will be asking all pertain to the 1992-93 school year, that is the school year beginning July 1992 and ending June 1993.

E1. Toward which degree or other award were you taking courses during the 1992-93 school year? (CIRCLE ONE)

- CERTIFICATE/LICENSE1 (E3)
 - ASSOCIATE'S DEGREE (2 YEARS COLLEGE).....2
 - BACHELOR'S DEGREE/DIPLOMA (4 YEARS COLLEGE).....3
 - POSTBACCALAUREATE CERTIFICATE.....4 (E3)
 - COURSES NOT LEADING TOWARD DEGREE,
CERTIFICATE OR OTHER FORMAL AWARD.....5 (E3)
 - OTHER UNDERGRADUATE PROGRAM
(SPECIFY) _____ 6 (E3)
 - MASTERS, DOCTORAL, OTHER PROFESSIONAL DEGREE7 (E3)
- RECORD ON
FOLDOUT
PAGE

E2. What was your level in school during the 1992-93 academic year? At that time were you a ...

- Freshman or first year student, 1
- Sophomore or second year student, 2
- Junior, or 3
- Senior? 4
- OTHER (SPECIFY) _____ 5

E3. During that school year what was your attendance status? Was it ...

- full-time, 1
 - less than full-time, but more than half-time, 2
 - half-time, or 3
 - less than half-time? 4
- RECORD ON
FOLDOUT
PAGE

E6. What was your employment status during most of the summer prior to the 1992-93 school year, that is June 1992 through August 1992? Include work-study and apprenticeships. Were you ...

employed full-time,	1	RECORD ON FOLDOUT PAGE
part-time, or.....	2	
not employed?	3	

E7. What was your employment status during most of the 1992-93 school year, between September 1992 and June 1993? Include work-study and apprenticeships. Were you ...

employed full-time,	1	RECORD ON FOLDOUT PAGE
part-time, or.....	2	
not employed?	3	

E8. Has your marital status changed since you applied for a Pell Grant for the 1992-93 school year?

YES.....	1
NO	2

E9. What was your total income before taxes, from wages and salary only, for the year January through December 1992? Please include work study and apprenticeships. Do not include your parent's income.

\$ _____

PROBE IF NECESSARY: Was it ...

Less than \$2,000	1
at least \$2,000 but less than \$5,000	2
at least \$5,000 but less than \$10,000	3
at least \$10,000 but less than \$15,000	4
\$15,000 or more?	5
REFUSAL.....	7
DON'T KNOW	8

F6. Did you also change your expected completion date from what it was in 1992-93?

YES.....1
NO2 (F8)

F7. What was your expected completion date in 1992-93?

Month:_____ Year_____

F8. ARE THE ANSWERS TO C9/D7 AND E3 THE SAME?

YES.....1 (F10)
NO2

F9. (The Pell Grant records indicate you were eligible for a smaller grant award in 1993-94 than in 1992-93.) Earlier you told me that you changed your attendance status after the 1992-93 school year. To what extent did the (reduction/expected reduction) in award affect your decision to change attendance status ...

to a great extent,.....1
to some extent,2
little, or.....3
not at all?4

F10. ARE THE ANSWERS TO C12/D10 AND E5 THE SAME?

YES.....1 (F12)
NO2

F11. (The Pell Grant records indicate you were eligible for a smaller grant award in 1993-94 than in 1992-93.) Earlier you told me there was a change in how you financed your education after the 1992-93 school year. To what extent did the (reduction/expected reduction) in your Pell Grant award affect this change ...

to a great extent,.....1
to some extent,2
little, or.....3
not at all?4

F12. ARE THE ANSWERS TO C13/D11 THE SAME AS E6 AND THE ANSWERS TO C14/D12 THE SAME AS E7?

YES.....1 (SKIP TO END)
NO2



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SAME SCHOOL AS 1992-93? C3/D1

YES 1
 NO 2

DEGREE OR AWARD C7/D5 E1

CERTIFICATE/LICENSE 1 1
 ASSOCIATE'S DEGREE 2 2
 BACHELOR'S DEGREE/DIPLOMA 3 3
 POSTBACCALAUREATE CERTIFICATE 4 4
 COURSES NOT LEADING TOWARD DEGREE,
 CERTIFICATE OR OTHER FORMAL AWARD 5 5
 OTHER UNDERGRADUATE PROGRAM 6 6
 MASTERS, DOCTORAL, FIRST PROFESSIONAL 7 7

ATTENDANCE STATUS C9/D7 E3

FULL-TIME, 1 1
 LESS THAN FULL-TIME, BUT MORE THAN
 HALF-TIME, 2 2
 HALF-TIME 3 3
 LESS THAN HALF-TIME? 4 4

FINANCIAL AID PACKAGE C12/D10 E5

LARGEST PORTION _____

SUMMER EMPLOYMENT STATUS C13/D11	E6
EMPLOYED FULL-TIME, 1	1
EMPLOYED PART-TIME, 2	2
UNEMPLOYED? 3	3
SCHOOL YEAR EMPLOYMENT STATUS C14/D12	E7
EMPLOYED FULL-TIME, 1	1
EMPLOYED PART-TIME, 2	2
UNEMPLOYED? 3	3

APPENDIX B

**UNWEIGHTED AND WEIGHTED FREQUENCIES
FOR PELL SURVEY RESPONDENTS**

Table B1: Effects of Changes in Pell Grant Eligibility Rules (Survey I) – unweighted and weighted frequencies for all variables by reapplication status

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
The Pell program records show that you had a Pell Grant in 1992-93 but did not reapply for the 1993-94 school year. Did you discuss applying for a grant in 1993-94 with a school financial aid officer?	(N = 196)		(N = 196)	(N = 1375295)		(N = 1375295)
	9.7%		9.7%	12.0%		12.0%
	82.7%		82.7%	81.0%		81.0%
	7.1%		7.1%	6.8%		6.8%
Missing	0.5%		0.5%	0.2%		0.2%
At the time of the 1993-94 school year, were you aware that changes had been made to the Pell Grant program between the 1992-93 and 1993-94 school years that could affect the amount of your award?	(N = 196)		(N = 196)	(N = 1375296)		(N = 1375296)
	11.7%		11.7%	10.6%		10.6%
	83.2%		83.2%	85.0%		85.0%
	5.1%		5.1%	4.3%		4.3%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
Did anyone in the financial aid office at the school you attended in 1992-93, or anyone else, inform you that you would receive a smaller grant for the 1993-94 school year than for the prior year because the grant rules changed?	(N = 196)		(N = 196)	(N = 1375295)		(N = 1375295)
	5.6%		5.6%	4.9%		4.9%
	86.2%		86.2%	87.2%		87.2%
Don't Know/Remember	8.2%		8.2%	7.9%		7.9%
Who informed you? Was it . . .	(N = 11)		(N = 11)	(N = 67888)		(N = 67888)
	54.5%		54.5%	41.9%		41.9%
	27.3%		27.3%	29.8%		29.8%
Don't Know/Remember	18.2%		18.2%	28.3%		28.3%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
	(N = 196)	(N = 104)	(N = 196)	(N = 1375295)	(N = 724889)	(N = 1375295)
We are interested in your reasons for not reapplying for this grant in 1993-94. Was it because . . .	46.9%		46.9%	47.3%		47.3%
You had finished the program and earned your certificate, degree or diploma?	30.8%		30.8%	24.9%		24.9%
Even with the grant, you would not have enough money to cover expenses?	16.3%		16.3%	15.9%		15.9%
You expected the amount of your grant award would be reduced and therefore knew you would not have enough money?	26.0%		26.0%	18.4%		18.4%
Your financial or family situation changed and you would not be eligible?	13.5%		13.5%	13.0%		13.0%
You did not need the grant any more because you had other sources of support, for example, a scholarship, family assistance?	63.5%		63.5%	61.8%		61.8%
You decided not to return to school during the 1993-94 school year?	28.8%		28.8%	24.6%		24.6%
Some other reason not mentioned?						

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
	(N = 30)		(N = 30)	(N = 178046)		(N = 178046)
Other reasons for not reapplying	46.7%		46.7%	50.4%		50.4%
Personal reasons including pregnancy, baby	3.3%		3.3%	1.8%		1.8%
Disability/disabled	13.3%		13.3%	7.5%		7.5%
Returning to work	6.7%		6.7%	3.9%		3.9%
Did not take enough classes	3.3%		3.3%	1.8%		1.8%
Thought would not be eligible	6.7%		6.7%	3.6%		3.6%
Moved	3.3%		3.3%	7.8%		7.8%
School closed	3.3%		3.3%	7.8%		7.8%
Applied too late	3.3%		3.3%	1.5%		1.5%
Denied	10.0%		10.0%	14.1%		14.1%
Other						
Were you enrolled in any college, vocational or other postsecondary institution during the 1993-94 school year, that is between July 1993 and June 1994?	(N = 104)		(N = 104)	(N = 724889)		(N = 724889)
Yes	27.9%		27.9%	23.4%		23.4%
No	72.1%		72.1%	76.6%		76.6%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
<p>Our records show that you had a Pell Grant in 1992-93 and that you reapplied in 1993-94. Did you enroll in a college, vocational or other postsecondary institution during the 1993-94 school year, between July 1993 and June 1994?</p> <p>Yes No Don't Know/Remember Missing</p>		(N = 439)	(N = 439)		(N = 2611231)	(N = 2611231)
		85.9%	85.9%		84.8%	84.8%
		13.9%	13.9%		15.1%	15.1%
		0%	0%		0.0%	0.0%
	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
<p>We are interested in your reasons for not enrolling in school in the 1993-94 school year.</p> <p>Did you not enroll because you had finished the program and earned your certificate, degree or diploma?</p> <p>Was it because you decided on employment or other career opportunities rather than school? This includes the military, job training, and apprenticeships.</p> <p>Did you not enroll because you decided to take time off from school?</p> <p>Did you decide not to enroll because you did not have enough money, either from financial aid or other sources?</p>	(N = 75)	(N = 62)	(N = 137)	(N = 555562)	(N = 397504)	(N = 953067)
	2.7%	25.8%	13.1%	1.1%	27.5%	12.1%
	(N = 73)	(N = 46)	(N = 119)	(N = 549681)	(N = 288337)	(N = 838018)
	46.6%	39.1%	43.7%	41.9%	42.0%	41.9%
	54.8%	56.5%	55.5%	62.2%	55.1%	59.8%
	56.2%	52.2%	54.6%	50.2%	49.0%	49.8%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
Continued.						
Was it because you expected the amount of your grant would be reduced?	17.8%	10.9%	15.1%	16.9%	13.4%	15.7%
Did you not enroll because you would have had to borrow and did not want to take out a loan?	41.1%	43.5%	42.4%	42.2%	40.1%	41.5%
Was it because your grades were not good enough?	5.5%	6.5%	5.9%	7.9%	2.9%	6.2%
Did you decide not to enroll for reasons concerning your personal health, including illness, pregnancy, or disability?	23.3%	23.9%	23.5%	22.9%	28.3%	24.8%
Did you decide not to enroll because of family circumstances such as health problems in the family, you or your spouse lost job, a new baby?	39.7%	28.3%	35.3%	32.5%	26.6%	30.5%
Was there some other reason not mentioned?	12.3%	19.6%	15.1%	17.1%	17.3%	17.2%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply (N = 9)	Reapplied (N = 9)	All (N = 18)	Did not reapply (N = 94145)	Reapplied (N = 49788)	All (N = 143934)
Other reasons not enrolled						
Personal reasons	22.2%	11.1%	16.7%	32.4%	27.8%	30.8%
Problems with the school	11.1%	22.2%	16.7%	13.3%	13.8%	13.5%
Conflict with working hours	11.1%	11.1%	11.1%	14.7%	6.5%	11.8%
Moved	11.1%	11.1%	11.1%	3.4%	6.5%	4.4%
Other	33.3%	44.4%	38.9%	21.5%	45.5%	29.8%
Missing	11.1%	0.0%	5.6%	14.7%	0.0%	9.6%
Of those reasons you mentioned for not enrolling, which one was the most important reason?	(N = 73)	(N = 46)	(N = 119)	(N = 549681)	(N = 288337)	(N = 838018)
Was it because you decided on employment or other career opportunities rather than school? This includes the military, job training, and apprenticeships.	26.0%	21.7%	24.5%	22.5%	21.9%	22.3%
Did you not enroll because you decided to take time off from school?	8.2%	6.5%	7.6%	10.1%	6.7%	8.9%
Did you decide not to enroll because you did not have enough money, either from financial aid or other sources?	26.0%	17.4%	22.7%	20.7%	11.8%	17.6%
Did you not enroll because you would have had to borrow and did not want to take out a loan?	4.1%	6.5%	5.0%	5.5%	2.9%	4.6%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
Continued.						
Did you decide not to enroll for reasons concerning your personal health, including illness, pregnancy, or disability?	5.5%	13.0%	8.4%	3.9%	23.1%	10.5%
Did you decide not to enroll because of family circumstances such as health problems in the family, you or your spouse lost job, a new baby?	20.5%	10.9%	16.8%	22.9%	5.7%	17.0%
Was there some other reason?	8.2%	17.4%	11.8%	11.0%	19.8%	14.0%
Multiple responses	0.0%	2.2%	0.8%	0.0%	1.1%	0.4%
Missing	1.4%	4.3%	2.5%	3.5%	6.9%	4.6%
Have you been enrolled in school at any time during the current school year, that is, any time since July 1994?	(N = 73)	(N = 46)	(N = 119)	(N = 549681)	(N = 288337)	(N = 838018)
Yes	12.3%	15.2%	13.4%	12.9%	17.9%	14.6%
No	86.3%	82.6%	84.9%	83.6%	81.0%	82.7%
Missing	1.4%	2.2%	1.7%	3.5%	1.1%	2.7%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply (N = 7)	Reapplied (N = 1)	All (N = 8)	Did not reapply (N = 64369)	Reapplied (N = 2623)	All (N = 66992)
What kind of school is it? Is it a . . .						
Vocational, trade, business or other career training school,	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Junior or community college, less than 4 years,	42.9%	100.0%	50.0%	48.0%	100.0%	50.0%
College or university, 4 years or more?	42.9%	0.0%	37.5%	30.6%	0.0%	29.4%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	14.3%	0.0%	12.5%	21.5%	0.0%	20.6%
Toward which degree or other award were you taking courses during the current 1994-95 school year?	(N = 9)	(N = 7)	(N = 16)	(N = 70773)	(N = 51544)	(N = 122317)
Certificate/license	11.1%	0.0%	6.3%	4.5%	0.0%	2.6%
Associate's degree (2 year college)	55.6%	14.3%	37.5%	52.7%	5.1%	32.6%
Bachelor's degree/diploma (4 year college)	22.2%	71.4%	43.8%	23.2%	89.8%	51.3%
Postbaccalaureate certificate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Courses not leading toward degree, certificate or other formal award	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other undergraduate degree program	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Master's, doctoral, other professional degree	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	11.1%	14.3%	12.5%	19.9%	5.1%	13.4%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
	(N = 8)	(N = 7)	(N = 15)	(N = 67556)	(N = 51544)	(N = 119100)
What was your level in school during the current 1994-95 academic year? Were you a . . .						
Freshman or first year student,	37.5%	0.0%	20.0%	29.9%	0.0%	17.0%
Sophomore or second year student,	12.5%	42.9%	26.7%	20.5%	79.6%	46.1%
Junior, or	37.5%	14.3%	26.7%	29.1%	5.1%	18.7%
Senior?	0.0%	14.3%	6.7%	0.0%	5.1%	2.2%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	12.5%	28.6%	20.0%	20.5%	10.2%	16.0%
What was your attendance status during the 1994-95 school year? Was it . . .						
full-time,	(N = 9)	(N = 7)	(N = 16)	(N = 70773)	(N = 51544)	(N = 122317)
less than full-time, but more than half-time,	44.4%	42.9%	43.8%	32.3%	57.9%	43.1%
half-time, or less than half-time?	22.2%	0.0%	12.5%	24.0%	0.0%	13.9%
Missing	11.1%	14.3%	12.5%	19.5%	26.8%	22.6%
	11.1%	28.6%	18.8%	4.5%	10.2%	6.9%
	11.1%	14.3%	12.5%	19.5%	5.1%	13.4%



Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply (N = 9)	Reapplied (N = 7)	All (N = 16)	Did not reapply (N = 70773)	Reapplied (N = 51544)	All (N = 122317)
When do you expect to receive your degree, certificate, or diploma?						
1995	11.1%	14.3%	12.5%	19.5%	5.1%	13.4%
1996	0.0%	14.3%	6.3%	0.0%	5.1%	2.1%
1997	55.6%	14.3%	37.5%	36.8%	5.1%	23.5%
1998	0.0%	14.3%	6.3%	0.0%	26.4%	11.1%
2004	0.0%	14.3%	6.3%	0.0%	26.8%	11.3%
Don't know	22.2%	14.3%	18.8%	24.1%	26.4%	25.1%
Missing	11.1%	14.3%	12.5%	19.5%	5.1%	13.4%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
	(N = 9)	(N = 7)	(N = 16)	(N = 70773)	(N = 51544)	(N = 122317)
We are interested in how students finance their education after high school. I am going to read a list of sources from which most students receive financial support. For each source please indicate if you used it to finance the current 1994-95 school year. Did you use . . .						
A Pell Grant?	55.6%	28.6%	43.8%	51.9%	31.5%	43.3%
Federal grants or scholarships other than Pell?	11.1%	14.3%	12.5%	3.7%	26.4%	13.3%
State or private grants or scholarships?	11.1%	0.0%	6.3%	4.5%	0.0%	2.6%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan?	11.1%	42.9%	25.0%	19.5%	57.9%	35.7%
Other loans excluding those from relatives, for example from the bank or an employer?	22.2%	14.3%	18.8%	9.1%	5.1%	7.4%
Assistance from family or friends?	11.1%	14.3%	12.5%	19.5%	5.1%	13.4%
Personal savings?	44.4%	28.6%	37.5%	48.1%	10.2%	32.1%
Personal earnings from work during the summer or school year?	66.7%	71.4%	68.8%	71.4%	68.5%	70.2%
Some other source	0.0%	14.3%	6.3%	0.0%	5.1%	2.1%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
Which one of the sources of financial support you mentioned is covering the largest portion of the cost of your education?	(N = 9)	(N = 7)	(N = 16)	(N = 70773)	(N = 51544)	(N = 122317)
A Pell Grant?	22.2%	0.0%	12.5%	24.1%	0.0%	13.9%
State or private grants or scholarships?	11.1%	0.0%	6.3%	4.5%	0.0%	2.6%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan?	11.1%	42.9%	25.0%	19.5%	57.9%	35.7%
Other loans excluding those from relatives, for example from the bank or an employer?	11.1%	14.3%	12.5%	4.5%	5.1%	4.8%
Personal earnings from work during the summer or school year?	22.2%	28.6%	25.0%	24.0%	5.1%	27.4%
Multiple responses	11.1%	0.0%	6.3%	3.7%	0.0%	2.1%
Missing	11.1%	14.3%	12.5%	19.5%	5.1%	13.4%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
What was your employment status during most of the summer prior to the 1994-95 school year, that is June 1994 through August 1994? Include work-study and apprenticeships. Were you . . .	(N = 9)	(N = 7)	(N = 16)	(N = 70773)	(N = 51544)	(N = 122317)
	77.8%	71.4%	75.0%	75.9%	89.8%	81.8%
	11.1%	14.3%	12.5%	4.5%	5.1%	4.8%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
employed full-time, part-time, or not employed? Missing	11.1%	14.3%	12.5%	19.5%	5.1%	13.4%
	(N = 9)	(N = 7)	(N = 16)	(N = 70773)	(N = 51544)	(N = 122317)
	77.8%	71.4%	75.0%	75.9%	89.8%	81.8%
	11.1%	14.3%	12.5%	4.5%	5.1%	4.8%
What has been your employment status during most of this school year between September 1994 and now? Include work-study and apprenticeships. Were you . . .	(N = 9)	(N = 7)	(N = 16)	(N = 70773)	(N = 51544)	(N = 122317)
	77.8%	71.4%	75.0%	75.9%	89.8%	81.8%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	11.1%	14.3%	12.5%	4.5%	5.1%	4.8%
employed full-time, part-time, or not employed? Missing	11.1%	14.3%	12.5%	19.5%	5.1%	13.4%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
What was your total income before taxes, from wages and salary only, for the year January through December 1994? Please include work-study and apprenticeships. Do not include your parent's income.	(N = 8)	(N = 6)	(N = 14)	(N = 56945)	(N = 48921)	(N = 105866)
Less than \$2,000	12.5%	0.0%	7.1%	5.6%	0.0%	3.0%
At least \$2,000 but less than \$5,000	12.5%	33.3%	21.4%	24.3%	33.6%	28.6%
At least \$5,000 but less than \$10,000	37.5%	16.7%	28.6%	34.5%	27.8%	31.4%
At least \$10,000 but less than \$15,000	12.5%	33.3%	21.4%	5.6%	33.2%	18.4%
\$15,000 or more	25.0%	16.7%	21.4%	29.9%	5.4%	18.6%
Is the school you attended during the 1993-94 school year the same school you attended in the 1992-93 school year, that is from July 1992 through June 1993?	(N = 29)	(N = 377)	(N = 406)	(N = 169327)	(N = 2213726)	(N = 2383053)
Yes	72.4%	87.5%	86.5%	66.7%	87.1%	85.7%
No	24.1%	11.7%	12.6%	25.1%	12.0%	13.0%
Did not go to school	3.4%	0.5%	0.7%	8.2%	0.6%	0.5%
Missing	0.0%	0.3%	0.2%	0.0%	0.3%	0.8%
Is this school ...	(N = 8)	(N = 47)	(N = 55)	(N = 56322)	(N = 285470)	(N = 341791)
public, or	75.0%	74.5%	74.5%	69.8%	79.9%	78.2%
private?	25.0%	21.3%	21.8%	30.2%	17.9%	19.9%
Missing	0.0%	4.3%	3.6%	0.0%	2.3%	1.9%

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Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply (N = 8)	Reapplied (N = 47)	All (N = 55)	Did not reapply (N = 56322)	Reapplied (N = 285470)	All (N = 341791)
What kind of school is it? Is it a . . .						
Vocational, trade, business or other career training school, Junior or community college, less than 4 years,	12.5%	10.6%	10.9%	24.6%	9.3%	11.8%
College or university, 4 years or more?	25.0%	17.0%	18.2%	29.2%	25.3%	26.0%
Other	50.0%	68.1%	65.5%	21.7%	63.1%	56.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	12.5%	4.3%	5.5%	24.6%	2.3%	5.9%
Toward which degree or other award were you taking courses during the current 1993-94 school year?	(N = 29)	(N = 377)	(N = 406)	(N = 169327)	(N = 2213726)	(N = 2383053)
Certificate/license	6.9%	7.2%	7.1%	3.5%	7.3%	7.0%
Associate's degree (2 year college)	41.4%	30.5%	31.3%	51.5%	26.4%	28.2%
Bachelor's degree/diploma (4 year college)	44.8%	59.2%	58.1%	29.4%	63.6%	61.2%
Postbaccalaureate certificate	3.4%	0.0%	0.2%	7.4%	0.0%	0.5%
Courses not leading toward degree, certificate or other formal award	3.4%	1.6%	1.7%	8.2%	0.8%	1.3%
Other undergraduate degree program	0.0%	0.5%	0.5%	0.0%	0.9%	0.8%
Master's, doctoral, other professional degree	0.0%	0.8%	0.7%	0.0%	0.9%	0.8%
Missing	0.0%	0.3%	0.2%	0.0%	0.1%	0.1%



Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
What was your level in school during the current 1993-94 academic year? Were you a . . .	(N = 25)	(N = 339)	(N = 364)	(N = 137098)	(N = 1995718)	(N = 2132816)
Freshman or first year student,	8.0%	7.7%	7.7%	12.4%	9.6%	9.8%
Sophomore or second year student,	44.0%	40.4%	40.7%	45.4%	39.3%	39.7%
Junior, or	28.0%	26.0%	26.1%	22.8%	25.1%	24.9%
Senior?	16.0%	23.3%	22.8%	17.0%	24.6%	24.1%
Other	0.0%	1.2%	1.1%	0.0%	0.7%	0.6%
Don't Know	0.0%	0.3%	0.3%	0.0%	0.2%	0.1%
Missing	4.0%	1.2%	1.4%	2.3%	0.6%	0.7%
What was your attendance status during the 1993-94 school year? Was it . . .	(N = 29)	(N = 377)	(N = 406)	(N = 169327)	(N = 2213726)	(N = 2383053)
full-time,	69.0%	77.2%	76.6%	77.9%	80.8%	80.6%
less than full-time, but more than half-time,	17.2%	9.5%	10.1%	15.7%	10.1%	10.5%
half-time, or	10.3%	11.1%	11.1%	4.9%	7.5%	7.3%
less than half-time?	3.4%	1.6%	1.7%	1.5%	1.4%	1.4%
Missing	0.0%	0.5%	0.5%	0.0%	0.3%	0.3%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
	(N = - 29)	(N 377)	(N = 406)	(N = 169327)	(N = 2213726)	(N = 2383053)
We are interested in how students finance their education after high school. I am going to read a list of sources from which most students receive financial support. For each source please indicate if you used it to finance the 1993-94 school year. Did you use . . .	NA	84.9%	78.8%	NA	85.1%	79.1%
A Pell Grant?	17.2%	22.8%	22.4%	21.7%	28.5%	28.0%
Federal grants or scholarships other than Pell?	31.0%	36.3%	36.0%	33.7%	37.8%	37.6%
State or private grants or scholarships?	44.8%	66.0%	64.5%	47.6%	68.8%	67.3%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan?	10.3%	6.6%	6.9%	5.0%	6.8%	6.7%
Other loans excluding those from relatives, for example from the bank or employer?	37.9%	28.1%	28.8%	43.8%	31.1%	32.0%
Assistance from family or friends?	48.3%	36.6%	37.4%	37.2%	37.4%	37.3%
Personal savings?	44.8%	64.5%	63.1%	41.9%	66.6%	64.8%
Personal earnings from work during the summer or school year?	17.2%	7.4%	8.1%	21.7%	6.4%	7.5%
Some other source not mentioned?						

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
Which one of the sources of financial support you mentioned is covering the largest portion of the cost of your education?	(N = 29)	(N = 377)	(N = 406)	(N = 169327)	(N = 2213726)	(N = 2383053)
A Pell Grant	13.8%	39.3%	37.4%	6.8%	36.1%	34.0%
Federal grants or scholarships other than Pell	3.4%	2.7%	2.7%	1.9%	4.2%	4.1%
State or private grants or scholarships	6.9%	4.8%	4.9%	9.7%	4.9%	5.3%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan	27.6%	36.3%	35.7%	38.1%	37.0%	37.1%
Other loans excluding those from relatives, for example from the bank or an employer	0.0%	1.3%	1.2%	0.0%	1.8%	1.7%
Assistance from family or friends	17.2%	2.4%	3.4%	14.3%	4.2%	5.0%
Personal savings	3.4%	1.9%	2.0%	1.9%	1.4%	1.4%
Personal earnings from work during the summer or school year	6.9%	9.0%	8.9%	4.1%	9.1%	8.8%
Some other source not mentioned	17.2%	1.1%	2.2%	21.3%	0.6%	2.0%
Multiple responses	0.0%	0.8%	0.7%	0.0%	0.4%	0.4%
Missing	3.4%	0.5%	0.7%	1.9%	0.3%	0.4%



Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
What was your employment status during most of the summer prior to the 1993-94 school year, that is June 1993 through August 1993? Include work-study and apprenticeships. Were you . . .	(N = 29)	(N = 377)	(N = 406)	(N = 169327)	(N = 2213726)	(N = 2383053)
	44.8%	46.9%	46.8%	41.1%	45.6%	45.3%
	20.7%	31.0%	30.3%	16.6%	33.5%	32.3%
	31.0%	21.8%	22.4%	40.4%	20.8%	22.2%
Missing	3.4%	0.3%	0.5%	1.9%	0.1%	0.3%
What was your employment status during most of the 1993-94 school year, that is between September 1993 and June 1994? Include work-study and apprenticeships. Were you . . .	(N = 29)	(N = 377)	(N = 406)	(N = 169327)	(N = 2213726)	(N = 2383053)
	41.4%	26.5%	27.6%	34.0%	20.9%	21.9%
	34.5%	47.2%	46.3%	40.8%	49.6%	49.0%
	24.1%	25.7%	25.6%	25.2%	29.2%	28.9%
Missing	0.0%	0.5%	0.5%	0.0%	0.3%	0.2%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
What was your total income before taxes from wages and salary only, for the year January through December 1993. Include work study and apprenticeships. Do not include your parent's income.	(N = 28)	(N = 363)	(N = 391)	(N = 166662)	(N = 2126478)	(N = 2293140)
Less than \$2,000	32.1%	29.2%	29.4%	34.7%	31.0%	31.2%
At least \$2,000 but less than \$5,000	14.3%	19.6%	19.2%	19.7%	24.4%	24.0%
At least \$5,000 but less than \$10,000	21.4%	24.2%	24.0%	16.1%	22.1%	21.7%
At least \$10,000 but less than \$15,000	7.1%	12.9%	12.5%	10.5%	13.8%	13.5%
\$15,000 or more	25/0%	14.0%	14.8%	19.0%	8.8%	9.5%
Toward which degree or other award were you taking courses during the current 1992-93 school year?	(N = 38)	(N = 384)	(N = 422)	(N = 240100)	(N = 2265270)	(N = 2505370)
Certificate/license	15.8%	6.5%	7.3%	16.1%	6.2%	7.2%
Associate's degree (2 year college)	36.8%	33.9%	34.1%	34.6%	30.1%	30.5%
Bachelor's degree/diploma (4 year college)	42.1%	54.7%	53.6%	37.8%	58.6%	56.6%
Postbaccalaureate certificate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Courses not leading toward degree, certificate or other formal award	0.0%	3.1%	2.8%	0.0%	3.1%	2.8%
Other undergraduate degree program	0.0%	0.8%	0.7%	0.0%	1.0%	0.9%
Master's, doctoral, other professional degree	0.0%	0.3%	0.2%	0.0%	0.6%	0.6%
Missing	5.3%	0.8%	1.2%	11.5%	0.4%	1.5%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
What was your level in school during the 1992-93 academic year? At that time were you a . . .	(N = 32)	(N = 343)	(N = 375)	(N = 201437)	(N = 2016882)	(N = 2218319)
Freshman or first year student,	40.6%	38.2%	38.4%	40.0%	39.4%	39.5%
Sophomore or second year student,	40.6%	33.5%	34.1%	39.9%	34.8%	35.2%
Junior, or	9.4%	21.0%	20.0%	4.7%	18.9%	17.6%
Senior?	3.1%	5.8%	5.6%	1.6%	6.2%	5.7%
Other	0.0%	0.3%	0.3%	0.0%	0.2%	0.1%
Missing	6.3%	1.2%	1.5%	13.7%	0.6%	1.8%
During that school year what was your attendance status? Was it . . .	(N = 38)	(N = 384)	(N = 422)	(N = 240100)	(N = 2265270)	(N = 2505370)
full-time,	78.9%	76.8%	77.0%	76.6%	80.9%	80.5%
less than full-time, but more than half-time,	5.3%	7.0%	6.9%	7.1%	6.0%	6.1%
half-time, or	10.5%	12.0%	11.8%	4.8%	10.0%	9.5%
less than half-time?	0.0%	2.1%	1.9%	0.0%	1.1%	1.0%
Don't Know	0.0%	0.5%	0.5%	0.0%	0.7%	0.6%
Missing	5.3%	1.6%	1.9%	11.5%	1.3%	2.3%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
We are interested in how students finance their education after high school. I am going to read a list of sources form which most students receive financial support for their education after high school. For each source please indicate if you used it to finance the 1992-93 school year. Did you use . . .	(N = 102)	(N = 423)	(N = 525)	(N = 719007)	(N = 2502063)	(N = 3221071)
A Pell Grant	84.3%	93.4%	91.6%	76.6%	92.9%	89.3%
Federal grants or scholarships other than Pell	16.75	19.6%	19.0%	18.8%	22.7%	21.8%
State or private grants or scholarships	21.6%	31.4%	29.5%	19.6%	32.0%	29.2%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan	40.2%	53.0%	50.5%	44.1%	55.8%	53.2%
Other loans excluding those from relatives, for example from the bank or an employer	6.9%	5.7%	5.9%	5.9%	4.8%	5.1%
Assistance from family or friends	26.5%	28.4%	28.0%	31.6%	31.4%	31.4%
Personal savings	26.5%	35.7%	33.9%	24.9%	35.4%	33.1%
Personal earnings from work during the summer or school year	50.0%	56.3%	55.0%	51.4%	53.7%	53.2%
Some other source not mentioned	6.9%	6.6%	6.7%	4.5%	5.2%	5.0%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
Which one of the sources of financial support you mentioned is covering the largest portion of the cost of your education?	(N = 102)	(N = 423)	(N = 525)	(N = 719007)	(N = 2502063)	(N = 3221071)
A Pell Grant	46.1%	47.3%	47.0%	42.6%	45.7%	45.0%
Federal grants or scholarships other than Pell	3.9%	2.4%	2.7%	4.7%	4.3%	4.4%
State or private grants or scholarships	5.9%	3.8%	4.2%	4.0%	4.0%	4.0%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan	23.5%	28.6%	27.6%	29.4%	28.0%	28.4%
Other loans excluding those from relatives, for example from the bank or an employer	1.0%	0.9%	1.0%	0.4%	1.5%	1.2%
Assistance from family or friends	3.9%	3.5%	3.6%	5.1%	4.3%	4.5%
Personal savings	1.0%	2.6%	2.3%	0.4%	1.3%	1.1%
Personal earnings from work during the summer or school year	6.9%	5.9%	6.1%	5.8%	6.4%	6.2%
Some other source not mentioned	3.9%	2.1%	2.5%	4.5%	2.1%	2.6%
Multiple responses	1.0%	0.9%	0.9%	0.4%	0.5%	0.5%
Don't Know	0.0%	0.2%	0.2%	0.0%	0.5%	0.4%
Missing	2.9%	1.7%	1.9%	2.8%	1.5%	1.8%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
What was your employment status during most of the summer prior to the 1992-93 school year, that is June 1992 through August 1992? Include work-study and apprenticeships. Were you . . .	(N = 102)	(N = 423)	(N = 525)	(N = 719007)	(N = 2502063)	(N = 3221071)
	42.2%	45.6%	45.0%	36.2%	40.8%	39.8%
	28.4%	29.6%	29.3%	32.1%	31.0%	31.3%
	29.4%	24.3%	25.3%	31.7%	27.9%	28.7%
employed full-time, part-time, or not employed?	0.0%	0.5%	0.4%	0.0%	0.3%	0.2%
What was your employment status during most of the 1992-93 school year, that is between September 1992 and June 1993? Include work-study and apprenticeships. Were you . . .	(N = 102)	(N = 423)	(N = 525)	(N = 719007)	(N = 2502063)	(N = 3221071)
	38.2%	26.0%	28.4%	32.8%	20.4%	23.1%
	30.4%	43.3%	40.8%	29.7%	44.6%	41.3%
	30.4%	30.3%	30.3%	37.0%	34.8%	35.3%
employed full-time, part-time, or not employed?	1.0%	0.5%	0.6%	0.5%	0.3%	0.3%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
	(N = 102)	(N = 423)	(N = 525)	(N = 719007)	(N = 2502063)	(N = 3221071)
Has your marital status changed since you applied for a Pell Grant for the 1992-93 school year?						
Yes	27.5%	14.7%	17.1%	29.5%	15.1%	18.3%
No	71.6%	85.1%	82.5%	70.0%	84.8%	81.5%
Missing	1.0%	0.2%	0.4%	0.4%	0.1%	0.2%
What was your total income before taxes, from wages and salary only, for the year January through December 1992? Please include work study and apprenticeships. Do not include your parent's income.						
	(N = 96)	(N = 406)	(N = 502)	(N = 670823)	(N = 2379887)	(N = 3050711)
Less than \$2,000	20.8%	25.6%	24.7%	29.7%	31.0%	30.7%
At least \$2,000 but less than \$5,000	19.8%	21.2%	20.9%	23.8%	23.2%	23.3%
At least \$5,000 but less than \$10,000	26.0%	24.6%	24.9%	19.5%	26.4%	24.8%
At least \$10,000 but less than \$15,000	16.7%	13.5%	14.2%	15.2%	10.5%	11.5%
\$15,000 or more	16.7%	15.0%	15.3%	11.9%	9.0%	9.6%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
The Pell Grant records indicate you were eligible for a smaller grant award in 1993-94 than in 1992-93. Earlier you told me that you changed schools after the 1992-93 school year. To what extent did the (reduction/expected) reduction in award affect your decision to change schools . . .	(N = 3)	(N = 14)	(N = 17)	(N = 7869)	(N = 36722)	(N = 44591)
	0.0%	14.3%	11.8%	0.0%	14.3%	11.8%
	0.0%	14.3%	11.8%	0.0%	14.3%	11.8%
	0.0%	21.4%	17.6%	0.0%	21.4%	17.6%
	66.7%	50.0%	52.9%	66.7%	50.0%	52.9%
No change	33.3%	0.0%	5.9%	33.3%	0.0%	5.9%
Earlier you told me that you changed the type of degree or other award you were seeking after the 1992-93 school year. To what extent did the (reduction/expected reduction) in your Pell Grant affect your decision to change the type of degree you were seeking . . .	(N = 0)	(N = 7)	(N = 7)	(N = 0)	(N = 18361)	(N = 18361)
to a great extent,	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
to some extent,	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
little, or		28.6%	28.6%		28.6%	28.6%
not at all?		71.4%	71.4%		71.4%	71.4%
No change						

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
Did you also change your expected completion date from what it was in 1992-93?						
Yes	(N = 0)	(N = 7)	(N = 7)	(N = 0)	(N = 18361)	(N = 18361)
No		71.4%	71.4%		71.4%	71.4%
		28.6%	28.6%		28.6%	28.6%
Earlier you told me that you changed your attendance status after the 1992-93 school year. To what extent did the (reduction/expected reduction) in award affect your decision to change attendance status . . .						
to a great extent,	(N = 1)	(N = 11)	(N = 12)	(N = 2623)	(N = 38779)	(N = 41402)
to some extent,	0.0%	45.5%	41.7%	0.0%	33.8%	31.7%
little, or	100.0%	0.0%	8.3%	100.0%	0.0%	6.3%
not at all?	0.0%	9.1%	8.3%	0.0%	6.8%	6.3%
Missing	0.0%	36.4%	33.3%	0.0%	27.1%	25.3%
	0.0%	9.1%	8.3%	0.0%	32.4%	30.3%

Table B1: Continued

Item	Unweighted			Weighted		
	Did not reapply	Reapplied	All	Did not reapply	Reapplied	All
	(N = 4)	(N = 25)	(N = 29)	(N = 10492)	(N = 75288)	(N = 85780)
Earlier you told me there was a change in how you financed your education after the 1992-93 school year. To what extent did the (reduction/expected reduction) in your Pell Grant award affect this change . . .						
to a great extent,	25.0%	52.0%	48.3%	25.0%	45.0%	42.6%
to some extent,	25.0%	8.0%	10.3%	25.0%	7.0%	9.2%
little, or	0.0%	20.0%	17.2%	0.0%	17.4%	15.3%
not at all?	50.0%	12.0%	17.2%	50.0%	10.5%	15.3%
No change	0.0%	4.0%	3.4%	0.0%	16.7%	14.6%
Missing	0.0%	4.0%	3.4%	0.0%	3.5%	3.1%
Earlier you indicated there was a change in your employment status after the 1992-93 school year. To what extent did the reduction in your Pell Grant award affect this change . . .						
to a great extent,	14.3%	11.8%	12.2%	14.3%	11.8%	12.2%
to some extent,	14.3%	26.5%	24.4%	14.3%	26.4%	24.3%
little, or	0.0%	35.3%	29.3%	0.0%	35.2%	29.2%
not at all?	57.1%	23.5%	29.3%	57.1%	23.6%	29.4%
Don't Know	0.0%	2.9%	2.4%	0.0%	3.0%	2.4%
Missing	4.3%	0.0%	2.4%	14.3%	0.0%	2.4%

Table B2: Effects of Changes in Pell Grant Eligibility Rules (Survey I) -- unweighted and weighted frequencies for all variables by eligibility status

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
The Pell program records show that you had a Pell Grant in 1992-93 but did not reapply for the 1993-94 school year. Did you discuss applying for a grant in 1993-94 with a school financial aid officer?	(N = 50)	(N = 146)	(N = 196)	(N = 346183)	(N = 1029112)	(N = 1375295)
	12.0%	8.9%	9.7%	10.3%	12.6%	12.0%
	78.0%	84.2%	82.7%	83.1%	80.3%	81.0%
	10.0%	6.2%	7.1%	6.6%	6.8%	6.8%
Yes	0.0%	0.7%	0.5%	0.0%		0.2%
No						
Don't Know						
Missing						
At the time of the 1993-94 school year, were you aware that changes had been made to the Pell Grant program between the 1992-93 and 1993-94 school years that could affect the amount of your award?	(N = 50)	(N = 146)	(N = 196)	(N = 346183)	(N = 1029112)	(N = 1375296)
	14.0%	11.0%	11.7%	8.4%	11.4%	10.6%
	76.0%	85.6%	83.2%	78.9%	87.1%	85.0%
	10.0%	3.4%	5.1%	12.7%	1.5%	4.3%
Yes						
No						
Don't Know						

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Did anyone in the financial aid office at the school you attended in 1992-93, or anyone else, inform you that you would receive a smaller grant for the 1993-94 school year than for the prior year because the grant rules changed?	(N = 50)	(N = 146)	(N = 196)	(N = 346183)	(N = 1029112)	(N = 1375295)
	4.0%	6.2%	5.6%	1.5%	6.1%	4.9%
	84.0%	87.0%	86.2%	82.2%	88.8%	87.2%
	12.0%	6.8%	8.2%	16.3%	5.1%	7.9%
Who informed you? Was it . . .	(N = 2)	(N = 9)	(N = 11)	(N = 5033)	(N = 62855)	(N = 67888)
	100.0%	44.4%	54.5%	100.0%	37.3%	41.9%
	0.0%	33.3%	27.3%	0.0%	32.2%	29.8%
	0.0%	22.2%	18.2%	0.0%	30.6%	28.3%
Someone in the financial aid office						
Someone else						
Don't Know						

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
	(N = 50)	(N = 146)	(N = 196)	(N = 346183)	(N = 1029112)	(N = 1375295)
We are interested in your reasons for not reapplying for this grant in 1993-94. Was it because . . .	56.0%	43.8%	46.9%	60.2%	42.9%	47.3%
You had finished the program and earned you certificate, degree or diploma?	(N = 22) 31.8%	(N = 82) 30.5%	(N = 104) 30.8%	(N = 137665) 34.8%	(N = 587224) 22.6%	(N = 724889) 24.9%
Even with the grant, you would not have enough money to cover expenses?	13.6%	17.1%	16.3%	20.1%	15.0%	15.9%
You expected the amount of your grant award would be reduced and therefore knew you would not have enough money?	31.8%	24.4%	26.0%	27.4%	16.3%	18.4%
Your financial or family situation changed and you would not be eligible?	27.3%	9.8%	13.5%	26.5%	9.9%	13.0%
You did not need the grant any more because you had other sources of support, for example, a scholarship, family assistance?	45.5%	68.3%	63.5%	40.3%	66.8%	61.8%
You decided not to return to school during the 1993-94 school year?	9.1%	34.1%	28.8%	3.8%	29.4%	24.6%
Some other reasons not mentioned?						

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Were you enrolled in any college, vocational or other postsecondary institution during the 1993-94 school year, that is between July 1993 and June 1994?	(N = 22)	(N = 82)	(N = 104)	(N = 137665)	(N = 587224)	(N = 724889)
	Yes No	45.5% 54.5%	23.2% 76.8%	27.9% 72.1%	33.3% 66.7%	23.4% 76.6%
Our records show that you had a Pell Grant in 1992-93 and that you reapplied in 1993-94. Did you enroll in a college, vocational or other postsecondary institution during the 1993-94 school year, between July 1993 and June 1994?	(N = 127)	(N = 312)	(N = 439)	(N = 558000)	(N = 2053230)	(N = 2611231)
	Yes No Missing	85.3% 14.7% 0.0%	85.9% 13.9% 0.2%	86.8% 12.8% 0.5%	84.2% 15.8% 0.0%	84.8% 15.1% 0.1%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
We are interested in your reasons for not enrolling in school in the 1993-94 school year. Please answer yes or no to each reason.	(N = 28)	(N = 109)	(N = 137)	(N = 165668)	(N = 787399)	(N = 953067)
Did you not enroll because you had finished the program and earned your certificate, degree or diploma?	3.6%	15.6%	13.1%	1.6%	14.3%	12.1%
Was it because you decided on employment or other career opportunities rather than school? This includes the military, job training, and apprenticeships.	(N = 27) 51.9%	(N = 92) 41.3%	(N = 119) 43.7%	(N = 163045) 53.4%	(N = 674973) 39.1%	(N = 838018) 41.9%
Did you decide not to enroll because you decided to take time off from school?	63.0%	53.3%	55.5%	65.2%	58.5%	59.8%
Did you decide not to enroll because you did not have enough money, either from financial aid or other sources?	59.3%	53.3%	54.6%	63.4%	46.5%	49.8%
Was it because you expected the amount of your grant would be reduced?	18.5%	14.1%	15.1%	20.8%	14.4%	15.7%
Did you not enroll because you would have had to borrow and did not want to take out a loan?	51.9%	39.6%	42.4%	53.4%	38.6%	41.5%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Continued.						
Was it because your grades were not good enough?	11.1%	4.3%	5.9%	10.9%	5.0%	6.2%
Did you decide not to enroll for reasons concerning your personal health, including illness, pregnancy, or disability?	7.4%	28.3%	23.5%	15.4%	27.0%	24.8%
Did you decide not to enroll because of family circumstances such as health problems in the family, you or your spouse lost job, a new baby?	3.7%	44.6%	35.3%	1.6%	37.5%	30.5%
Was there some other reason not mentioned?	11.1%	16.3%	15.1%	17.7%	17.1%	17.2%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
We are interested in your reasons for not enrolling in school in the 1993-94 school year.	(N = 27)	(N = 92)	(N = 119)	(N = 163045)	(N = 674973)	(N = 838018)
Of those reasons you mentioned for not enrolling, which one was the most important reason?	37.0%	20.7%	24.4%	28.8%	20.7%	22.3%
Was it because you decided on employment or other career opportunities rather than school? This includes the military, job training, and apprenticeships.	11.1%	6.5%	7.6%	11.6%	8.3%	8.9%
Did you not enroll because you decided to take time off from school?	22.2%	22.8%	22.7%	21.8%	16.6%	17.6%
Did you decide not to enroll because you did not have enough money, either from financial aid or other sources?	11.1%	3.3%	5.0%	4.8%	4.6%	4.6%
Did you not enroll because you would have had to borrow and did not want to take out a loan?	7.4%	8.7%	8.4%	15.4%	9.4%	10.5%
Did you decide not to enroll for reasons concerning your personal health, including illness, pregnancy, or disability?						

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Continued.						
Did you decide not to enroll because of family circumstances such as health problems in the family, you or your spouse lost job, a new baby?	0.0%	21.7%	16.8%	0.0%	21.0%	17.0%
Was there some other reason?	11.1%	12.0%	11.8%	17.7%	13.2%	14.0%
Multiple responses	0.0%	1.1%	0.8%	0.0%	0.5%	0.4%
Missing	0.0%	3.3%	2.5%	0.0%	5.8%	4.6%
Have you been enrolled in school at any time during the current school year, that is, any time since July 1994?	(N = 27)	(N = 92)	(N = 119)	(N = 163045)	(N = 674972)	(N = 838018)
Yes	25.9%	9.8%	13.4%	24.7%	12.1%	14.6%
No	74.1%	88.0%	84.9%	75.3%	84.5%	82.7%
Missing	0.0%	2.2%	1.7%	0.0%	3.3%	2.7%
Do you plan to enroll in 1995-96?	(N = 20)	(N = 83)	(N = 103)	(N = 122706)	(N = 592995)	(N = 715701)
Yes	40.0%	43.4%	42.7%	42.1%	43.6%	43.4%
No	50.0%	51.8%	51.5%	53.7%	51.5%	51.9%
Don't Know	10.0%	2.4%	3.9%	4.3%	1.1%	1.6%
Missing	0.0%	2.4%	1.9%	0.0%	3.8%	3.1%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Is the school you attended this school year, that is 1994-95, the same school you attended in 1992-93, that is between July 1992 and June 1993?	(N = 7)	(N = 9)	(N = 16)	(N = 40339)	(N = 81978)	(N = 122317)
	71.4%	33.3%	50.0%	87.0%	24.7%	45.2%
	28.6%	55.6%	43.8%	13.0%	58.5%	43.5%
	0.0%	11.1%	6.3%	10.0%	16.9%	11.3%
Is this school . . . public, or private? Missing	(N = 2)	(N = 6)	(N = 8)	(N = 5246)	(N = 61746)	(N = 66992)
	100.0%	66.7%	75.0%	100.0%	55.2%	58.7%
	0.0%	16.7%	12.5%	0.0%	22.4%	20.6%
	0.0%	16.7%	12.5%	0.0%	22.4%	20.6%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility (N = 2)	Other (N = 6)	All (N = 8)	Reduced eligibility (N = 5246)	Other (N = 61746)	All (N = 66992)
What kind of school is it? Is it a . . .						
Vocational, trade, business or other career training school,	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Junior or community college, less than 4 years,	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
College or university, 4 years or more?	50.0%	33.3%	37.5%	50.0%	27.6%	29.4%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	16.7%	12.5%	0.0%	22.4%	20.6%
Toward which degree or other award were you taking courses during the current 1994-95 school year?	(N = 7)	(N = 9)	(N = 16)	(N = 40339)	(N = 81978)	(N = 122317)
Certificate/license	0.0%	11.1%	6.3%	0.0%	3.9%	2.6%
Associate's degree (2 year college)	14.3%	55.6%	37.5%	6.5%	45.5%	32.6%
Bachelor's degree/diploma (4 year college)	71.4%	22.2%	43.8%	87.0%	33.7%	51.3%
Postbaccalaureate certificate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Courses not leading toward degree, certificate or other formal award	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other undergraduate degree program	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Master's, doctoral, other professional degree	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	14.3%	11.1%	12.5%	6.5%	16.9%	13.4%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
What was your level in school during the current 1994-95 academic year? Were you a . . .	(N = 7)	(N = 8)	(N = 15)	(N = 40339)	(N = 78761)	(N = 119100)
Freshman or first year student,	0.0%	37.5%	20.0%	0.0%	25.7%	17.0%
Sophomore or second year student,	28.6%	25.0%	26.7%	67.5%	35.1%	46.1%
Junior, or	28.6%	25.0%	26.7%	13.0%	21.6%	18.7%
Senior?	14.3%	0.0%	6.7%	6.5%	0.0%	2.2%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	28.6%	12.5%	20.0%	13.0%	17.6%	16.0%
What was your attendance status during the 1994-95 school year? Was it . . .	(N = 7)	(N = 9)	(N = 16)	(N = 40339)	(N = 81978)	(N = 122317)
full-time,	57.1%	33.3%	43.8%	80.5%	24.7%	43.1%
less than full-time, but more than half-time,	0.0%	22.2%	12.5%	0.0%	20.8%	13.9%
half-time, or	0.0%	22.2%	12.5%	0.0%	33.7%	22.6%
less than half-time?	28.6%	11.1%	12.5%	13.0%	3.9%	6.9%
Missing	14.3%	11.1%	12.5%	6.5%	16.9%	13.4%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
We are interested in how students finance their education after high school. The next set of questions concern the sources of money you used to pay for your education.	(N = 7)	(N = 9)	(N = 16)	(N = 40339)	(N = 81978)	(N = 122317)
A Pell Grant	42.9%	44.4%	43.8%	46.7%	41.6%	43.3%
Federal grants or scholarships other than Pell?	28.6%	0.0%	12.5%	40.2%	0.0%	13.3%
State or private grants or scholarships?	0.0%	11.1%	6.3%	0.0%	3.9%	2.6%
Federal loans, including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan?	42.9%	11.1%	25.0%	74.0%	16.9%	35.7%
Other loans excluding those from relatives, for example from the bank or an employer?	14.3%	22.2%	18.8%	6.5%	7.8%	7.4%
Assistance from family or friends?	14.3%	11.1%	12.5%	6.5%	16.9%	13.4%
Personal savings?	28.6%	44.4%	37.5%	13.0%	41.5%	32.1%
Personal earnings from work during the summer or school year?	71.4%	66.7%	68.8%	59.8%	75.3%	70.2%
Is there some other source not mentioned?	14.3%	0.0%	6.3%	6.5%	0.0%	2.1%
						130



Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
We are interested in how students finance their education after high school. The next set of questions concern the sources of money you used to pay for your education.	(N = 7)	(N = 9)	(N = 16)	(N = 40339)	(N = 81978)	(N = 122317)
Which one of the sources of financial support you mentioned is covering the largest portion of the cost of your education?						
A Pell Grant	0.0%	22.2%	12.5%	0.0%	20.8%	13.9%
State or private grants or scholarships	0.0%	11.1%	6.3%	0.0%	3.9%	2.6%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan	42.9%	11.1%	25.0%	74.0%	16.9%	35.7%
Other loans excluding those from relatives, for example from the bank or an employer	14.3%	11.1%	12.5%	6.5%	3.9%	4.8%
Personal earnings from work during the summer or school year	14.3%	33.3%	25.0%	6.5%	37.6%	27.4%
Multiple responses	14.3%	0.0%	6.3%	6.5%	0.0%	2.1%
Missing	14.3%	11.1%	12.5%	6.5%	16.9%	13.4%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
What was your employment status during most of the summer prior to the 1994-95 school year, that is June 1994 through August 1994? Include work-study and apprenticeships. Were you . . .	(N = 7)	(N = 9)	(N = 16)	(N = 40339)	(N = 81978)	(N = 122317)
	employed full-time, 71.4% part-time, or 14.3% not employed? 0.0% Missing 14.3%	77.8% 11.1% 0.0% 11.1%	75.0% 12.5% 0.0% 12.5%	79.2% 3.9% 0.0% 16.9%	79.2% 3.9% 0.0% 16.9%	81.8% 4.8% 0.0% 13.4%
What has been your employment status during most of this school year between September 1994 and now? Include work-study and apprenticeships. Were you . . .	(N = 7)	(N = 9)	(N = 16)	(N = 40339)	(N = 81978)	(N = 122317)
	employed full-time, 71.4% part-time, or 0.0% not employed? 14.3% Missing 14.3%	77.8% 0.0% 11.1% 11.1%	75.0% 0.0% 12.5% 12.5%	87.90 0.0% 6.5% 6.5%	79.2% 0.0% 3.9% 16.9%	81.8% 0.0% 4.8% 13.4%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Is the school you attended during the 1993-94 school year the same school you attended in the 1992-93 school year, that is from July 1992 through June 1993?	(N = 121)	(N = 285)	(N = 406)	(N = 52997)	(N = 1853056)	(N = 2383053)
	86.0%	86.7%	86.5%	87.6%	85.1%	85.7%
	13.2%	12.3%	12.6%	10.0%	13.8%	13.0%
	0.0%	1.1%	0.7%	0.0%	1.1%	0.8%
Did not go to school	0.8%	0.0%	0.2%	2.4%	0.0%	0.5%
Is this school . . .	(N = 17)	(N = 38)	(N = 55)	(N = 65506)	(N = 276285)	(N = 341791)
	88.2%	68.4%	74.5%	92.0%	74.9%	78.2%
	11.8%	26.3%	21.8%	8.0%	22.7%	19.9%
	0.0%	5.3%	3.6%	0.0%	2.3%	1.9%
What kind of school is it? Is it a . . .	(N = 17)	(N = 38)	(N = 55)	(N = 65506)	(N = 276285)	(N = 341791)
	0.0%	15.8%	10.9%	0.0%	14.6%	11.8%
	17.6%	18.4%	18.2%	12.0%	29.3%	26.0%
	82.4%	57.9%	65.5%	88.0%	48.7%	56.3%
Vocational, trade, business or other career training school,	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Junior or community college, less than 4 years,	17.6%	18.4%	18.2%	12.0%	29.3%	26.0%
College or university, 4 years or more?	82.4%	57.9%	65.5%	88.0%	48.7%	56.3%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	7.9%	5.5%	0.0%	7.3%	5.9%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Toward which degree or other award were you taking courses during the current 1993-94 school year?	(N = 121)	(N = 285)	(N = 406)	(N = 529997)	(N = 1853056)	(N = 2383053)
Certificate/license	9.8%	7.2%	7.1%	0.5%	8.9%	7.0%
Associate's degree (2 year college)	19.8%	36.1%	31.3%	19.1%	30.8%	28.2%
Bachelor's degree/diploma (4 year college)	76.0%	50.5%	58.1%	76.6%	56.7%	61.2%
Postbaccalaureate certificate	0.8%	0.0%	0.2%	2.4%	0.0%	0.5%
Courses not leading toward degree, certificate or other formal award	2.5%	1.4%	1.7%	1.4%	1.2%	1.3%
Other undergraduate degree program	0.0%	0.7%	0.5%	0.0%	1.1%	0.8%
Master's, doctoral, other professional degree	0.0%	1.1%	0.7%	0.0%	1.1%	0.8%
Missing	0.0%	0.4%	0.2%	0.0%	0.2%	0.1%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
What was your level in school during the current 1993-94 academic year? Were you a . . .	(N = 116)	(N = 248)	(N = 364)	(N = 507374)	(N = 1625442)	(N = 2132816)
Freshman or first year student,	3.4%	9.7%	7.7%	6.1%	11.0%	9.8%
Sophomore or second year student,	34.5%	43.5%	40.7%	26.4%	43.8%	39.7%
Junior, or	37.9%	20.6%	26.1%	35.1%	21.8%	24.9%
Senior?	23.3%	22.6%	22.8%	31.9%	21.7%	24.1%
Other	0.0%	1.6%	1.1%	0.0%	0.8%	0.6%
Don't Know	0.0%	0.4%	0.3%	0.0%	0.2%	0.1%
Missing	0.9%	1.6%	1.4%	0.5%	0.8%	0.7%
What was your attendance status during the 1993-94 school year? Was it . . .	(N = 121)	(N = 285)	(N = 406)	(N = 529997)	(N = 1853056)	(N = 2383053)
full-time,	88.4%	71.6%	76.6%	85.4%	79.2%	80.6%
less than full-time, but more than half-time,	6.6%	11.6%	10.1%	9.8%	10.7%	10.5%
half-time, or	2.5%	14.7%	11.1%	3.3%	8.4%	7.3%
less than half-time?	2.5%	1.4%	1.7%	1.5%	1.4%	1.4%
Missing	0.0%	0.7%	0.5%	0.0%	0.3%	0.3%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
We are interested in how students finance their education after high school. The next questions concern the sources of money you used to pay for your education. The questions are about the 1993-94 school year.	(N = 121)	(N = 285)	(N = 406)	(N = 529997)	(N = 1853056)	(N = 2383053)
A Pell Grant?	66.1%	84.2%	78.8%	62.6%	83.8%	79.1%
Federal grants or scholarships other than Pell?	24.8%	21.4%	22.4%	26.2%	28.5%	28.0%
State or private grants or scholarships?	38.0%	35.1%	36.0%	34.2%	38.5%	37.6%
Federal loans, including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan?	70.2%	62.1%	64.5%	72.9%	65.7%	67.3%
Other loans excluding those from relatives, for example from the bank or an employer?	9.1%	6.0%	6.9%	5.4%	7.1%	6.7%
Assistance from family or friends?	36.4%	25.6%	28.8%	29.1%	32.8%	32.0%
Personal savings?	46.3%	33.7%	37.4%	39.0%	36.9%	37.3%
Personal earnings from work during the summer or school year?	77.7%	56.8%	63.1%	77.3%	61.3%	64.8%
Is there some other source not mentioned?	7.4%	8.4%	8.1%	6.2%	7.9%	7.5%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
	(N = 121)	(N = 285)	(N = 406)	(N = 529997)	(N = 1853056)	(N = 2383053)
Which one of the sources of financial support you mentioned is covering the largest portion of the cost of your education?						
A Pell Grant	26.4%	42.1%	37.4%	23.5%	37.0%	34.0%
Federal grants or scholarships other than Pell	3.3%	2.5%	2.7%	5.9%	3.5%	4.1%
State or private grants or scholarships	6.6%	4.2%	4.9%	3.9%	5.7%	5.3%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan	42.1%	33.0%	35.7%	44.3%	35.0%	37.1%
Other loans excluding those from relatives, for example from the bank or an employer	0.0%	1.8%	1.2%	0.0%	2.2%	1.7%
Assistance from family or friends	4.1%	3.2%	3.4%	4.3%	5.1%	5.0%
Personal savings	2.5%	1.8%	2.0%	1.4%	1.4%	1.4%
Personal earnings from work during the summer or school year	12.4%	7.4%	8.9%	15.1%	6.9%	8.8%
Some other source not mentioned	1.7%	2.5%	2.2%	1.0%	2.3%	2.0%
Multiple responses	0.8%	0.7%	0.7%	0.5%	0.3%	0.4%
Missing	0.0%	1.1%	0.7%	0.0%	0.5%	0.4%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
What was your employment status during most of the summer prior to the 1993-94 school year, that is June 1993 through August 1993? Include work-study and apprenticeships. Were you . . .	(N = 121)	(N = 285)	(N = 406)	(N = 529997)	(N = 1853056)	(N = 2383053)
	51.2%	44.9%	46.8%	55.8%	42.3%	45.3%
	36.4%	27.7%	30.3%	31.5%	32.5%	32.3%
	12.4%	26.7%	22.4%	12.8%	24.8%	22.2%
employed full-time, part-time, or not employed?	0.0%	0.7%	0.5%	0.0%	0.3%	0.3%
What was your employment status during most of the 1993-94 school year, that is between September 1993 and June 1994? Include work-study and apprenticeships. Were you . . .	(N = 121)	(N = 285)	(N = 406)	(N = 529997)	(N = 1853056)	(N = 2383053)
	19.0%	31.2%	27.6%	24.9%	21.0%	21.9%
	66.1%	37.9%	46.3%	64.5%	44.6%	49.0%
	14.0%	30.5%	25.6%	10.1%	34.3%	28.9%
employed full-time, part-time, or not employed?	0.8%	0.4%	0.5%	0.5%	0.2%	0.2%
Missing						

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Toward which degree or other award were you taking courses during the current 1992-93 school year?	(N = 128)	(N = 294)	(N = 422)	(N = 570336)	(N = 1935034)	(N = 2505370)
Certificate/license	1.6%	9.9%	7.3%	2.6%	8.5%	7.2%
Associate's degree (2 year college)	27.3%	37.1%	34.1%	28.0%	31.2%	30.5%
Bachelor's degree/diploma (4 year college)	68.0%	47.3%	53.6%	67.5%	53.4%	56.6%
Postbaccalaureate certificate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Courses not leading toward degree, certificate or other formal award	2.3%	3.1%	2.8%	1.3%	3.2%	2.8%
Other undergraduate degree program	0.0%	1.0%	0.7%	0.0%	1.2%	0.9%
Master's, doctoral, other professional degree	0.0%	0.3%	0.2%	0.0%	0.7%	0.6%
Missing	0.8%	1.4%	1.2%	0.5%	1.8%	1.5%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
What was your level in school during the 1992-93 academic year? At that time were you a . . .	(N = 123)	(N = 252)	(N = 375)	(N = 1670606)	(N = 2016882)	(N = 2218319)
Freshman or first year student,	30.9%	42.1%	38.4%	42.8%	39.4%	39.5%
Sophomore or second year student,	43.9%	29.4%	34.1%	32.8%	34.8%	35.2%
Junior, or	19.5%	20.2%	20.0%	16.5%	18.9%	17.6%
Senior?	4.1%	6.3%	5.6%	5.6%	6.2%	5.7%
Other	0.0%	0.4%	0.3%	0.2%	0.2%	0.1%
Missing	1.6%	1.6%	1.5%	2.0%	0.6%	1.8%
During that school year what was your attendance status? Was it . . .	(N = 128)	(N = 294)	(N = 422)	(N = 1935034)	(N = 2265270)	(N = 2503370)
full-time,	90.6%	71.1%	77.0%	77.9%	80.9%	80.5%
less than full-time, but more than half-time,	2.3%	8.8%	6.9%	7.6%	6.0%	6.1%
half-time, or	3.9%	15.3%	11.8%	10.6%	10.0%	9.5%
less than half-time?	0.8%	2.4%	1.9%	1.2%	1.1%	1.0%
Don't Know	1.6%	0.0%	0.5%	0.0%	0.7%	0.6%
Missing	0.8%	2.4%	1.9%	2.8%	1.3%	2.3%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
We are interested in how students finance their education after high school. The next questions concern the sources of money you used to pay for your education. We are still talking about the 1992-93 school year.	(N = 148)	(N = 377)	(N = 525)	(N = 693042)	(N = 2528028)	(N = 3221071)
A Pell Grant?	87.2%	93.4%	91.6%	82.7%	91.1%	89.3%
Federal grants or scholarships other than Pell?	23.0%	17.5%	19.0%	21.7%	21.8%	21.8%
State or private grants or scholarships?	35.8%	25.1%	29.5%	28.8%	29.3%	29.2%
Federal loans, including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan?	60.1%	46.7%	50.5%	69.1%	48.9%	53.2%
Other loans excluding those from relatives, for example from the bank or an employer?	6.1%	5.8%	5.9%	3.4%	5.5%	5.1%
Assistance from family or friends?	35.8%	24.9%	28.0%	30.0%	31.8%	31.4%
Personal savings?	45.3%	29.4%	33.9%	44.3%	30.0%	33.1%
Personal earnings from work during the summer or school year?	69.6%	49.3%	55.0%	68.6%	49.0%	53.2%
Is there some other source not mentioned?	6.1%	6.9%	6.7%	4.8%	5.1%	5.0%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility (N = 148)	Other (N = 377)	All (N = 525)	Reduced eligibility (N = 693042)	Other (N = 2528028)	All (N = 3221071)
Which one of the sources of financial support you mentioned is covering the largest portion of the cost of your education?						
A Pell Grant	35.8%	51.5%	47.0%	30.3%	49.0%	45.0%
Federal grants or scholarships other than Pell	1.4%	3.2%	2.7%	3.8%	4.6%	4.4%
State or private grants or scholarships	6.8%	3.2%	4.2%	3.8%	4.0%	4.0%
Federal loans including Stafford/Guaranteed Student Loan, Perkins/National Direct Student Loan	37.2%	23.9%	27.6%	42.9%	24.4%	28.4%
Other loans excluding those from relatives, for example from the bank or an employer	0.0%	1.3%	1.0%	0.0%	1.6%	1.2%
Assistance from family or friends	3.4%	3.7%	3.6%	3.3%	4.8%	4.5%
Personal savings	2.7%	2.1%	2.3%	1.5%	1.0%	1.1%
Personal earnings from work during the summer or school year	8.1%	5.3%	6.1%	9.0%	5.5%	6.2%
Some other source not mentioned	2.0%	2.7%	2.5%	2.6%	2.6%	2.6%
Multiple responses	2.0%	0.5%	0.7%	1.2%	0.3%	0.5%
Don't Know	0.7%	0.0%	0.2%	1.8%	0.0%	0.4%
Missing	0.0%	2.7%	1.9%	0.0%	2.3%	1.8%
						54



Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
What was your employment status during most of the summer prior to the 1992-93 school year, that is June 1992 through August 1992? Include work-study and apprenticeships. Were you . . .	(N = 148)	(N = 377)	(N = 525)	(N = 693042)	(N = 2528028)	(N = 3221071)
	54.1%	41.4%	45.0%	58.8%	34.6%	39.8%
	35.8%	26.8%	29.3%	31.5%	31.2%	31.3%
	10.1%	31.3%	25.3%	9.8%	33.9%	28.7%
	0.0%	0.5%	0.4%	0.0%	0.3%	0.2%
What was your employment status during most of the 1992-93 school year, that is between September 1992 and June 1993? Include work-study and apprenticeships. Were you . . .	(N = 148)	(N = 377)	(N = 525)	(N = 693042)	(N = 2528028)	(N = 3221071)
	21.6%	31.0%	28.4%	31.7%	20.8%	23.1%
	60.8%	32.9%	20.8%	55.8%	37.3%	41.3%
	17.6%	35.3%	30.3%	12.5%	41.5%	35.3%
	0.0%	0.8%	0.6%	0.0%	0.4%	0.3%
Has your marital status changed since you applied for a Pell Grant for the 1992-93 school year?	(N = 148)	(N = 377)	(N = 525)	(N = 693042)	(N = 2528028)	(N = 3221071)
	16.2%	17.5%	17.1%	19.2%	18.1%	18.3%
	83.8%	82.0%	82.5%	80.8%	81.7%	81.5%
	0.0%	0.5%	0.4%	0.0%	0.3%	0.2%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
	<p>The Pell Grant records indicate you were eligible for a smaller grant award in 1993-94 than in 1992-93. Earlier you told me that you changed schools after the 1992-93 school year. To what extent did the (reduction/expected) reduction in award affect your decision to change schools . . .</p> <p>to a great extent, to some extent, little, or not at all? no change</p>	<p>(N = 17)</p> <p>11.8% 11.8% 17.6% 52.9% 5.9%</p>	<p>(N = 17)</p> <p>11.8% 11.8% 17.6% 52.9% 5.9%</p>	<p>(N = 44591)</p> <p>11.8% 11.8% 17.6% 52.9% 5.9%</p>	<p>(N = 44591)</p> <p>11.8% 11.8% 17.6% 52.9% 5.9%</p>	<p>All</p>

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Earlier you told me that you changed the type of degree or other award you were seeking after the 1992-93 school year. To what extent did the (reduction/expected reduction) in your Pell Grant affect your decision to change the type of degree you were seeking . . .	(N = 7)		(N = 7)	(N = 18361)		(N = 18361)
	0.0%		0.0%	0.0%		0.0%
	0.0%		0.0%	0.0%		0.0%
	28.6%		28.6%	28.6%		28.6%
	71.4%		71.4%	71.4%		71.4%
Missing	0.0%		0.0%	0.0%		0.0%
Did you also change your expected completion date from what it was in 1992-93?	(N = 7)		(N = 7)	(N = 18361)		(N = 18361)
	71.4%		71.4%	71.4%		71.4%
	28.6%		28.6%	28.6%		28.6%
	0.0%		0.0%	0.0%		0.0%
Yes						
No						
Missing						

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Earlier you told me that you changed your attendance status after the 1992-93 school year. To what extent did the (reduction/expected reduction) in award affect your decision to change attendance status . . .	(N = 12)		(N = 12)	(N = 41402)		(N = 41402)
	41.7%		41.7%	31.7%		31.7%
	8.3%		8.3%	6.3%		6.3%
	8.3%		8.3%	6.3%		6.3%
	33.3%		33.3%	25.3%		25.3%
	8.3%		8.3%	30.3%		30.3%
Earlier you told me there was a change in how you financed your education after the 1992-93 school year. To what extent did the (reduction/expected reduction) in your Pell Grant award affect this change . . .	(N = 29)		(N = 29)	(N = 85780)		(N = 85780)
	48.3%		48.3%	42.6%		42.6%
	10.3%		10.3%	9.2%		9.2%
	17.2%		17.2%	15.3%		15.3%
	17.2%		17.2%	15.3%		15.3%
	3.4%		3.4%	14.6%		14.6%
	3.4%		3.4%	3.1%		3.1%

Table B2: Continued

Item	Unweighted			Weighted		
	Reduced eligibility	Other	All	Reduced eligibility	Other	All
Earlier you indicated there was a change in your employment status after the 1992-93 school year. To what extent did the reduction in your Pell Grant award affect this change . . . to a great extent, to some extent, little, or not at all? Don't Know Missing	(N = 41)		(N = 41)	(N = 107126)		(N = 107126)
	12.2%		12.2%	12.2%		12.2%
	24.4%		24.4%	24.3%		24.3%
	29.3%		29.3%	29.2%		29.2%
	29.3%		29.3%	29.4%		29.4%
	2.4%		2.4%	2.4%		2.4%
	2.4%		2.4%	2.4%		2.4%



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