

costs of attending college



A Study of Student Expenditures and Sources of Income

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HEALTH, EDUCATION,
AND WELFARE Marion B. Folsom, Secretary

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Foreword

FINANCING HIGHER EDUCATION for a growing number of young men and women in the face of steadily rising costs is becoming a crucial problem in this country. This report is concerned with one major aspect of the problems: namely, what it costs students to attend college and where they get the money for this purpose.

Next to the student and his family, those who finance, govern, and administer colleges and universities are most concerned lest the spiraling costs make it necessary to continue raising tuition and fees until the usual clientele of an institution can no longer attend it. These persons are equally concerned that increased living costs at college may have the same effect. Within limitations set by an expanding economy, both those who provide education and those who acquire it want to know the extent to which these increasing costs are inevitable and the bearing they may have on some of the cherished ideals of our American way of life.

In an effort to throw some light on the character of the costs students incur in attending college and on their sources of income for this purpose, the United States Office of Education in 1953 studied the problem as it was faced by full-time, single undergraduate students in 110 colleges that are located in 41 of the 48 States and the District of Columbia. The names of these institutions, together with certain cost data, are shown in appendix B.

This report presents an analysis of the data obtained from replies to a questionnaire received from 15,316 students, a random sampling of those attending what is believed to be a reasonably representative group of institutions of higher education. The implica-

FOREWORD

tions of the findings should be of use to students and parents, to those who govern and administer colleges, to public and private agencies, and to individuals who provide financial assistance to college students, to taxpayers, and to those who voluntarily aid in the support of higher education in this country. These implications should also deepen the concern of statesmen who see some of the bases of the doctrine of equality of opportunity jeopardized by the rising costs of attending college.

Those who find the report of value should feel indebted to the students and the faculty coordinators in the 110 cooperating colleges. They, and sometimes the families of students, devoted many hours to the production of the raw data from which the report was derived. While Ernest V. Hollis, Director, College and University Administration Branch, Division of Higher Education, conceived the project and is responsible for the report, almost every professional and clerical member of the Branch had a hand in conducting the study. Granville K. Thompson, Specialist for College Business Management (resigned), perfected the questionnaire and supervised the collection and editing of student responses; Robert E. Iffert, Specialist for Faculties and Facilities, designed the tabulation plan and supervised the statistical tabulation; Professor James A. Van Zwoll, University of Maryland, Henry M. Bain, Jr. (part-time staff members), and Dr. Fred J. Kelly, formerly Assistant Commissioner for Higher Education, made first drafts of portions of the text and performed other valuable professional services in preparing the final typescript for publication.

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Chapter I

THE STUDY IN BRIEF

HOW MUCH does it cost an undergraduate student to attend college for an academic year? Where does he get the money for this purpose? The answers depend on many variable factors, but the governing ones are the habits of the student himself, what region of the country he lives in, what the family income is, whether he commutes from home, and whether he attends a public or a private college. This report presents some composite answers to these and related questions.

The itemized costs of attending college are commonly grouped under two headings: educational costs and living costs. This report lists tuition, fees, books, and instructional supplies and equipment as educational costs, and recognizes that no student pays all that it costs the college to provide him the opportunity to get an education. It breaks living expenses into 15 categories that include such major items as clothes, room, board, travel, and recreation or entertainment. The cost for "formals" is sometimes greater than for fees. At tax-supported colleges, educational costs are one-sixth and living costs five-sixths of the total. The comparable figures at private colleges are one-third and two-thirds.

WHY THE STUDY WAS UNDERTAKEN

Almost everybody is interested for one reason or another in what it costs students to attend college. Inquiries come to the Office of

Education from governors, State legislators, congressmen, Federal executive officers, foundation officials, private donors, and John Q. Citizen himself. Those who authorize or provide funds for the capital and current budgets of colleges express a growing uneasiness over continued increases in the cost of providing higher education. And those who pay the bills for students are worried about spiraling educational and living costs.

Boards of trustees and college administrators are equally concerned to know where capital and operating funds are to be found, but they are even more worried about the prospect of having to raise larger proportions of these funds from students and their parents in the form of increased tuition and fees, or through profits (if any) from college auxiliary enterprise operations. They fear there is a very real danger of "pricing colleges out of the market" for superior students from families with limited financial resources.

Inquiries that come to the Office of Education from prospective college students in low family-income groups express a deep-seated fear that they may not be able financially to attend any college, let alone the college of their choice. Farsighted college leaders of prestige institutions share these anxieties and are trying to ameliorate the situation locally through national and regional scholarships. They hope these arrangements will bring to the college a representative cross section of qualified American youth and prevent it from becoming a center only for especially favored economic segments of the population.

The legion of individuals, philanthropic organizations, governmental agencies, and business corporations that provide scholarships, loan funds, and other forms of student aid are vitally interested in helping the individual overcome financial barriers to attending the college of his choice. Insurance companies, savings and loan associations, banks, and many other types of financial organizations that encourage families to establish prepayment and other forms of savings accounts for sending Joe or Betty to college have expressed an interest in data for planning purposes. The extent to which such plans may already be in use is suggested by the considerable percentage of student income that now derives from long-term savings.

While not a reason for making the study, the Office of Education has had, since this project was announced, a steady stream of correspondence from business organizations that are interested in selling college students everything from typewriters to tuxedos. The annual auxiliary services budgets of colleges suggest that this

market aggregates nearly \$500 million directly, and the spending pattern of students indicates this market is worth several times as much to college-town and home-town stores.

SCOPE OF THE STUDY

The character of the inquiry is shown specifically in the schedule of information asked of students, which is reproduced as Appendix A of this report. Sporadic inquiries concerning these matters have been made from time to time at individual colleges and universities. A few interinstitutional studies have been undertaken. But in the long history of higher education, this bulletin reports the first comprehensive study of the costs to undergraduates of attending college and of the sources of student income.

In order to get a group homogeneous enough to make comparisons meaningful, it was necessary to limit the collection of data to full-time undergraduate students who were either single or not living with spouses in 1952-53. In order to get a manageable, statistically random sample within this group, the study was limited to 15,316 students from 110 colleges that are located in 41 States and the District of Columbia. The method of choosing the sample of students and of colleges so they would be fairly representative is described in some detail in Appendix C of this report.

Appendix C tells how the study was conducted, points out some of its limitations, and suggests some precautions that should be observed when examining, interpreting, or applying its factual findings. It is especially important to remember that the figures on student expenditures and sources of income are based, for the most part, on carefully verified estimates rather than on actual budget records. Student estimates in most cases were double-checked, first by the family and then by the faculty coordinator whose name is shown in Appendix B. The precaution is important, nevertheless, for otherwise it is easy to be deceived by the impression of absolute accuracy which figures tend to convey.

Also, as explained more fully in Chapter II, the student sample used was somewhat overweighted in favor of the less expensive institutions. The average total cost figure used in this report is probably about \$85 under the 1952-53 average that would have resulted from a more accurate sample of the Nation's 1,886 colleges.

While they are not within the scope of this study, it is recognized that factors other than costs have an important bearing on whether

or not a youth attends a particular college or any college at all. Individual and family motivation, for example, may be as important as money in determining whether many qualified high school graduates attend college. The fact that three-fifths of the children of parents in executive and professional occupations attend college, as compared with one-fifth of those whose parents are semi-skilled workers may be more than a matter of differences in family income.

SOME OF THE FINDINGS

The details on what it cost undergraduate students to attend college in 1952-53 and on the sources of their budgeted funds for this purpose are reported in the two succeeding chapters. It is feasible to report here only some of the major findings by comparing student budgets, by some graphic pictures of major items of student income and expenditure, and by further highlights on some of the specific major findings.

Appendix B shows the range of average student budgets among the 110 participating colleges was from \$676 to \$3,101. In other words, it cost the average student nearly five times as much to attend the costlier of these two institutions. It may be more significant, however, to note that at these colleges the spectrum of individual student spending ranged from an austere economy budget of \$200 to a luxury budget of \$5,500 for the school year. While the quality of undergraduate education does not necessarily increase with its cost, no discerning student or his family should choose a college merely because it is inexpensive. The extra cost, if any, of attending an institution that has superior programs and outstanding instructors can often be repaid from additional income earned during the 4 years following graduation. It is not necessary to enroll at a nationally known prestige institution to obtain these advantages.

What constitutes economy, average, and luxury student budgets is a relative matter. For instance, a luxury budget at the college where the average budget was \$676 might be considered an economy budget at the institution where the average student budget was \$3,101. For the purposes of this report an economy budget is considered to be one that falls within the lowest fourth of those being studied, an average budget one that falls within the middle 50 percent, and a luxury budget one that falls within the upper fourth of all student budgets.

How do students stay in college on economy budgets? The an-

swers are as varied as the persons and situations involved. To begin with, these students do not follow athletic teams on out-of-town trips. Snacks, refreshments, formals, and entertainment generally have a small place in their budgets. If they are commuting students, they walk to college, use a bicycle or common carrier, and bring their lunch from home. If they live on campus, they rent the least expensive rooms, eat moderate amounts of the least expensive foods at the least expensive establishments, and they often economize further by wearing some of their leftover military clothing. On the educational side they tend to avoid programs and courses for which they must buy special equipment or for which the college charges special fees. They often depend on the library for textbooks and when they buy them they are always second- or third-hand. They also stay within their austere economy budgets by borrowing typewriters and by not taking valuable costly educational tours.

Composite pictures of the spending pattern of the average student are presented in some detail later in this section and do not require further elaboration here.

Figure 5 in the succeeding section and table 1 of chapter II show that the range of the means of student budgets was twice as great for those on economy budgets and those on luxury budgets as was true for the spending spectrum of the middle half of the group. In other words, the most luxurious budget, for example, was nearly four times as large as the least of the plush ones. Without being ostentatious students on luxury budgets were much more lavish than the average student in spending on dates, formals, commercial entertainment, snacks, drinks, and other forms of self-indulgence. As is shown in figure 4 of the succeeding section, both men and women on luxury budgets spent more for clothes, recreation, tuition, and room and board than economy or average students. Those on plush budgets were often surprised to find that what they considered normal expenditures were looked upon as luxuries by financially disadvantaged students. It did not seem especially extravagant to them to make a capital expenditure of \$56 a month for an automobile, as well as paying its current operating costs for campus use, for trips, and for weekend travel to the largest nearby city. Hi-fi receivers, cameras, and TV sets, like automobiles, were considered normal expenditures by college students on luxury budgets.

This summary on major findings now turns to 11 graphs which present and comment on student spending and on the sources of their budgeted funds. These graphs are based on tables in chapters II and III.

COSTS OF ATTENDING COLLEGE



Figure 1. — Regional distribution of cooperating colleges and students

Figure 1 shows, by State, the location of the 110 participating colleges and universities, and indicates for each of the four regions the number of students furnishing data and the mean current expenditure per student in 1952-53. These expenditures do not include an average of \$163 for capital items, such as typewriters, or a loading of \$85 per student to correct the inclusion of too many less expensive colleges in the sample.

COSTS OF ATTENDING COLLEGE

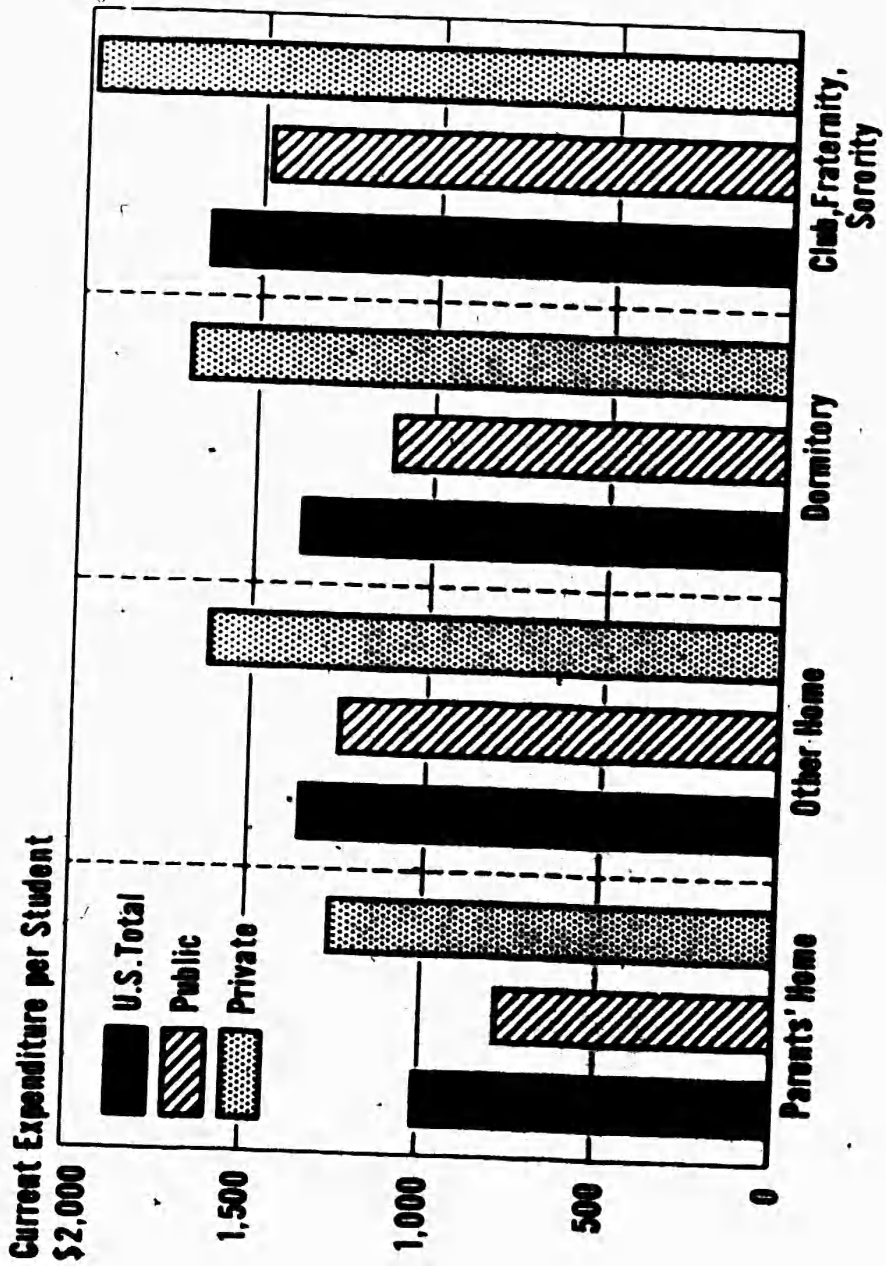


Figure 2. — Comparisons of total current costs in public and private colleges by four types of residences

Figure 2 shows graphically the influence of two factors on the current expenditures of students, namely, the type of residence the student used, and whether he attended a public or a private college. Note that, for the country as a whole, students living with their parents spent about \$1,000 each. The difference is considerable, however, between the amount spent by these students in private and in public colleges.

On the average, it cost about \$350 more for a student to live in some other private home or in a dormitory than with his parents, and another \$300 for him to live in a club, fraternity, or sorority.

It will be noted that the greatest difference between expenditures for rooms at public and at private institutions was among the dormitory dwellers.

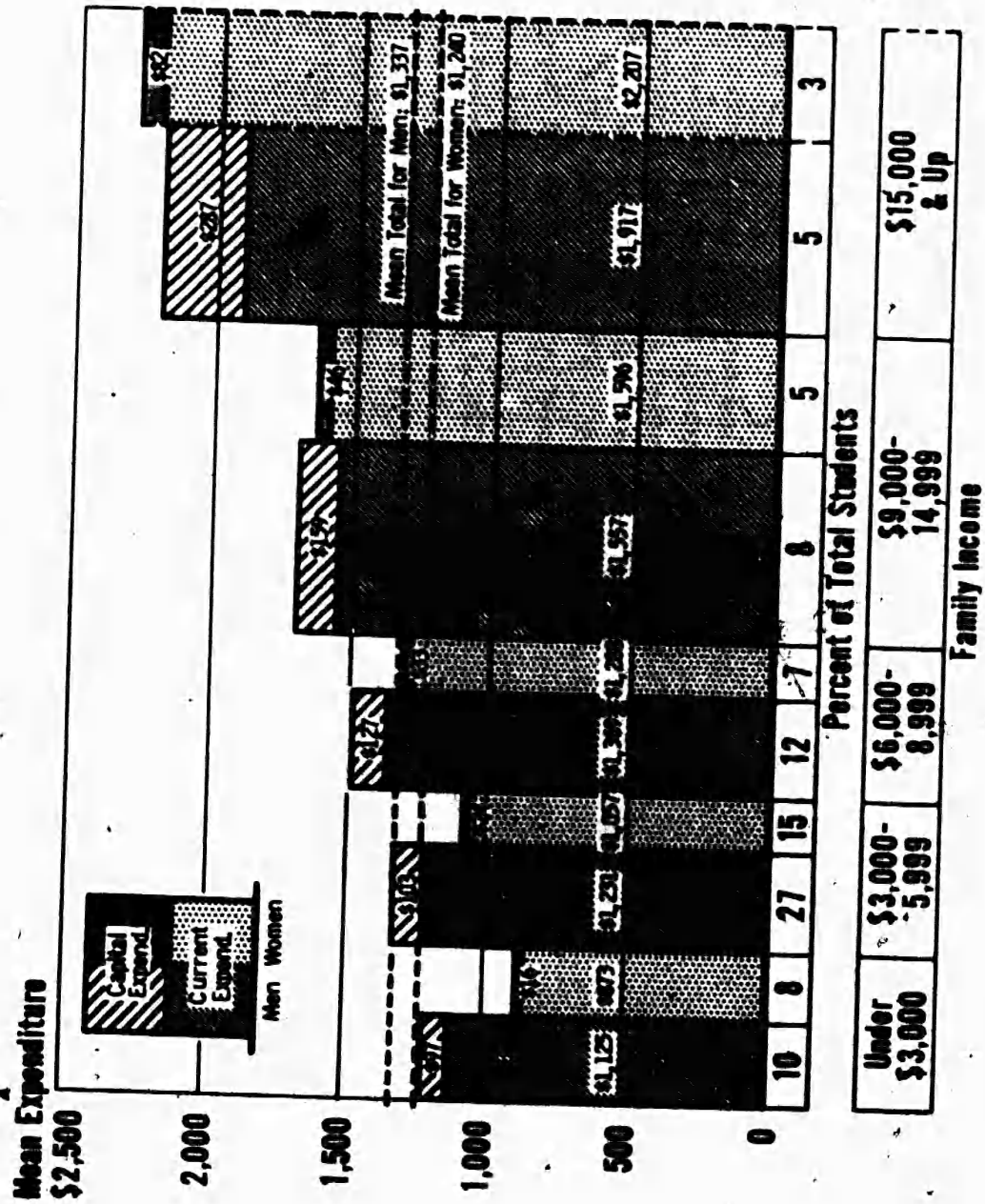


Figure 3. — Mean expenditures of college men and women, 1952-53, for current and capital expenses, distributed by family income groups

Figure 3 brings out the relationship between the mean student expenditures for both current and capital purposes and the incomes of families from which students came.

In 1952, 10 percent of the male students and 8 percent of the women came from families having annual incomes under \$3,000. These men spent an average of \$1,125 per year and the women \$873 for current expenses. The next income group (\$3,000 to \$5,999) followed the same patterns of expenditures. They were not greatly above those in the lowest income group. *

Only 5 percent of the men and 3 percent of the women came from families with income of \$15,000 or more. Women in this group spent nearly three times as much for a year at college as did the women from families in the \$3,000-and-under group.

(Note that the width of columns is determined by the increments in the family income scale, not by the number of students in each group.)

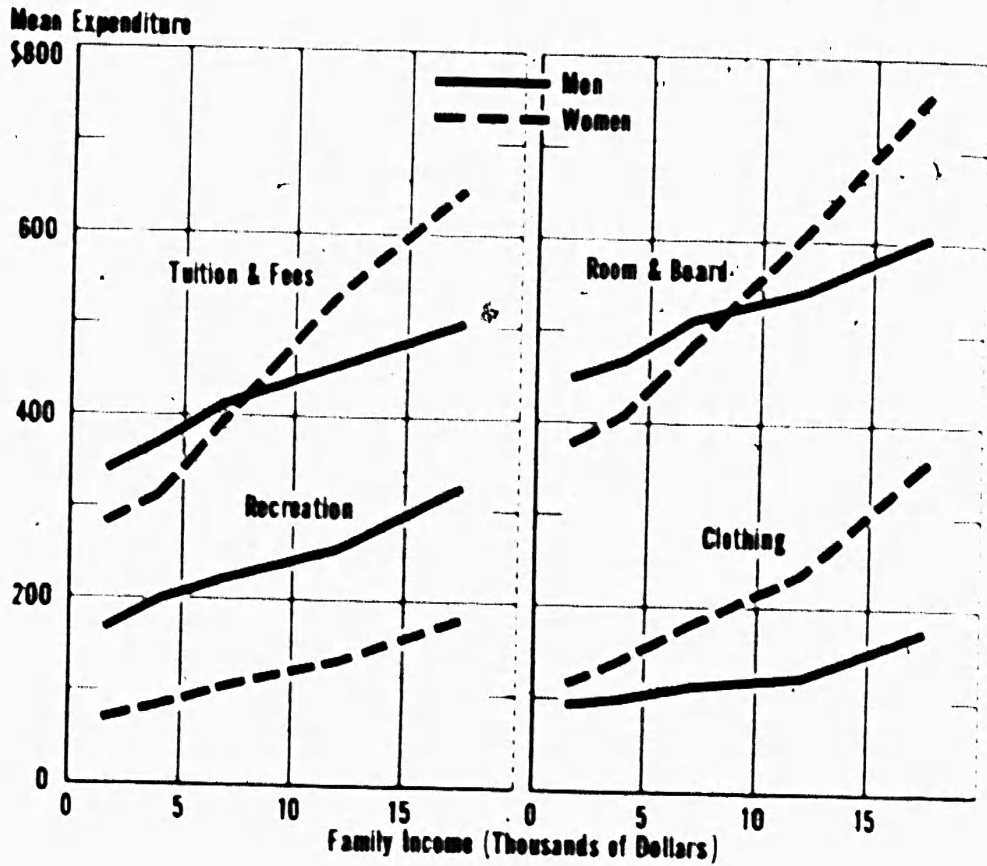


Figure 4. — Differences in spending patterns of college men and women on four major items, distributed by family income groups

Figure 4 isolates from total expenditures the four largest expense items, and shows the mean expenditure for each item by students from families having incomes of the amounts indicated on the base line of the figure.

Differences between the patterns of spending by men and women stand out clearly. While the tuition and fees of women from low-income families were lower than those of men, the lines cross as families reach about \$8,000 of income per year. When the highest family-income group is reached, the women were found in high tuition institutions to a far greater extent than the men.

Almost the same shift is seen in the amounts spent for board and room. These charges were higher in institutions where tuition was higher.

Only for recreation were the men's expenditures greater than women's among students from all family-income groups. That is to be expected. For clothing, women spent more than men. That, also, is to be expected. The extent of difference, however, may be a little surprising.

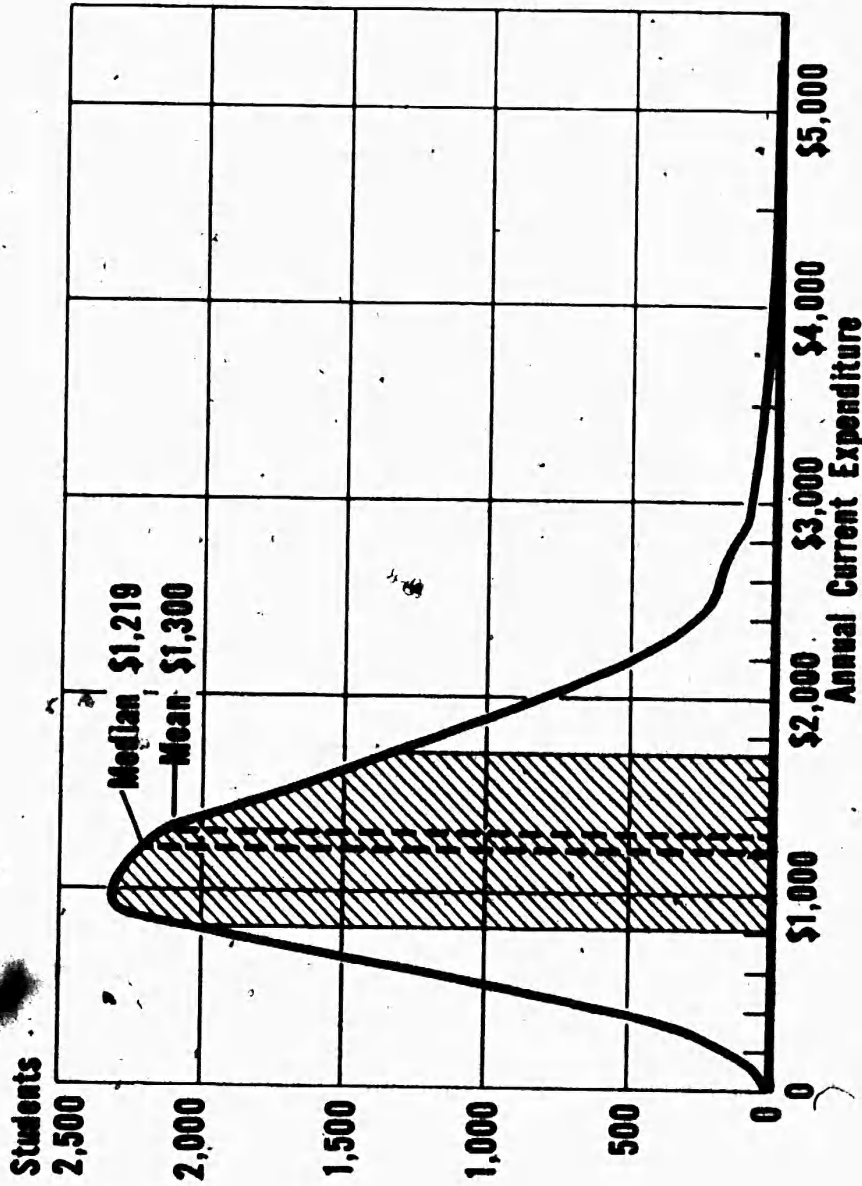


Figure 5. — Distribution of 1952-53 of current expenditures, showing mean, median, and range of middle 50 percent of student spending

Figure 5 shows a spread of annual current student expenditures from almost zero to \$5,500 per student. The mean, as shown in the figure, was \$1,300. The median was \$1,219, which signifies that half of the students spent more, and the other half spent less than that amount. The middle 50 percent of students spent somewhere between \$800 and \$1,700. The typical expenditure was just under \$1,000. Relatively few students spent more than \$3,000.

Mean Expenditure
\$1,800

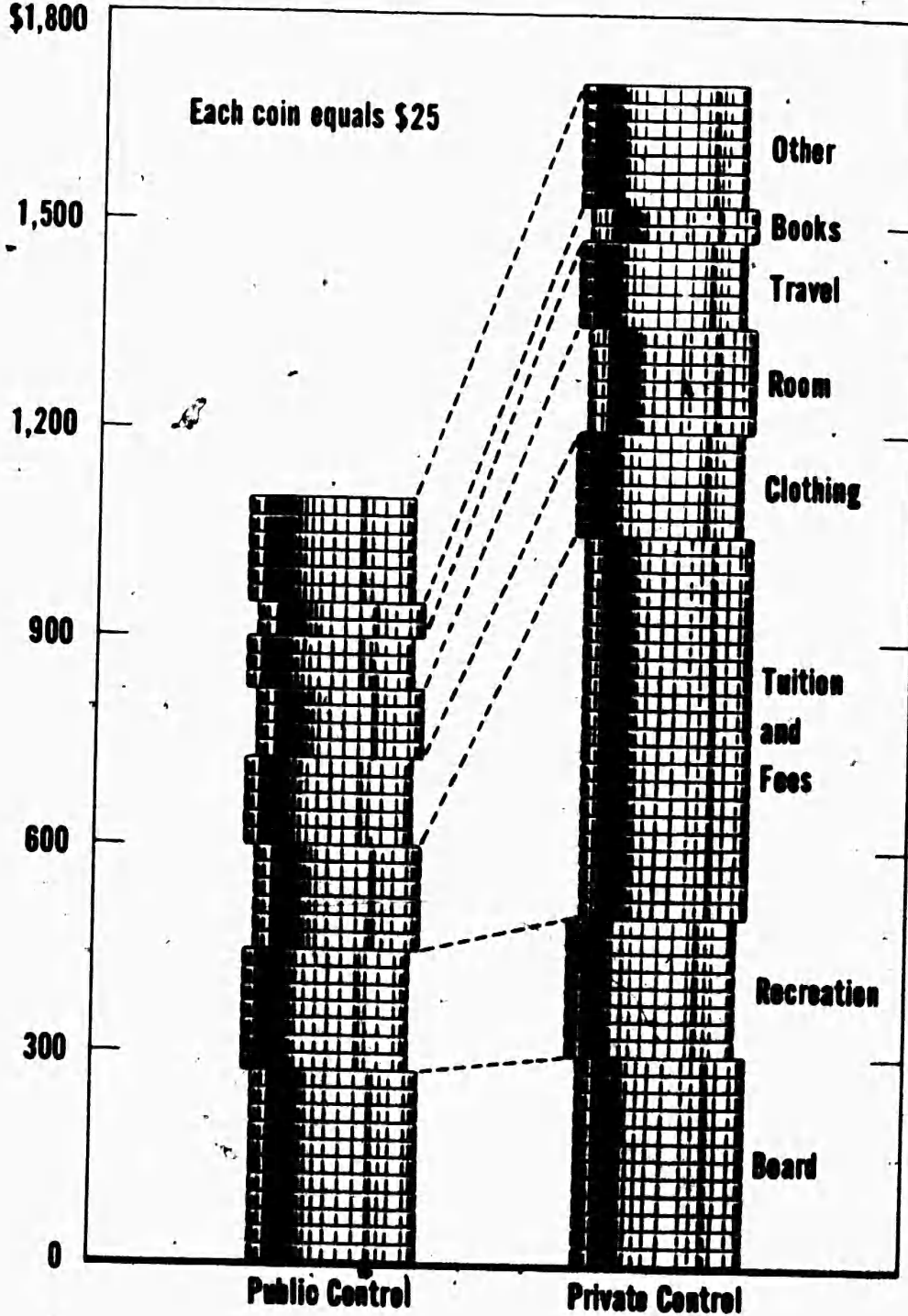


Figure 6. — Comparison of total current expenditures in public and private colleges by four types of residences

Figure 6 highlights the fact that tuition and fees account for the primary difference in costs of attending private and public colleges. It breaks 1952-53 mean current expenditures into several components, and shows them separately for public and for private institutions. While expenditures at private colleges were larger than at public colleges in all categories, except books, the difference is pronounced for tuition and fees. The average tuition and fees at public institutions in 1952-53 appropriated \$225, while at private institutions it was \$550.

COSTS OF ATTENDING COLLEGE

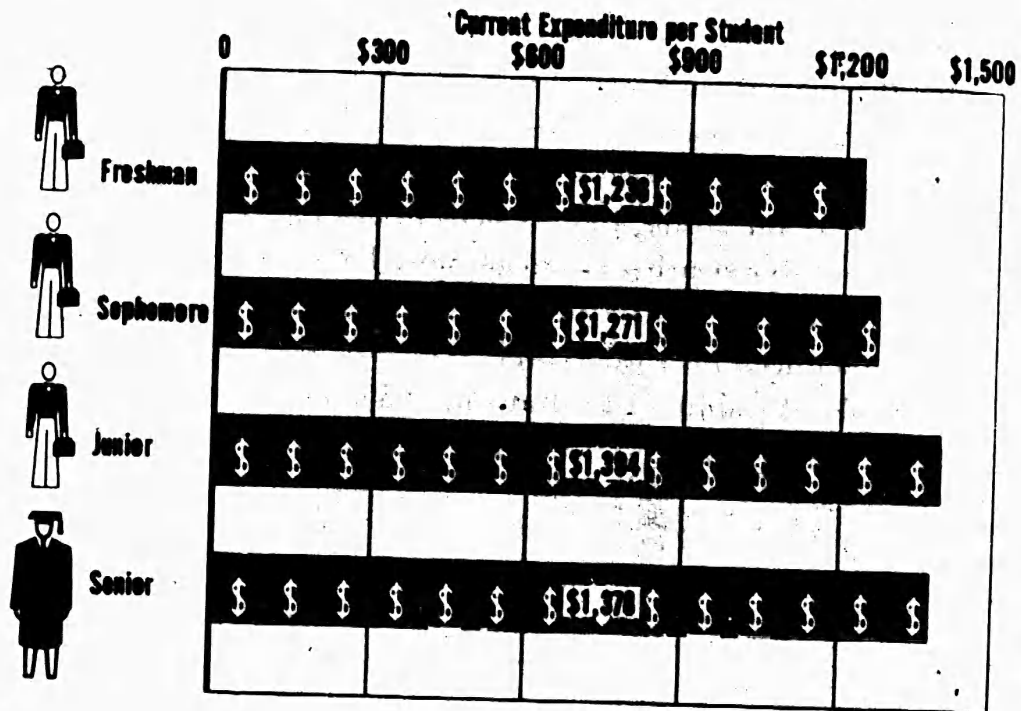


Figure 7.—Current and capital expenditures of men and women, separately by family income groups

Figure 7 shows a breakdown of average current expenditures in 1952-53 by college classes. The differences were not striking. The expenditures increased from freshman to junior class; decreased slightly from junior to senior class.

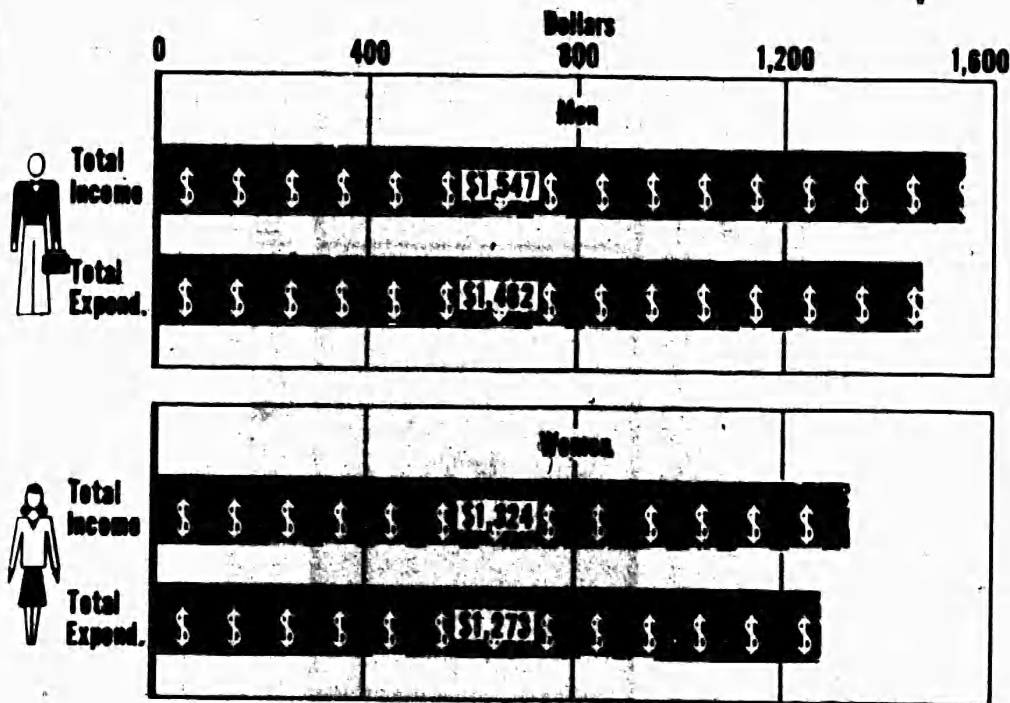


Figure 8. — Sex differences in total income and expenditure of students

Figure 8 compares the average income of students, that is, the estimated amounts they had to spend, with the amounts they actually spent. These items for 1952-53 are shown for men and women separately.

It will be noted that out of budgets averaging approximately \$1,550 for men, and \$1,325 for women, the students had balances at the end of the year of about \$75 and \$50 respectively. Many students, of course, overspent their budgets, but persons who tend to suspect irresponsibility in youth may be pleasantly surprised to find that, on the average, college students do as well as the average adult in keeping their budgets balanced.

COSTS OF ATTENDING COLLEGE

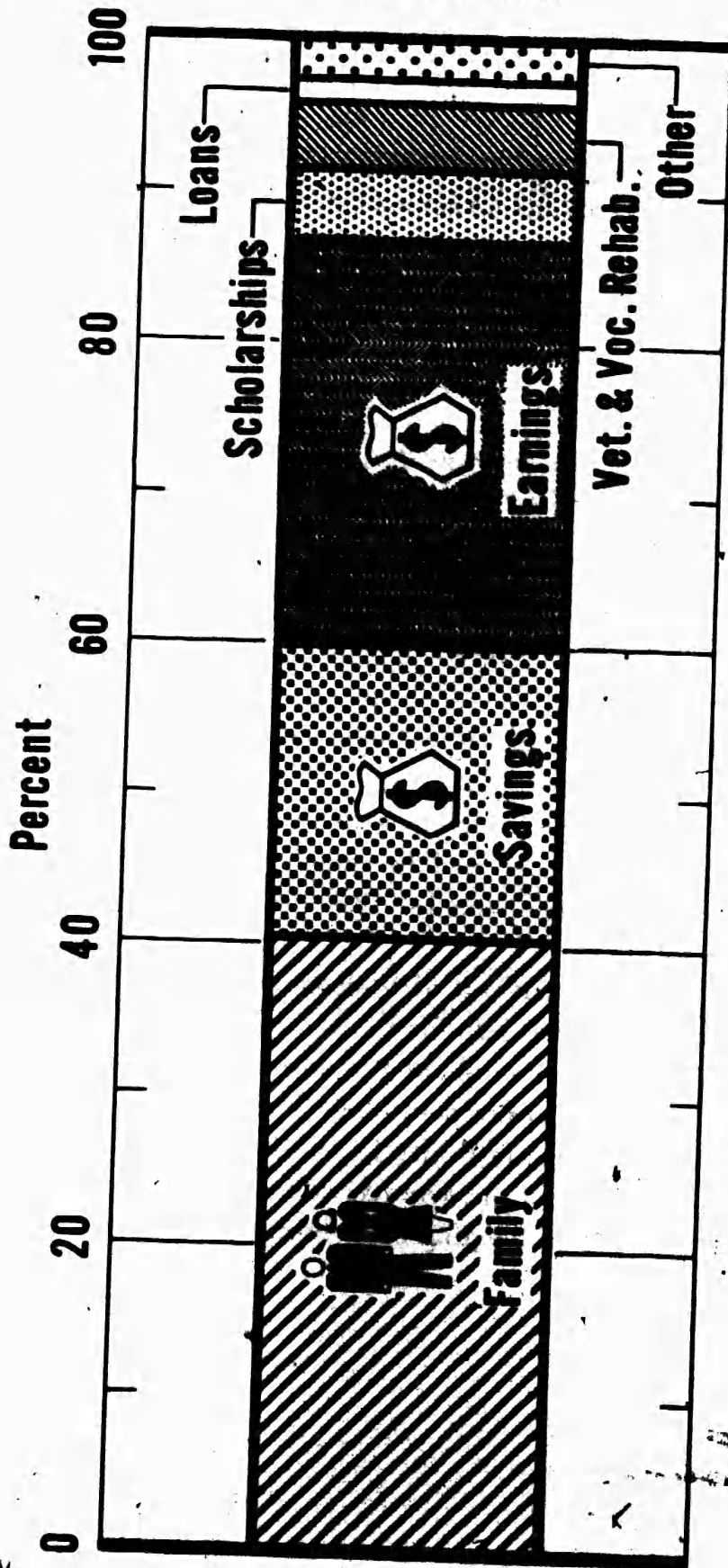


Figure 9. — Relative importance of seven major sources of student income

Figure 9 indicates by percentage the sources of student income. The two major sources were family aid, 41 percent, and student's own earnings, 26 percent. Together these accounted for 67 percent of student income. Trust funds and other forms of long-term savings accounted for an additional 20 percent. This leaves 13 percent to come from all other sources: about 5 percent from scholarships, 5 percent from veterans' and vocational rehabilitation programs, 1 percent from loans, and 2 percent from miscellaneous sources.

It should be noted that while the family contribution was the major source of income, long-term savings were also an important factor in providing for college expenses. It is significant, too, that student earnings contributed more than five times as much as scholarships to the average student's budget.

COSTS OF ATTENDING COLLEGE

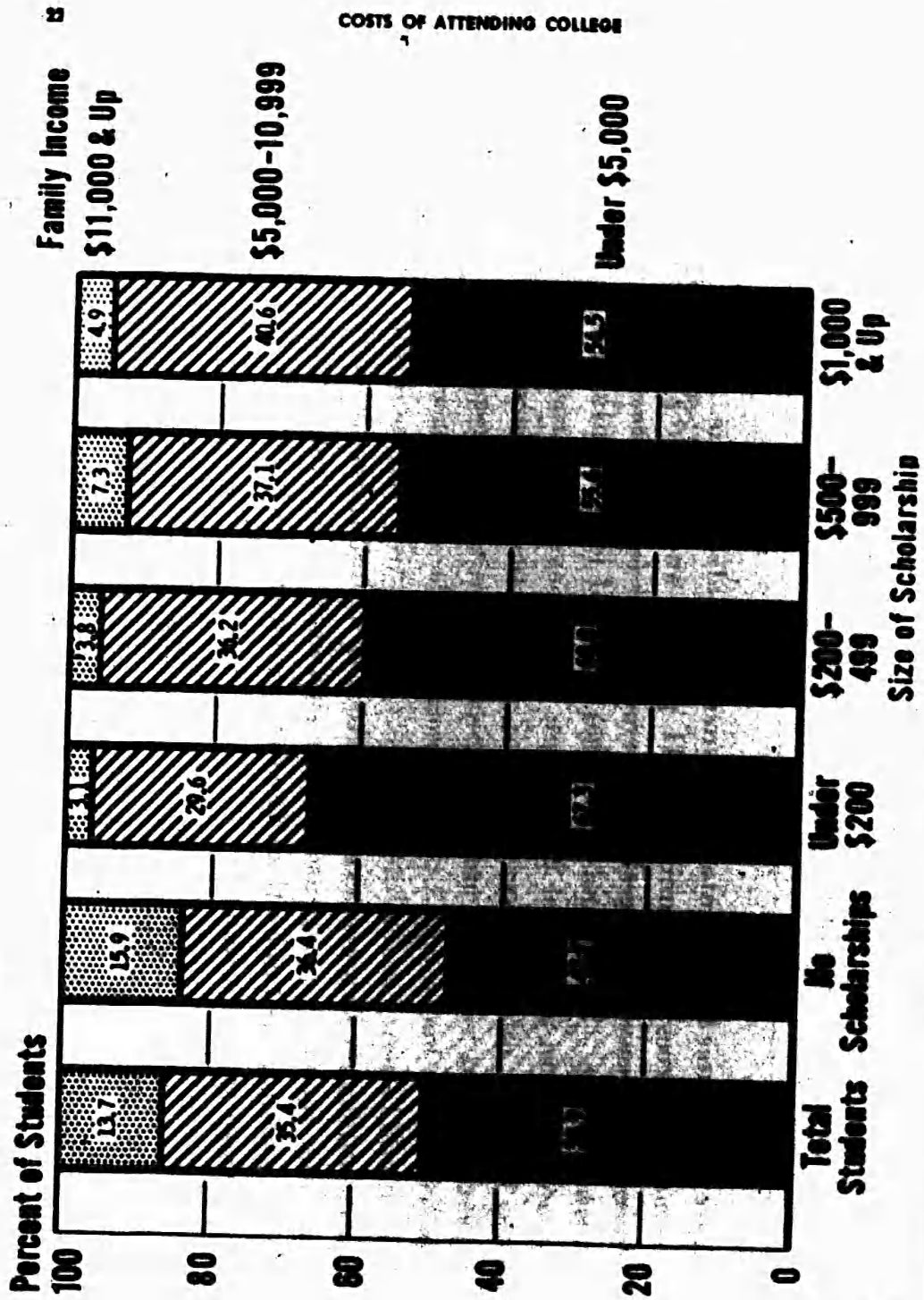


Figure 10.—Amount of scholarship aid in relation to family income, distributed by percentages

Figure 10 shows the relationships between scholarships held and 1952-53 income of families from which students came. The bar to the left shows that of 14,066 students reporting, 50.9 percent came from families with annual income under \$5,000; 35.4 percent from families with income between \$5,000 and \$10,999; and 13.7 percent from families with income of \$11,000 or more. The second bar shows the family income status of the 11,756 students (83.6 percent of all students reporting) who did not receive any scholarship aid.

The four other bars show the distribution of the scholarships among 2,310 students, 16.4 percent of all students, according to the size of the stipend. Of the scholarships of under \$200 value, 67.3 percent went to the students from the lowest family-income group. As the scholarship stipends increased, they tended to go somewhat more often to students from families in the higher family-income groups. This may be due to the fact that institutions which, because of higher costs, have fewer students from low-income families tend to grant scholarships with higher stipends. At any rate, students from families in the \$5,000-\$10,999 bracket received 40.6 percent of the scholarships valued at \$1,000 and up, even though they constituted only 35.8 percent of all students.

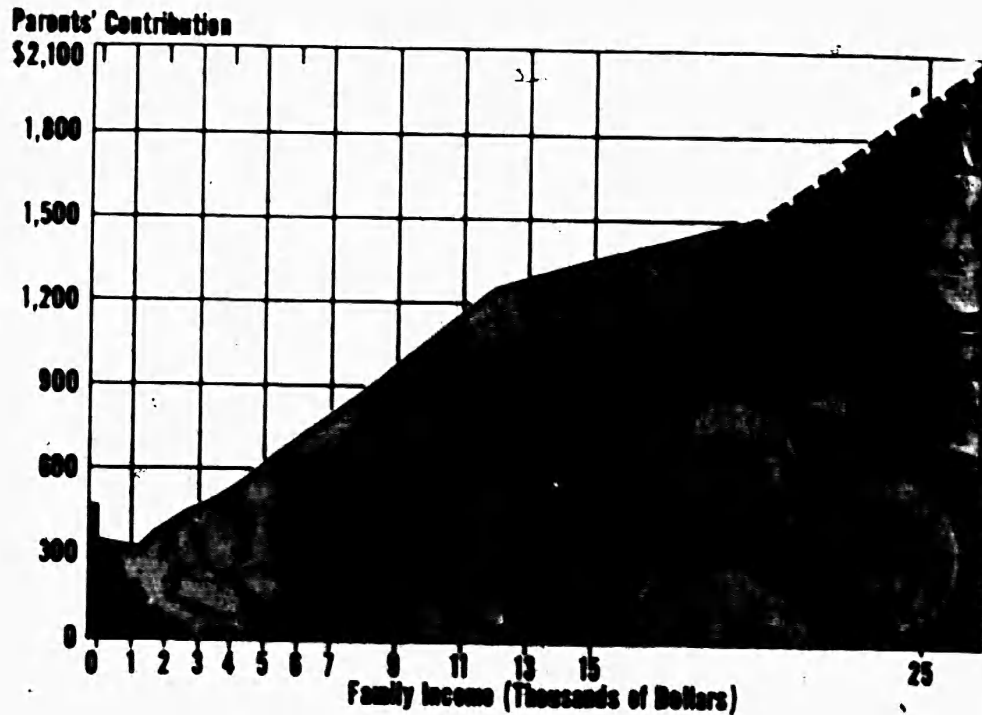


Figure 11.—Relation of family income to parental contribution to student budgets

Figure 11 shows average amounts contributed to students by parents from families of varying incomes. If family income approximated \$2,000, parents contributed around \$400 toward the expenses of a son or daughter in college. If the income was \$15,000, the contribution was around \$1,400, approximately the average total expenditure of a student. It will be noted that the average family in the lowest family-income group devoted about a fifth of its income to its child in college, while the average family in higher income groups used less than a tenth of its income for this purpose.

HIGHLIGHTS OF THE STUDY

The findings brought out in the foregoing graphs are supplemented, and certain conclusions and interpretations added in the numbered, summarizing paragraphs of this section of the report.

What students spend for a year in college is largely governed by two clusters of more or less independent social and economic forces. The matrix of one is in the mores and economics of the home and community in which the student formed his spending habits. The second has its matrix in campus traditions and usages sanctioned by college officials, but largely controlled by student groups. A student feels distinct pressure to observe these campus financial folkways if he is to be accepted by his close associates.

Accordingly, many of the motivations and usages which affect student spending significantly are social rather than academic in nature. The student and his family have primary responsibility for the amount and character of most of his expenditures, and they can influence such spending through conditioning the student socially in his formative years, and through the choice of the college he attends. This, of course, does not free those who govern and administer a college from responsibility for continuous study and regulation of practices of academic and campus life that determine costs for the average student. Attendance at any college is almost certain to modify the pattern of spending to which a student has been accustomed in precollege years, but whether he lives at a given college on an economy, average, or luxury budget is largely determined by family income and personal habits and ideals.

The following statements summarize and highlight findings on the pattern of student spending:

1. It was the cost of living at college rather than educational costs that made it so difficult for low-income families to finance attendance of a son or daughter at most colleges. Living costs consumed five-sixths of the average budget of students who attended public colleges, and two-thirds of the budget of those who attended private institutions.

2. While the living costs of students who attended private colleges were consistently higher on each item of expenditure, tuition and related educational costs were the primary cause of higher student budgets at these institutions. The mean of current expenditures for both purposes at private colleges in 1952-53 was \$1,674, and at public colleges was \$1,120, but tuition and fees con-

stituted one-third of student budgets at the former and less than one-sixth at the latter type of institution.

3. More than half of the students who participated in the study spent money during the year for items that had more than 1 year's use and, therefore, were classified as capital rather than current expenditures. These expenditures covered such educational items as typewriters, slide rules, scientific or musical instruments, and such other items as cameras, hi-fi sets, and automobiles. Such expenditures averaged \$163 per student and increased mean current budgets 10 to 15 percent.

4. Mean total and mean current expenditures of single full-time undergraduate students attending private institutions were highest in junior colleges, lowest in 4-year liberal arts colleges, with private universities in between. In public colleges, the comparable figures on student spending show technological institutions highest, junior colleges lowest, and public universities in between.

5. While on an average women spent less than men for attendance at college, families and relatives provided a larger proportion of their budgets. This may account for the widely held belief that it costs more to send a girl than a boy to college. Women from high income families, however, did spend more at college than men from the same family income bracket.

6. The pattern of spending of men and women differed significantly on only four items: clothes, recreation, room and board, and tuition and fees. Except for tuition and fees, the pattern of spending of students attending private and public colleges did not differ greatly.

7. Both the mean total and mean current expenditure per student were highest in the New England region, followed in a descending order by the North Central, Western, and Southern regions.

8. The student spending least in 1952-53 had a budget of \$200 for the school year, and the one spending most had a budget of \$5,500. The spending of the middle half of the students, however, ranged between \$815 and \$1,708. Luxury budgets at most institutions required three to four times as much money as economy budgets. And while students who lived in their parent's homes tended to have smaller cash budgets, when their unbudgeted expenditures were added, the financial advantage of living at home while attending college was questionable.

While the analysis of sources of student income did not reveal a master plan for raising budgets, it did pinpoint the relative

importance of the 14 major sources studied. It indicated that students relied mainly on parents, other relatives, and themselves for their college income. The amount the family contributed was closely related to family income and number of additional children in the family. The pattern of income sources did not vary, though amounts coming from each did, appreciably for students attending public as contrasted to those attending private colleges.

Continuing the highlight summarization, and considering further the source of funds used by students in financing their college expenses, we find that:

9. Budgets of the 15,316 participating students in 1952-53 ranged from low budgets of \$200-\$815, and average budgets of \$815-\$1,708, to high budgets of \$1,708-\$5,500. (The money required for a year in college doubled between the school years 1939-1940 and 1956-57.)

10. Parents and relatives, together, provided from current funds two-fifths of the budgeted income of students. Another one-fifth of it was provided from savings, probably arranged mostly by parents and grandparents.

11. Students financed over one-fourth of their budgets from money they earned during the summer and the school year. Two-thirds of the men worked during the school year, earning an average of \$486; half of the women were also employed, earning an average of \$265 per year.

12. Scholarships, veterans' benefits, loans, gifts, and miscellaneous sources together accounted for only 13.2 percent of student budgets.

13. Men spent more than women in attending college. Usually the extra money came from their own earnings and from loans. Women earned less and borrowed less than men in getting funds for college.

14. While a larger proportion of men than of women had trust funds, savings accounts, and other forms of long-term savings on which they could draw, the mean amount per student that women received from these sources was greater than for men.

15. Even though scholarships provided slightly less than 5 percent of the total income of all students, they made a significant contribution to the income of the 21 percent of the students who received scholarships. In proportion to their numbers, women received more scholarships than men, but the mean size of awards to men was larger.

16. While the size of undergraduate scholarship awards reported ranged from a few dollars to \$4,800, the median of those controlled by colleges was only \$218, and by outside agencies was \$268. Freshmen received more scholarships but smaller awards than sophomores, juniors, or seniors. Students from low-income families, who tended to enroll in low-cost colleges, received smaller scholarships than students from high family-income groups.

17. Students attending private colleges received more scholarships and larger awards than did those attending public colleges, but the awards in private colleges did not equal the tuition and fees of those who received them. Neither were the awards large enough to equal the differential between tuition and fees charged students at private and at public colleges.

18. Students as a group raised only 1.5 percent of their budgets through loans from the college, from individuals, and from organized loan fund sources. Nine percent of men and 5 percent of women undergraduates secured some portion of their budgets from loans.

It should be kept in mind that the findings and conclusions of this study are based on the data provided by a sampling of full-time, single, undergraduate college students. There is need for an additional study of college costs to undergraduates who are married and living with spouses, and of costs to part-time undergraduate students. There is also need for studies of student costs for attending graduate and professional schools, similar to those recently completed for dental students.¹ There is, moreover, a need to determine trends in student costs at all levels by repeating at intervals improved versions of this study and of those proposed.

TRENDS IN COSTS OF ATTENDING COLLEGE

Costs of attending college in 1957 are, of course, higher than the figures reported here. The best available measures for estimating the increase are the widely used Cost-of-Living Index of the Bureau of Labor Statistics and the United States Office of Education study, "Trends in Tuition Charges and Fees" (see Bibliography.) These studies indicate that during the period 1952-57 the cost of living index for items important to student living costs increased 5 percent, and that the increase in tuition and fees averaged 16 percent

¹ Pelton, Walter J. and Associates. *How Students Finance Their Dental Education*, Chicago American Dental Association, 1956. 85 p.

in public and private colleges. When these factors are applied to the mean current expenditures per student, the 1957 cost of attending the average college exceeds the 1952-53 cost by approximately \$200.

The estimated correct total of capital and current expenditures per public college student for 1957 would thus be \$1,493 as compared to \$1,293 in 1952-53. The corresponding figures in private colleges would be \$2,047 compared to \$1,847.

Those who have a professional interest in studying student expenditures for attending college would also be interested in knowing the trend of these costs over a decade or more. By using the cost-of-living and tuition factors employed in making the 1957 projections, it is possible to estimate relative costs for some preceding year. The year 1940 is used here because it is considered the most "normal" year between the depression of the 1930's and the present.

In January 1940, the Bureau of Labor Statistics Cost-of-Living Index stood at 59.5, and at the beginning of 1957 it stood at 117.8. In other words, the cost of living nearly doubled in this period. Actually it more than doubled in the items of food, clothing, shelter, and travel, all of which loom large in student budgets. For the same period, the Office of Education study previously cited shows tuition and fees increased 89 percent in public colleges and 83 percent in private colleges.

Because both educational and living costs for students have nearly doubled since 1940, it is substantially correct to place 1940 costs at one-half the 1957 projection of student expenditures shown above. This would place the corrected combined capital and current student expenditure in 1940 at \$747 in public colleges and \$1,023 in private colleges. Confidence in the 1940 current expenditure figure for public colleges is increased by the findings of the Indiana University studies listed in the Bibliography. These studies show an average current cost per student in 1940 of \$673 and a 1952 cost of \$1,446.

Chapter II

STUDENT EXPENDITURES FOR ATTENDING COLLEGE

N. CHAPTERS II AND III will be found not only the tables upon which the figures or charts in Chapter I are based, but additional tables and fuller interpretations than are provided by the brief comments and the graphic presentation of Chapter I.

How much does the average undergraduate spend for a year in college? One given to sarcasm is likely to reply, "All the money he has, plus all he can beg or borrow." Composite pictures of the expenditures of over 15,000 students reported here do not substantiate such a pessimistic view of college youth.

The 1952-53 budget of the average male student shows he spent \$85 less than his budgeted income, and that the average female student spent \$51 less than hers.¹ For the average man this figure was the difference between an estimated income of \$1,547 and an estimated mean total expenditure of \$1,462. The corresponding figures for women were \$1,324 and \$1,273.¹ For those who want a single average figure for all students, it may be noted that the excess of income over the mean total expenditure was \$74 or 4.3 percent of the \$1,388 mean total student budget.

The sample of students on which the foregoing figures were

¹ In 1953-54 the average expenditure of women at the University of Illinois was \$1,316, and for men was \$1,378, with 14 percent devoted to educational costs. (See Bibliography for citations.) In 1951-52 the total expenditure of women at Indiana University was \$1,447, and for men was \$1,444, with 12 percent devoted to educational costs. In 1950-51 the average cost for single students in 16 private colleges in upper New York State was \$1,310, of which one-third was for educational items. The total expenses of dental students, who in 1953-54 were single and living away from home, were \$2,328 in public colleges and \$2,700 in private colleges, with 40 percent of the former cost and 44 percent of the latter going for educational items.

based, as is explained in Appendix C, over-represents certain groups in the college population, and under-represents others. This is documented for each type of college in Table II of Appendix C and is further explained there. If one multiplies the mean student expenditure for each type of institution (Table 3) by the proportion of the total college population attending that type of institution, (Table II, Appendix C) he will arrive at a mean per student expenditure figure that is more representative of the Nation as a whole. The mean total current expenditure thus obtained is \$1,385, instead of the \$1,300 figure used throughout this report. One should, therefore, keep in mind the likelihood that nationwide mean expenditure and income figures used in this report have been consistently underestimated, because of the imperfection of the sample of students used.

CAPITAL, CURRENT, AND TOTAL EXPENDITURES

Students were asked to list capital expenditures apart from specified categories of current expenditures.² This permitted the exclusion from normal costs of attending college such extraneous capital purchases as automobiles and engagement rings. Accordingly, most tables in this report that show costs of attending college are based on current expenditures alone. Nevertheless, since the mean total expenditure per student was \$1,388 and the mean current expenditure was \$1,300, in order to get a true picture of the money parents and others provided the average student, one should add approximately 7 percent to each figure in tables based on current expenditures alone. This precaution should be held in mind in examining all current expenditure tables.

More than half (55.4 percent) of the students listed capital expenditures, and those who made such purchases had a mean expenditure of \$163, which is 11.7 percent of their total expenditures. Appendix B shows the number of students involved, and the current and total expenditures per student by colleges and by States.

Capital expenditures by students ran the gamut of items young men and women purchase whether they are at home, are gainfully employed, or are attending college. There was a preponderance of educational aids that might be expected to remain in use throughout a college career and, perhaps, later. These included typewriters, calculating machines, slide rules, scientific and musi-

²See item 23, Appendix A.

cal instruments, and individual art and physical education equipment. Many students listed among their capital expenditures such items as radio and TV sets, Hi-fi's, recorders, cameras, jewelry, and automobiles. One student bought an airplane for personal use!

COMPARISONS OF CURRENT EXPENDITURES BY SEX

Women from all family income groups except those in the "\$15,000-and-up" bracket spent less than men. Their average was \$1,240 compared with \$1,337 for men. The foregoing statement does not necessarily mean, however, that in the same college men spent more than women. A larger proportion of women than of men attended low-cost public and private colleges. Table 1 shows that women constituted only 38.7 percent of all students. They represented, however, 44.4 percent of all students from the "under-\$3,000" family-income group.

Table 1.—Some ranges and averages in total current expenditures per student, 1952-53

| Groupings of 15,287 students | Percent of all students | Total range of expenditures | Inter-quartile range of expenditures | Median | Mean |
|--------------------------------------|-------------------------------|-----------------------------------|--|---------|---------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| All students..... | 100.0 | \$200-5,500 | \$515-\$1,708 | \$1,219 | \$1,300 |
| By college class..... | | | | | |
| Freshman..... | 29.5 | 200-5,500 | 815-1,558 | 1,141 | 1,236 |
| Sophomore..... | 29.3 | 300-5,500 | 847-1,580 | 1,171 | 1,271 |
| Junior..... | 21.6 | 300-5,000 | 989-1,672 | 1,287 | 1,394 |
| Senior..... | 18.5 | 200-5,000 | 976-1,708 | 1,311 | 1,378 |
| By sex..... | | | | | |
| Male..... | 61.3 | 200-5,000 | 961-1,658 | 1,278 | 1,337 |
| Female..... | 38.7 | 200-5,500 | 784-1,555 | 1,093 | 1,240 |
| By veteran status ¹ | | | | | |
| Nonveteran..... | 54.8 | 300-5,000 | 946-1,644 | 1,272 | 1,324 |
| Veteran..... | 6.5 | 200-5,000 | 1,057-1,615 | 1,308 | 1,448 |

¹Men only are included in the veterans' status grouping. There were only nine female veterans.

THE MEAN VERSUS THE MEDIAN

Figures in the first line of Table 1 provide some additional information on the pattern of student spending. The mean total of current expenditures per student for the 15,287 students was exactly \$1,300, while the median of these expenditures, which was not so much affected by a small number of heavy spenders, was \$1,219. The range of expenditure figures in columns 3 and 4 of the first line of Table 1, on which the averages were based, was

\$200-\$5,500 per student, and the range of the middle 50 percent was from \$815 to \$1,708. This shows clearly that averages are greatly influenced by the wide range of the upper quarter of spenders. Moreover, one should always keep in mind that the range of individual spending in a given college was frequently greater than the range of institutional averages.

The median and mean data in Table 1 indicate that freshmen spend less, but the range of spending of the middle half of the class is greater, than for sophomores, juniors, or seniors. And while the highest mean spending is done by the junior class, its inter-quartile range (middle half) of spending is not as high as that of the senior class.

CURRENT EXPENDITURES BY REGIONS AND FIELDS

While studies on the migration of college students show that 80 percent attend college in the State where their parents reside, it is nonetheless important to know something of the variation in costs of attending college in different sections of the country. Appendix B shows these variations State by State with a summary by regions, but the meagerness of the national sample precluded making valid comparisons among the States.

Table 2 records regional variations in current expenditures per student in eight major fields of study. The last line of figures in columns 8-12 of table 2 shows the mean expenditure for the Nation per student and the regional variations from it. The highest per student mean expenditure (\$1,676) was in the Northeast, where private colleges predominate, and the lowest (\$1,164) was in the South, where public colleges predominate, and where the sample included 13 low-cost colleges attended predominantly by Negroes.

It should not be inferred, however, that this difference was due entirely to the fact that publicly supported colleges are less expensive for the student. Differences in cost of living and, in some cases, the quality of education offered were also important factors in determining regional variation in student spending.

While significant variations in regional spending by students emerged when the data were analyzed by fields of study, the variations were due more often to types of institution than to fields or geographic regions. For instance, in education and the humanities (the two fields of study in table 2 showing the greatest national and regional variance) differences in student spending were

Table 2.—Variations by field and region in costs of attending college, 1952-53
 Percentage distribution of 15,231 students, by field of study, total and region,
 and mean expenditure for each group

| Fields of study | Per- cent of de- grees con- ferred (9) | Percent of student sample, by region | | | | | Mean total current expenditure per student, by region | | | | |
|---|--|---|-------|-------|-------|-------|--|---------|---------|---------|---------|
| | | Total | N. E. | N. C. | S. | W. | Total | N. E. | N. C. | S. | W. |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Agriculture..... | 2.9 | 4.2 | 1.5 | 3.3 | 5.6 | 5.6 | \$1,150 | \$1,365 | \$1,246 | \$1,046 | \$1,290 |
| Biological Sciences..... | 3.4 | 4.0 | 4.8 | 2.7 | 4.9 | 2.7 | \$1,308 | 1,561 | 1,317 | 1,216 | 1,088 |
| Education..... | 19.0 | 22.5 | 14.3 | 20.6 | 27.8 | 23.0 | 1,059 | 1,270 | 1,148 | 974 | 1,033 |
| Engineering..... | 9.2 | 10.8 | 12.7 | 12.4 | 9.0 | 10.6 | 1,315 | 1,503 | 1,331 | 1,241 | 1,156 |
| Healing Arts and Medical Sciences..... | 7.1 | 6.6 | 4.4 | 9.7 | 6.2 | 5.9 | 1,292 | 1,584 | 1,277 | 1,273 | 1,103 |
| Humanities..... | 14.0 | 13.3 | 23.6 | 14.1 | 9.9 | 8.5 | 1,577 | 2,059 | 1,406 | 1,244 | 1,146 |
| Physical Sciences..... | 3.7 | 4.8 | 5.4 | 4.4 | 5.3 | 3.7 | 1,207 | 1,576 | 1,203 | 1,160 | 1,031 |
| Social Sciences..... | 25.6 | 27.3 | 28.2 | 22.9 | 26.8 | 23.8 | 1,404 | 1,683 | 1,298 | 1,263 | 1,424 |
| Other..... | 15.1 | 6.5 | 6.2 | 9.9 | 4.5 | 6.2 | 1,230 | 1,666 | 1,060 | 1,177 | 1,049 |
| Total..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | \$1,269 | \$1,676 | \$1,268 | \$1,164 | \$1,269 |

¹ Figures in this column are percentages of 231,924 earned bachelor's and first professional degrees conferred in 1951-52. Comparisons of degrees earned in each field with the cross-section of enrollments shown in column 2, indicate the general adequacy of the student sample analyzed in this table.

due largely to the fact that most students majoring in education were enrolled in public and low-cost private institutions and most students majoring in the humanities were enrolled in high-cost private and public colleges. Said another way, the difference in expenditure per student between education and the humanities was minor within a given institution, say Fordham University or the State University of Iowa. For these reasons one should not say it costs a student \$1,577 a year to study in the field of humanities, but only \$1,059 a year to study in the field of education.

An equally important precaution to be observed when interpreting data in table 2 is to avoid the assumption that because a given field of study cost the student more in one of the four regions than another this necessarily indicates that a superior quality of instruction was being provided there. Very few people would assume that offerings in agriculture, for example, in the Northeast were superior to programs offered in the North Central States merely because students spent more attending these colleges in the Northeast. Too large a proportion of student costs are determined by differences in tuition and standards of living to warrant such an inference.

The data in columns 2-7 of table 2 were introduced to establish the adequacy of the student sample when analyzed by the fields. Columns 2 and 3 show the sample to be adequate for national com-

parisons, and columns 4-7 indicate its relative adequacy in each region. From column 4, for example, it may be noted that the Northeast is under-represented in the field of agriculture and over-represented in the humanities. The general adequacy of the student sample by regions and by types of colleges is shown in more detail in Table II, Appendix C, where it is compared with all undergraduates of 1951-52.

CURRENT EXPENDITURE BY PLACE OF RESIDENCE

Where a student lives at college is generally accepted as a major factor in determining what it costs him to attend college. Therefore, students were asked to state their place of college residence (Item 11 of Appendix A) so that total current costs could be tabulated against place of residence at the major types of public and private colleges. The findings are presented in Table 3.

These findings, along with data from individual institutions, indicate that there may be some truth in the assertion that the cost of high living rather than the high cost of living is leading some colleges to price themselves out of the reach of their normal constituency. Such colleges are losing their reputation for "plain living and high thinking." At any rate, the wide variations in living costs on different campuses of similar prestige and program are hard to explain on any other basis.

The traditional way college officials have reacted to these problems of economic differences among students has been to assist the able but financially disadvantaged lower quarter of the clientele to meet educational costs through scholarships and loans, and to help with living costs through work opportunities and subsistence-level housing. At the same time they have allowed the financially advantaged upper segment of the clientele enough of a more expensive environment to be in keeping with the standards of living to which they were accustomed at home. It is this latter provision which may call for the most searching review.

Many thoughtful people believe publicly supported colleges should be as free as public high schools are of tuition, fees, and other educational costs that are charged to the student. They believe, moreover, that such a "people's college", embracing at least the 13th and 14th grades, should be within commuting distance for essentially all high school graduates. Some advocates of the community college as the instrument to equalize higher educational opportunity appear to assume that the expenses of

Table 3.—Mean current expenditure totals of students, 1952-53, by control and type of institution and by type of residence

| Types of institution, by control | Total number of students | Mean total current expenditure | Parents' home | | Other private homes | | College-operated dormitory | | Club, fraternity, or sorority house | | Other | |
|----------------------------------|--------------------------|--------------------------------|---------------|----------|---------------------|----------|----------------------------|----------|-------------------------------------|-----------|-----------|-----------|
| | | | Percent | Mean | Percent | Mean | Percent | Mean | Percent | Mean | Percent | Mean |
| 1 | 3 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| United States totals | 15,396 | 91,399 | | | | | | | | | | |
| Publicly controlled | 8,608 | 1,120 | 37.5 | 61,917 | 11.8 | 61,393 | 59.8 | 61,376 | 8.5 | 61,655 | 1.9 | 61,399 |
| Universities | 3,367 | 1,355 | 25.1 | 789 | 13.8 | 1,247 | 49.2 | 1,113 | 9.8 | 1,490 | 2.1 | 1,183 |
| Technological institutions | 306 | 1,383 | 17.3 | 612 | 13.8 | 1,356 | 46.2 | 1,297 | 19.2 | 1,494 | 3.5 | 1,403 |
| Liberal arts colleges | 2,125 | 1,022 | 4.9 | 717 | 19.4 | 1,104 | 61.7 | 1,331 | 12.9 | 1,416 | 1.1 | 1,150 |
| Teacher colleges | 1,555 | 951 | 23.3 | 948 | 23.8 | 1,293 | 27.8 | 922 | 11.8 | 1,461 | 1.6 | 1,306 |
| Junior colleges | 1,375 | 868 | 56.4 | 700 | 12.5 | 1,098 | 62.4 | 993 | .8 | 1,225 | 2.0 | 1,147 |
| Privately controlled | 6,606 | 1,674 | 30.7 | 292 | 10.5 | 1,032 | 30.2 | 1,113 | .2 | 1,500 | 2.7 | 1,039 |
| Universities | 2,311 | 1,754 | 40.4 | 1,432 | 8.0 | 1,625 | 53.0 | 1,607 | 6.8 | 1,982 | 1.5 | 1,684 |
| Technological institutions | 492 | 1,532 | 57.1 | 1,432 | 9.1 | 2,020 | 39.4 | 1,907 | 9.6 | 2,112 | 1.5 | 1,951 |
| Liberal arts colleges | 3,253 | 1,432 | 18.8 | 981 | 10.0 | 1,908 | 24.6 | 1,714 | 6.1 | 2,013 | 2.2 | 1,904 |
| Junior colleges | 522 | 1,763 | 25.7 | 1,209 | 5.0 | 1,270 | 66.0 | 1,557 | 8.2 | 1,837 | 2.0 | 1,426 |
| | | | | | 2.1 | 1,305 | 70.7 | 1,972 | 4 | 1,850 | 1.1 | 2,000 |

high school or college students living with their families are limited to the cost of their food and clothing.

Gregg and Schultz (see Bibliography) have documented the fallacy of this assumption for high school students, and this report reveals similar evidence for college students. In addition to room, board, medical, and other expenses paid by the families of public high school students in Wisconsin, families had a mean total per pupil expenditure of approximately \$125. This approximated the family contribution made to the 10 percent of college students in this study who received the smallest amounts of parental assistance.

Economically disadvantaged families in this country provide an increasing proportion of our college students. At present nearly half of our students come from 5-member families whose total income is under \$5,000. It is, therefore, incumbent on college administrators to find ways to keep required costs as low as possible, and to popularize the simple life on the campus.

COSTS AT FOUR TYPES OF RESIDENCE

The comparisons in columns 5 and 9 of table 3 of the total current expenditures of students who commuted from home and of those who lived in college dormitories show a differential in favor of commuters of \$324 in public colleges and \$435 in private colleges. These "savings" were markedly less than the costs of room and board shown in table 4. This suggests that commuting students spent more on some items of table 4 than students who lived in dormitories. A spot check of budgets of dormitory and commuting respondents indicated that commuters spent more for transportation, clothes, and commercial types of entertainment, and only one-third as much for food, as students who lived away from home.

It may be noted from table 3, column 4 that more than one-fourth (27.5 percent) of all participating college students lived at their parents' homes. The reason a larger percentage of private (30.7 percent) than public (25.1 percent) college students commute from home is because private universities and technological institutions tend to be located in urban centers. State universities and land-grant colleges, on the other hand, tend to be "small-town" and "open-country" institutions. Few public community colleges were included in the sample. The factor of location also explains in part why the public universities, technological institutions, and

the private liberal arts colleges and junior colleges had such large percentages of their enrollment living in dormitories (table 3, column 8). In this connection one also should note (table 3, column 6) that nearly twice as large a proportion of public as of private college students lived in the boarding-or rooming-house type of private homes.

While the figures in columns 5, 7, 9, and 11 of table 3 include all current costs of attending college, rather than just the cost of rooms and board, they provide some index of the relative costs of the four types of student residences. For all colleges together, total current expenditures were highest for students who lived in fraternities and sororities, with dormitories, other private homes, and parents' homes following in a descending order. It is significant to note, however, that there are some exceptions to this generalization.

Columns 10 and 11 of table 3 on expenditures of students who lived in fraternities, sororities, and similar student clubs, indicate that a greater proportion of public than of private college students (9.8 as compared to 6.8 percent) lived in these more expensive facilities. However, the average expenditures of students in fraternity and sorority houses in public institutions were markedly lower than those in private institutions, a difference greater than the difference in tuition and fees.

MAJOR ITEMS OF CURRENT EXPENDITURES

Table 4 itemizes the spending of public and private college students and thus enables one to study the detailed differences in costs of attending each type of institution. Student spending at institutions attended predominantly by Negroes tended to be on a lower scale than in institutions attended predominantly by whites. Therefore, table 4 presents a separate tabulation for the Negro student group.

Because table 4 carries the only separate analysis of student spending at colleges attended predominantly by Negroes, this seems to be the most appropriate place to compare the total spending of the Negro group with the national and regional patterns. There were 1,753 students in the Negro institutions group. Of the remaining 18,563 students in non-Negro institutions, 57 percent were enrolled in public and 43 percent in private institutions. Where the national sample spent \$1,888 for all purposes and \$1,300 for current items, the Negro group spent \$892 and \$857, re-

COSTS OF ATTENDING COLLEGE

Table 4.—Major items of current expenditure per student, 1952-53
Expenditures of 15,316 students distributed by types of control

| Items | Publicly controlled institutions | | | | Privately controlled institutions | | | | Negro institutions | | |
|--|----------------------------------|-----------------------------|---------------------------------------|------------------------|-----------------------------------|---------------------------------------|------------------------|-----------------------------|------------------------|-----------------------------|---------------------------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | Percent reporting item | Mean ex- penditure per item | Percent item is of total ¹ | Percent reporting item | Mean ex- penditure per item | Percent item is of total ¹ | Percent reporting item | Mean ex- penditure per item | Percent reporting item | Mean ex- penditure per item | Percent item is of total ¹ |
| Tuition..... | 51 | \$152 | 6.9 | 100 | \$517 | 30.5 | 96 | \$144 | 96 | 20.5 | |
| Fees..... | 91 | 81 | 6.6 | 75 | 46 | 2.1 | 92 | 48 | 92 | 4.6 | |
| Book and supplies..... | 90 | 51 | 4.5 | 98 | 52 | 3.1 | 96 | 30 | 96 | 4.4 | |
| Room rent..... | 73 | 140 | 9.1 | 70 | 207 | 14.7 | 92 | 79 | 92 | 7.6 | |
| Board (regular meals)..... | 78 | 344 | 24.1 | 77 | 391 | 18.0 | 93 | 231 | 93 | 22.4 | |
| Scholarships, refreshments, cigarettes, etc..... | 98 | 77 | 5.7 | 98 | 81 | 4.8 | 98 | 50 | 98 | 5.7 | |
| Fraternity dues..... | 38 | 55 | 1.9 | 40 | 63 | 1.5 | 27 | 22 | 27 | 2.7 | |
| Other dues..... | 52 | 11 | 1.2 | 51 | 11 | 3 | 94 | 11 | 94 | 9 | |
| Recreation and entertainment..... | 90 | 105 | 9.2 | 98 | 119 | 6.8 | 94 | 31 | 94 | 3.4 | |
| Health..... | 85 | 33 | 2.4 | 90 | 45 | 2.1 | 69 | 21 | 69 | 1.7 | |
| Grooming..... | 98 | 24 | 2.1 | 98 | 24 | 1.4 | 98 | 25 | 98 | 2.4 | |
| Clothing (including foot-wear)..... | 97 | 133 | 11.6 | 97 | 182 | 8.9 | 93 | 125 | 93 | 13.5 | |
| Laundry and dry cleaning..... | 92 | 38 | 3.1 | 91 | 39 | 2.1 | 95 | 31 | 95 | 3.4 | |
| Travel: home-college..... | 90 | 50 | 4.7 | 92 | 94 | 4.6 | 90 | 41 | 90 | 4.2 | |
| Travel: college address—campus..... | 4 | 50 | 1 | 2 | 96 | 1 | 3 | 36 | 3 | 1 | |
| Other travel..... | 62 | 50 | 2.8 | 71 | 55 | 2.3 | 54 | 23 | 54 | 1.5 | |
| Church and charitable contributions..... | 90 | 21 | 1.6 | 98 | 21 | 1.1 | 94 | 12 | 94 | 1.3 | |
| All other current expenses..... | 48 | 51 | 2.1 | 49 | 56 | 1.5 | 43 | 27 | 43 | 1.3 | |

¹ Five publicly controlled, with 910 students reporting; eight privately controlled, with 843 students reporting.
² Percentages in these columns show the ratio of total expenditures for a given item to total current expenditures of each of the three groups of students.

spectively. The comparative economic standards of the two races in the South becomes apparent by contrasting the above figures for Negroes with a mean total current expenditure at Southern institutions of \$1,164 (see column 11 of table 2). For differences in item-by-item spending of the two races it is necessary, of course, to examine the data in table 4.

Interpretation and application of data from table 4 should be made only after observing certain facts. First, the mean expenditure for each item (columns 3, 6, and 9) is based only on the number of students reporting some expenditure for the item. For this reason, for example, the first line of table 4 should be read as follows: Expenditures for tuition were reported by 51 percent of the students enrolled in public colleges; their mean expenditure was \$152; and the total expenditures of this group of students for tuition were 6.9 percent of total current expenditures for all items in table 4 by all students enrolled in publicly supported colleges. The remainder of the line and the rest of the table should, of course, be read in the same way.

STUDENT EXPENDITURES FOR EDUCATION

Tuition, fees, textbooks and study material, the first three items of expense shown in table 4, are commonly labeled educational expenses, and the remainder are usually called living expenses. These educational expenses together constitute the most important difference in the costs of attending public and private colleges. Together they constituted 18 percent of the budgets of all the students who attended public colleges, and 35.7 percent of the budgets of all students who attended private colleges. In other words, private college students, as a group, devoted twice as large a proportion of their budgets to educational costs. While private college students, as a group, also spent more for the living cost items shown in table 4, it was nevertheless true that the difference in educational costs accounted for a considerable part of the \$554 (column 3, table 3) that private college students spent in excess of the \$1,120 reported by public college students.

Why did only 51 percent of the public college students report expenditures for tuition (table 4, column 2)? Because many of these institutions by law or by preference charge "tuition" only to out-of-State students. In lieu of tuition they collect fees from students who are residents of the State or district from which tax revenue helps support the institution. While it is a minor mat-

ter, it should, perhaps, also be noted that educational costs discussed in the preceding paragraph would have been higher if respondents had not been directed to include "student activity fees" with the recreation and entertainment item of living costs, and the health fee with the health expenditures item.

Since there was only one dollar difference in the average amount students in public and private colleges spent for textbooks and educational supplies, the substantial difference between the two types of institutions in educational expenditure must be accounted for by tuition and fee charges. The mean differences in these charges are shown in table 4 and have already been commented on. The work sheets from which table 4 was produced show some additional differences by types of colleges. Among the several types of private institutions the only significant difference was between universities and junior colleges, where the mean educational cost of the former was \$596 and of the latter \$442. The variation in student expenditure for tuition and fees in public colleges, proportionately, was much greater. For example, the mean for universities was \$283 and for teachers colleges \$145.

Family income and sex were prime determiners of the variations of student spending for both educational costs and the costs of living. Students from families whose income was under \$3,000 averaged \$304 for tuition and fees, while those from families whose income was \$11,000 and over spent \$519. In other words, low-income families tend to choose low educational cost institutions for their children. Low-income families also tend to send their daughters to lower educational cost colleges than they chose for their sons; the average for women was \$283 as compared to \$339 for men.

STUDENT LIVING COSTS

In addition to educational costs (tuition, fees, and books), table 4 lists 15 items of student expenditure that may be loosely grouped together as "costs of living." These reflect the patterns of student spending. They also show the average amounts spent for each of the 15 items by the percentage of 15,316 students indicated in column 2 of table 4.

Student expenditures for shelter, food, clothing, and recreation together account for more than two-thirds of the money spent

for the 15 cost-of-living items. Brief comment follows on the four items:

SHELTER

Room rent (8-9 percent of total expenditures) reflects the fact that many of the newer residential facilities have been constructed on "self-liquidating" plans that have raised rents. Where the family income was under \$3,000, the average student paid \$112 a school year for a room, as compared to \$248 where the family income was above \$15,000. For women the range of expenditures for living quarters was from \$92 to \$302; for men the range was from \$121 to \$183.

FOOD

Table 4 shows that student expenditure for regular meals was the largest single item in the cost of attending a public college and, except for tuition, it was also the largest item in private college budgets. Men tended to devote a larger proportion of their budgets to food than did women. The eating practices of students were considered of enough importance in determining the costs of attending college to justify a specific inquiry. Accordingly, item 13 of the questionnaire (Appendix A) asked students to estimate the proportion of 21 meals per week they ate at each of six types of places.

Approximately 22 percent of the 15,316 who reported (table 5)

Table 5.—Number of and expenditures for meals, 1952-53, by type of eating place

| Number of students | Range of expenditures by steps | Mean number of meals per week ¹ of 15,316 students in— | | | | | | Total |
|---------------------------------|--------------------------------|---|---------------------|-------------------|---------------|-----------------|-------------------|--------|
| | | Private home | College dining hall | College cafeteria | Student co-op | Club fraternity | Commercial places | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 4,129 | \$0-999 | 14.58 | 0.21 | 2.09 | 0.23 | 0.20 | 1.68 | 18.98 |
| 1,094 | 100-199 | 7.43 | 1.11 | 9.08 | .63 | .50 | 1.89 | 20.64 |
| 2,560 | 200-299 | 2.90 | 8.15 | 6.82 | .59 | .37 | 1.66 | 20.49 |
| 3,427 | 300-399 | 2.42 | 4.73 | 6.93 | .40 | 3.31 | 2.64 | 20.43 |
| 3,115 | 400-499 | 1.49 | 5.78 | 5.82 | .30 | 4.31 | 3.86 | 20.56 |
| 816 | 500-599 | 2.27 | 3.31 | 5.37 | .30 | 3.65 | 5.64 | 20.44 |
| 219 | 600-699 | 3.63 | .65 | 5.59 | .05 | 3.08 | 7.74 | 20.74 |
| 82 | 700-799 | 3.99 | .84 | 4.39 | .22 | 2.12 | 8.71 | 20.27 |
| 198 | 800-899 | .53 | 15.36 | 1.50 | .08 | .20 | 3.76 | 20.42 |
| 10 | 900-999 | 1.50 | .60 | 3.00 | ----- | 4.80 | 11.40 | 21.30 |
| 10 | 1,000 | 3.60 | ----- | 2.40 | ----- | .60 | 14.10 | 21.60 |
| Mean total meals per week | | 5.85 | 4.04 | 5.88 | .37 | 1.97 | 2.80 | 20.11 |
| Percent of total meals per week | | 29.69 | 20.09 | 26.75 | 1.84 | 9.80 | 13.43 | 100.00 |

¹ Calculated on a 21-meals-per-week basis.

on their eating habits did not list any cash expenditures for meals. Presumably they ate at their parents' homes. They constituted most of the 4,129 students shown in column 1 as having a school-year expenditure for regular meals of from zero to \$99. Most other students shown in column 3 who reported substantial expenditures for meals in private homes were boarding there. The commuting student usually did not have meals at the college dining room, student co-op, or fraternity, but he tended to eat his noon lunch at the college cafeteria or at a commercial restaurant.

The primary purpose of table 5 is to show where students ate rather than the differences in costs at the six types of eating establishments. Forty-seven percent of all meals were eaten in the college cafeteria or the dining room, 10 percent in fraternities and similar clubs, and 12 percent in commercial eating places.

A study of the range of expenditures for meals shown in table 5 and a tabulation (not shown) of median costs per student indicate that students on both plush and limited budgets alike ate in college cafeterias, the least costly type of food service. In descending order, those who spent most for regular meals ate in commercial places, fraternities, and college facilities.

CLOTHING

Table 4 indicates that practically all students included clothing in their budgets, and that private college students spent 15 percent more for clothes than did public college students. The \$133 and \$153 expenditures of the respective groups for clothes do not take into account the wardrobe the student had at the beginning of the school year, nor of items that may have been put on the family charge account. The range of the means of student spending for clothes was as revealing as the mean total amounts. For all students together the range for family-income groups was from \$92 for the lowest-income group to \$312 for the highest, with some students spending less than \$5 and some spending over \$1,000.

RECREATION AND ENTERTAINMENT

The social ideals and economic level of a student's family, as well as those of the college, govern spending for recreation and entertainment. A college atmosphere of "plain living" tends to

restrain spending for these items. The means shown in table 4 indicate some significant differences; spending for recreation and entertainment accounts for 9.2 percent of the budget of public institution students, and 6.8 percent for private institution students. Data not given in the table show that recreation and entertainment cost students from low income families \$57 as against \$181 for students from high income families.

In an effort to give the recreation and entertainment category more definite meaning, students were asked to report snacks, refreshments, cigarettes, and similar items of personal indulgence separately. Table 4 shows that students spent three-fourths as much on such personal items as they did on what they considered to be recreation and entertainment. The range of the means for the several family income groups was from \$53 for students from low-income families to \$110 for those from high income groups.

SUMMATION

The foregoing analyses have dealt largely with averages. In closing the chapter the reader is reminded that individual student expenditures vary widely from these averages. What constitutes an acceptable budget is also complicated by the fact that there are economy expenditure colleges, average expenditure colleges, and high expenditure colleges. What an economy expenditure college would regard as a luxury might be carried on as an essential service by average or high expenditure colleges. Moreover, in each of these types of colleges what would be considered as a luxury by a student on an economy budget would be regarded as a routine expenditure by a student on a luxury budget.

These variations, essentially similar to the variations among the homes from which the student come, compose the pattern most acceptable in a free society. One precaution is necessary, however, if we are to maintain and spread the doctrine of equality of opportunity. Since economy budgeters are in the majority and increasing, they must be made to feel at home on enough campuses to provide them with a high quality education. Society must be constantly aware that only as these capable young people are enabled to develop their talents can the United States maintain its place of leadership among the free nations of the world.

Chapter III

MAJOR SOURCES OF STUDENT INCOME

REGARDLESS of whether the individual's target figure for the cost of a year at college is \$500 or \$5,000, little is known of how he finances the undertaking. Some of the needed documentation is provided in this chapter through composite pictures of the sources of income of 15,316 single, undergraduate students. In 1952-53 these full-time students were attending 110 representative public and private colleges in 41 States and the District of Columbia.

FAMILY INCOME AND SIZE OF FAMILY

Most prospective college students and their parents face serious problems in financing the year of college just ahead of them, and they are truly anxious about the problems of financing four years of college.

Table 6 compares the income of an unselected national sample of families with that of families in the study. Note that 6.1 percent of the families of the country in 1952 reported a cash income of under \$1,000, but if the study is representative of national practice, only 2.7 percent of the students came from these families. At the other extreme, to read the last line of table 6, only one-half of 1 percent of the families in the national sample had annual incomes of \$25,000 or more, but they supplied 3.4 percent of the college students or nearly seven times their normal ratio. The

MAJOR SOURCES OF STUDENT INCOME

Table 6. — Students' family income compared with a national family income sample, 1952
A percentage comparison of income of all families whose heads are 35-54 years of age with the incomes of families of 14,214 students

| Family income, 1952 | Percentage distribution of all families in national sample ¹ | Percentage distribution of families in student sample |
|----------------------|---|---|
| 1 | 2 | 3 |
| Under \$1,000..... | 6.1 | 2.7 |
| \$1,000-\$1,999..... | 7.9 | 5.5 |
| 2,000-2,999..... | 12.3 | 10.8 |
| 3,000-3,999..... | 17.7 | 16.0 |
| 4,000-4,999..... | 16.6 | 15.3 |
| 5,000-5,999..... | 13.6 | 9.3 |
| 6,000-6,999..... | 9.4 | 9.5 |
| 7,000-8,999..... | 14.7 | 10.1 |
| 9,000-10,999..... | | 7.0 |
| 11,000-12,999..... | | 8.5 |
| 13,000-14,999..... | 1.2 | 2.4 |
| 15,000-24,999..... | | 4.5 |
| 25,000 or more..... | | 3.4 |
| Total..... | 100.0 | 100.0 |

¹ Derived from Table 7, *Consumer Income* (series P - 60, number 15), released April 27, 1954, Bureau of the Census, Department of Commerce.

\$7,000 to \$14,999 bracket of family income supplied more than one and one-half times its proportion of students.

The size and composition of families is often as important as gross income in financing college attendance. Table 7 introduces some pertinent data on 14,553 families who had one or more children in college in 1952-53. The first line of the table shows that four-fifths of the respondents came from families that did not have another child in college at the time they reported; two-thirds of the families did not have older children who had attended college previously, and three-fourths of them did not have older

Table 7.—Percentage of 14,553 families having children in college, distributed to show facts regarding other siblings

| Number of brothers and sisters | Percent of families whose children other than respondents— | | | |
|--------------------------------|--|-----------------------------|---|-------------------|
| | Attended college in 1953-53 | Attended college previously | Above college age; never attended college | Below college age |
| 1 | 2 | 3 | 4 | 5 |
| 0..... | 80.0 | 63.5 | 74.8 | 50.3 |
| 1..... | 17.7 | 23.8 | 13.2 | 28.8 |
| 2..... | 1.9 | 8.1 | 5.5 | 11.6 |
| 3..... | .8 | 3.6 | 2.9 | 4.9 |
| 4..... | .1 | 1.1 | 1.6 | 2.3 |
| 5-9..... | .0 | .9 | 2.0 | 2.1 |

children who had not attended college; and half of the families did not have children younger than the respondent.

The second line of table 7 shows percentages of respondent families that had one other child in the categories indicated by columns 2-5. One of every 6 families had a second child in college, and 1 of every 4 families had previously had another child in college. Only 1 family in 8 had an older child who did not attend college, and more than 1 in 4 of the families had 1 younger child. One of every 12 families had had in college 2 children in addition to the respondent, and 1 of every 9 families had 2 children below college age.

This chapter presents two overviews of the sources of student income, plus more detailed analyses of savings, earnings, scholarships, and family contributions. Table 8 provides an overview of money derived from the 14 sources as they are related to certain student and family characteristics. Table 15 uses the same distribution of students to show the relative importance of the 14 sources of income at the several types of public and private colleges.

Table 8 shows for all students, and for men and women separately, the number or percent receiving income from each of 14 sources and the mean amounts received by those students. The

Table 8.—Major sources of student income, 1952-53¹, by sex
Number and percent of 15,036 students receiving income from various sources

| Sources of funds | Percent item is of total income | Mean amount all students received | Total number of students | Median family income | Male | | Female | |
|---------------------------|---------------------------------|-----------------------------------|--------------------------|----------------------|--------------------------|----------------------|--------------------------|----------------------|
| | | | | | Percent receiving income | Mean amount received | Percent receiving income | Mean amount received |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Long-term savings | 20.0 | \$695 | 419 | \$5,067 | 44.5 | \$660 | 39.8 | \$759 |
| Family: | | | | | | | | |
| Parents | 38.5 | 765 | 11,139 | 5,349 | 70.1 | 727 | 80.5 | 817 |
| Other | 2.0 | 221 | 2,110 | 4,150 | 12.5 | 225 | 16.5 | 216 |
| Summer earnings | 9.3 | 395 | 5,223 | 4,864 | 38.7 | 389 | 28.3 | 296 |
| Earnings this year | 17.0 | 413 | 9,104 | 4,768 | 65.8 | 496 | 52.0 | 265 |
| Scholarships: | | | | | | | | |
| College | 4.8 | 293 | 2,434 | 4,788 | 15.0 | 340 | 18.2 | 230 |
| Other | | 352 | 994 | 4,208 | 5.8 | 439 | 7.9 | 247 |
| Veterans' benefits | 4.3 | 1,008 | 883 | 4,079 | 9.4 | 1,002 | .1 | 1,112 |
| Vocational rehabilitation | | 316 | 166 | 3,512 | 1.2 | 342 | .9 | 262 |
| Borrowed: | | | | | | | | |
| College | | 162 | 291 | 4,125 | 2.3 | 153 | 1.3 | 186 |
| Other organizations | 1.5 | 300 | 342 | 3,600 | 2.6 | 296 | 1.7 | 309 |
| Elsewhere | | 358 | 496 | 3,705 | 4.0 | 375 | 2.1 | 306 |
| Gifts from others | .7 | 57 | 2,735 | 4,702 | 16.8 | 63 | 20.5 | 50 |
| Funds from other sources | 1.9 | 263 | 1,557 | 5,513 | 12.3 | 299 | 7.2 | 249 |
| Total, school year | | \$1,469 | 15,036 | \$5,119 | | \$1,547 | | \$1,394 |

¹ The money needed for 1957 living costs can be projected by using the Bureau of Labor Statistics Cost of Living Index and U. S. Office of Education studies of increases in tuition costs. The interim rise in the cost of living was 5 percent, and tuition and fees have increased by 15 percent.

last line of the table shows that 15,036 students, from families whose average income was \$5,119, received a total mean income of \$1,462 from the 14 sources, and that the mean amount received by men was \$1,547 as compared to \$1,324 received by women. This sex differential in income deserves further study.

SEX DIFFERENCES IN INCOME

Columns 6-9 of table 8 present a detailed analysis by sex of the income differential for each source of income. Parents and others who, from experience, say it costs more to send a girl than a boy to college may be surprised to find the data do not support their position. Table 8 shows, however, how the misconception arises. The two lines of the table that analyze family contributions show that more girls than boys receive family funds and that the mean amount they receive is larger. In other words, it does cost the average family more to send a girl to college but her income from other sources is less than that of the average boy. Larger summer and other vacation income and greater earnings during the school year, as is shown in lines 7 and 9 of table 8, largely account for the higher income of college men.

A further study of columns 6-9 of table 8 shows other sex differences in sources of income that may be significant. For instance, a larger proportion of men than of women had trust funds, savings accounts, and other forms of long-term savings, but the mean amount women received from these sources approximated \$100 more than for men. On the other hand, more women received scholarships, but the mean amount this source contributed to their total budgets was less than for men receiving scholarships.

Column 2 of table 8 shows veterans' benefits and vocational rehabilitation to have ranked with scholarships as sources of student income, but columns 6 and 8 of these lines indicate they were of great importance to a few men and that only a token number of women qualified for these benefits. Men and women also differed markedly in the extent to which they borrowed money to pay the costs of attending college. While loans from all sources amounted to only 1.5 percent of the total income of college students, the proportion of men who borrowed money for college expenses was nearly twice that of women. Finally, men were nearly twice as apt as women to raise part of their budgets

from the miscellaneous sources that are grouped together as the fourteenth major source of student income.

It should be noted that parents who contributed to the college budgets of their children had the highest median family incomes shown in column 5 of table 8, and that family income was lowest for parents of students who required vocational rehabilitation. It is also apparent that those students whose families had very low incomes were the ones who borrowed money from non-college sources in order to attend college. The median income of families to which outside lending organizations made loans was \$3,600 but it was \$4,125 for those who received college loans. Scholarship awards followed a similar pattern.

LONG-TERM SAVINGS

Item 36 of the schedule reproduced as Appendix A, asked student respondents to state the cash value *at the beginning of their freshman year* of all savings, investments, trust funds, insurance policies, and other endowments *specifically set aside* for their college education. The composite picture of the responses is shown in table 9.

More than a third (36.3 percent) of the students did not have any savings from these sources for college expenses at the time they entered college. There was considerable variation concern-

Table 9.—Long-term savings as a source of student income.
Total funds, if any, set aside prior to freshman year to defray college expenses.¹

| Amount of funds available | Total students | Cumulative percent of students in brackets of column 1 | Regional distribution of students as in column 3 | | | |
|---|----------------|--|--|------------|-------|-------|
| | | | N. East | N. Central | South | West |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| None..... | 5,281 | 36.3 | 34.8 | 28.5 | 43.4 | 31.9 |
| \$1-999..... | 3,645 | 59.5 | 54.9 | 55.6 | 63.0 | 50.9 |
| 1,000-999..... | 2,435 | 75.0 | 68.7 | 76.3 | 77.3 | 75.6 |
| 1,000-1,999..... | 1,065 | 85.6 | 80.4 | 90.0 | 86.1 | 87.8 |
| 2,000-2,999..... | 755 | 90.4 | 86.5 | 92.6 | 90.5 | 92.2 |
| 3,000-3,999..... | 415 | 93.1 | 90.3 | 94.7 | 93.0 | 94.5 |
| 4,000-4,999..... | 430 | 95.8 | 93.8 | 97.1 | 95.6 | 97.0 |
| 5,000-5,999..... | 338 | 98.0 | 96.7 | 98.8 | 97.9 | 98.6 |
| 7,000-9,999..... | 172 | 99.1 | 98.4 | 99.4 | 99.1 | 99.3 |
| 10,000 up..... | 147 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Median amounts for students having long-term savings..... | \$779 | | \$652 | \$700 | \$790 | \$693 |

¹ This table does not show amount of these funds spent during the school year 1952-53.

ing long-term saving among the regions of the United States shown in columns 4-7. Column 5, for example, shows only 28 percent students from the North Central States had no such savings, and column 6 shows 43 percent of those from the South had none. Differences in the practices in the two sections is also suggested by the fact that even though fewer Southerners had savings, the median amount of their savings was higher (\$790 to \$709) than in the North Central States.

STUDENT EARNINGS AS A SOURCE OF INCOME

Summer earnings and work during the school year, shown as lines 4 and 5 of table 8, constitute what the average student earned toward his budget. More than a third of all students, and approximately 2 of every 5 men who attended college in 1952-53 had income from their own earnings outside of the college year, and the mean amount of it was \$395. A still larger proportion of both men and women "earned while they learned." Three-fifths of all students, two-thirds of the men and one-half of the women, were so engaged. Their earnings were respectively the mean sums of \$486 and \$265. This should be heartening news concerning individual initiative and the spirit of individual enterprise among students.

Table 10 presents a more detailed composite picture of student earnings by family income groups. It also verifies a cherished American tradition that the sons and daughters of all income groups "work their way through college." Table 10 shows that more than two-thirds of the students from low-income families (\$5,000 or less) earned approximately \$400 of their expenses. It also shows that roughly one-fifth of the students from the \$25,000-and-up families earned approximately \$325 of their expenses. College communities have work opportunities and students from rich and poor families alike seized them.¹

No useful purpose would be served by making a catalog of the kinds of work done by students. It ranged from babysitting and bartending, through barbering and broadcasting, to service as maids, models, and makeup artists. For the most part, though, the jobs were the kind students have traditionally done: such as

¹ Practices at the 110 participating colleges is corroborated and pinpointed by a mimeographed report on 1953-54 part-time student work at Stanford University. At this relatively high-cost university 50 percent of the students held part-time jobs; 4 percent earned from 70 to 100 percent of their college expenses; 11 percent earned from 10 to 30 percent; and 25 percent earned less than 10 percent of their expenses.

Table 10.—Earnings per student during school year 1952-53, distributed by family income groups

| Family income, 1952 | Number of students, by family income group | Percent reporting some earnings, by family income group | Mean earnings per student of those reporting earnings |
|----------------------|--|---|---|
| 1 | 2 | 3 | 4 |
| Less | 60 | 53.3 | \$ 796 |
| No income | 150 | 66.0 | 581 |
| No information | 827 | 52.0 | 429 |
| \$1-999 | | | |
| 1,000-1,499 | 311 | 70.4 | 531 |
| 1,500-1,999 | 322 | 66.1 | 372 |
| 2,000-2,499 | 432 | 67.6 | 391 |
| 2,500-2,999 | 508 | 66.9 | 418 |
| 3,000-3,499 | 863 | 69.9 | 361 |
| 3,500-3,999 | 1,086 | 66.5 | 401 |
| 4,000-4,499 | 1,099 | 69.3 | 429 |
| 4,500-4,999 | 951 | 67.2 | 462 |
| 5,000-5,999 | 1,145 | 68.3 | 446 |
| 6,000-6,999 | 1,602 | 66.4 | 431 |
| 7,000-8,999 | 1,309 | 61.3 | 392 |
| 9,000-10,999 | 1,387 | 57.5 | 381 |
| 11,000-12,999 | 970 | 52.8 | 387 |
| 13,000-14,999 | 487 | 46.8 | 331 |
| 15,000-24,999 | 334 | 41.6 | 331 |
| 25,000 | 623 | 40.4 | 297 |
| | 476 | 23.5 | 369 |
| Total or mean | 15,941 | 60.5 | \$413 |

† Both parents deceased

tending furnace, waiting table, washing dishes, cleaning buildings, and helping at fraternities or sororities. These students, like generations before them, assisted the professional staff in athletic, music, art, and other instructional departments; they worked in the libraries, laboratories, and business offices of the college and of the community; and they served part-time as postal clerks, hospital attendants, filling station helpers, and construction workers. In short, students worked at all of the jobs open to them at the college and in the community.

SCHOLARSHIPS AS A SOURCE OF INCOME

Throughout the history of American higher education, the use of scholarship and loan funds has been one way to supplement part-time earnings and thus enable financially disadvantaged students to enter or remain in college. Need plus ability has tended to govern these awards.

The rise of public colleges, in which the taxpayer rather than the student pays most of the cost of instruction, has led private colleges to redouble their efforts to increase the number of schol-

ships and the size of stipends. Scholarships, though still inadequate in all fields, are the best device private colleges have for competing with the lower tuition and fee charge of tax-supported colleges. Private colleges participating in this study awarded nearly twice as many scholarships and the average stipend was nearly twice as large (see table 15) as those of public colleges. Scholarship students in private colleges, nevertheless, on an average, got stipends \$100 less than the cost of tuition and fees.

Even though scholarships in 1952-53 constituted only 4.8 percent of all student income, they were highly important in the budgets of the 21 percent who received such aid. The appropriate lines of columns 6-9, table 8, show scholarships to be a major source of income for the men and women who received them. Table 15 shows the relative importance of scholarships in student budgets at several types of public and private colleges.

SCHOLARSHIPS RELATED TO RESIDENCE

Table 11 shows the relationship of scholarship grants to types of student residence. Data in the table were based on the responses of the 20.8 percent of students who received scholarship aid, 15.9 percent from college-controlled funds and 6.5 percent from other funds. The figure (22.4 percent) produced by adding these totals results from the fact that 229 of the 2,421 students received awards from both sources.

The summation line of table 11 indicates that students who held scholarships in 1952-53 received a median stipend of \$218

Table 11.—Scholarship awards in relation to where student lived in 1952-53
Percent of 15,288 students receiving scholarships from college-controlled and other funds and median award received, distributed by place student lived while attending college

| Where student lived | Percent receiving | | Median size of awards | |
|-------------------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
| | College controlled funds | Other scholarship funds | College controlled funds | Other scholarship funds |
| 1 | 2 | 3 | 4 | 5 |
| Parents' home | 12.3 | 6.1 | \$208 | \$287 |
| Other private home | 12.7 | 4.6 | 172 | 264 |
| College-operated dormitory | 18.4 | 7.3 | 235 | 252 |
| Student cooperative facility | 34.0 | 8.2 | 165 | 150 |
| Club, fraternity, or sorority house | 13.8 | 4.9 | 236 | 417 |
| Other | 2.9 | 2.2 | 159 | 350 |
| Percent or median | 15.9 | 6.5 | \$218 | \$306 |

from college-controlled funds, or a median stipend of \$268 from funds administered by other organizations. Said another way, the chances of getting a scholarship directly from colleges are more than twice as great as from all other sources combined, while the stipend of an outside scholarship is likely to be nearly a fourth larger. These generalizations were not equally valid for each of the six categories of student residence. For students who lived in cooperative facilities, for example, the chances of a scholarship were five to one in favor of college funds and this was the only living arrangement in which the median stipend from outside organizations was lower than from college funds. The other extreme may be noted in the miscellaneous category of living arrangements shown in table 11.

Table 12, columns 3 and 4, indicates that family income was a powerful determiner of scholarship awards. And since family income is also a basic determinant of where students live, it may well be that table 11 is primarily an indirect way of reflecting financial need.

FAMILY INCOME AND SCHOLARSHIP AWARDS

Because the family was the primary source of income for three-fourths of the students, it is important to establish the relationship of family income to the frequency and size of scholarship awards. These relationships are shown in table 12. Only 14,066 students reported both family income and college-controlled scholarship data; 11,756 (83.3 percent) of these students did not report any college-controlled scholarship aid, and 2,310 (16.7 percent) reported such aid. The median family income of the non-scholarship group was \$5,260, and of the scholarship group \$4,323. Column 5 shows the disproportionate percentages of scholarship holders from the low family-income group.

Students from the "under \$5,000" family-income group received a larger percentage of each of the levels of scholarship awards than the higher income groups, and a larger percentage of each than the respondents bore to all students. It is important to note, however, that as the size of the stipend from college-controlled scholarships increases, the percentage of students from the "under \$5,000" family-income group receiving them decreases. The larger stipends went more frequently to students from the larger family-income brackets. It will be recalled that the institutions providing the larger scholarship stipends were generally those attended more

Table 12.—Scholarships from college-controlled funds, 1952-53
 Number and percent of students receiving scholarship aid, if any, distributed
 to show the median amount received by family income levels

| Family income group, 1952 | Total number of students | Percent of those— | | | Percent of income group with some aid | Distribution of students receiving some college scholarship aid | | | | | | | | | | Median annual scholarship aid |
|---------------------------|--------------------------|---------------------------------|-----------------------------------|-----------------------------------|---------------------------------------|---|--------|--------|--------|--------|--------|--------|---------|---------|-------|-------------------------------|
| | | With no college scholarship aid | With some college scholarship aid | With some college scholarship aid | | Less than \$100 | \$100 | \$200 | \$300 | \$400 | \$500 | \$750 | \$1,000 | \$1,250 | 1,000 | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | | |
| Low | 61 | 4 | 4 | 16.7 | 1 | 2 | 2 | 3 | 1 | 1 | 1 | 1 | 1 | 300 | | |
| 90,000 | 320 | 2.1 | 3.1 | 22.5 | 15 | 10 | 9 | 6 | 8 | 8 | 13 | 13 | 2 | 222 | | |
| 1,000 | 768 | 5.1 | 7.8 | 23.4 | 49 | 60 | 29 | 9 | 14 | 13 | 13 | 2 | 2 | 168 | | |
| 2,000 | 1,091 | 10.3 | 12.9 | 20.1 | 86 | 93 | 46 | 26 | 14 | 31 | 31 | 6 | 4 | 190 | | |
| 3,000 | 2,299 | 15.2 | 19.7 | 20.6 | 98 | 133 | 55 | 45 | 26 | 39 | 36 | 14 | 5 | 202 | | |
| 4,000 | 2,115 | 14.6 | 18.5 | 20.2 | 71 | 124 | 77 | 47 | 22 | 56 | 56 | 11 | 9 | 224 | | |
| 5,000 | 1,290 | 8.6 | 12.9 | 23.2 | 43 | 90 | 59 | 28 | 18 | 33 | 33 | 12 | 8 | 245 | | |
| 6,000 | 1,317 | 9.6 | 9.0 | 15.8 | 32 | 55 | 44 | 25 | 17 | 29 | 29 | 6 | 2 | 239 | | |
| 7,000 | 1,366 | 10.5 | 7.7 | 12.8 | 22 | 43 | 39 | 27 | 7 | 27 | 27 | 4 | 3 | 261 | | |
| 8,000 | 973 | 7.7 | 3.8 | 8.9 | 12 | 22 | 25 | 15 | 1 | 12 | 12 | 4 | 5 | 261 | | |
| 9,000 | 490 | 3.9 | 1.7 | 7.8 | 6 | 6 | 9 | 8 | 3 | 7 | 7 | 3 | 1 | 238 | | |
| 10,000 | 324 | 2.7 | 1.9 | 6.3 | 2 | 6 | 5 | 2 | 2 | 2 | 2 | 2 | 1 | 278 | | |
| 15,000 | 624 | 5.2 | 1.2 | 4.5 | 5 | 6 | 8 | 3 | 1 | 5 | 5 | 4 | 2 | 250 | | |
| 25,000 | 478 | 4.1 | 1.3 | 1.5 | 1 | 2 | 1 | 1 | 2 | 2 | 2 | 4 | 2 | 300 | | |
| Total or median | 14,066 | 109.0 (11,765) | 109.0 (2,219) | 16.7 | 618 | 661 | 433 | 329 | 136 | 276 | 72 | 66 | 61 | 219 | | |
| Median family income | 84,896 | 68,269 | 84,323 | | 63,929 | 84,196 | 84,891 | 84,543 | 83,948 | 84,679 | 84,969 | 84,000 | 84,944 | | | |

frequently by students from families in the larger income brackets. It should not be concluded, therefore, that in any given college, the larger stipends go to students from families with the larger incomes. The important point is that the median family income of all the stipend groups is under \$5,000.

More than two-thirds (67.3 percent) of the "under-\$200" college-controlled scholarships were awarded to low family-income students, 29.5 percent were awarded to students from \$5,000-\$10,999 family-income groups, and 3.1 percent to the "\$11,000-and-up" bracket. Nearly half of all college-controlled scholarships awarded had stipends of less than \$200.

SCHOLARSHIPS BY COLLEGE CLASSES

It is recurrently asserted that scholarships are used primarily to attract beginning students. It is as often asserted that they are used primarily for holding competent upper classmen who cannot stay in college without scholarship aid. Table 13 presents evidence on this issue in terms of the 1952-53 situation of 15,288 undergraduate students, 3,415 of whom received scholarships.

The lower half of table 13 indicates that freshmen received the largest percentage of all scholarships awarded. The percentage received by each succeeding class declined at about the same rate as did the size of the class.

The upper half of table 13 gives a percentage distribution of scholarships by size of awards. It indicates that the percentages of the larger awards tend to increase for each higher college class, regardless of whether the funds come from college or other sources.

About all one can safely conclude is that both large and small scholarships were used to encourage worthy students to attend college. But since the average total cost of a year at college in 1952-53 was \$1,388, and since approximately half of the scholarships had an individual value of \$200 or less, it is evident that these awards were rarely large enough to supply the basic needs of students. Such scholarships do, however, often provide the necessary supplementary funds for students who might not have been able otherwise to finance the year in college.

FAMILY CONTRIBUTIONS TO STUDENT INCOME

Earlier in this chapter, table 8 was used to show family contributions in relation to other major sources of student income.

MAJOR SOURCES OF STUDENT INCOME

Table 13.—Scholarship awards distributed by college classes, 1952-53
Percentage distribution of scholarships by size of awards and source of funds,
together with certain corollary information

| Stipend and other groupings | Percent of awards, by size of award | | | | | | | | | | | |
|----------------------------------|-------------------------------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|
| | Freshman | | Sophomore | | Junior | | Senior | | Special | | Total | |
| | College funds | Other funds | College funds | Other funds | College funds | Other funds | College funds | Other funds | College funds | Other funds | College funds | Other funds |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| \$1,000 and more | 3.7 | 5.5 | 4.4 | 8.2 | 5.7 | 6.1 | 4.1 | 6.8 | 32.6 | 72.3 | 4.4 | 7.7 |
| \$500-999 | 14.7 | 11.0 | 14.5 | 16.4 | 13.1 | 20.0 | 16.3 | 22.0 | 32.0 | 18.5 | 14.5 | 16.9 |
| 200-499 | 31.9 | 35.6 | 32.1 | 37.7 | 36.2 | 35.4 | 38.1 | 40.7 | 13.3 | 9.2 | 34.6 | 35.4 |
| Less than 200 | 49.7 | 47.9 | 49.0 | 37.7 | 45.0 | 38.5 | 41.6 | 30.5 | 22.1 | | 46.5 | 40.0 |
| Number of students | 4,511 | | 4,481 | | 3,292 | | 2,832 | | 172 | | 15,288 | |
| Percent class is of total | 29.5 | | 29.3 | | 21.5 | | 18.5 | | 1.1 | | 100.0 | |
| Students awarded scholarships | 735 | 329 | 712 | 273 | 527 | 214 | 416 | 167 | 31 | 11 | 2,421 | 994 |
| Percent of scholarships received | 30.4 | 33.1 | 29.4 | 27.5 | 21.8 | 21.5 | 17.2 | 16.8 | 1.3 | 1.1 | 100.0 | 100.0 |

The table indicated that the family and other relatives contributed 40.5 percent of the income of all students, with 70 percent of the men and 80 percent of the women receiving funds from these sources. These items are further analyzed at this point to reveal the effect that size of family income had on amounts contributed to students.

Family income more than any other financial factor determines whether many of the otherwise qualified students attend college. Table 14 indicates that the larger the family income the more the family contributes on the average to student budgets. Families with incomes under \$1,500, for example, made average (mean) contributions of just over \$300 to the college budgets of their sons or daughters, while families with incomes of \$25,000 or more made a mean contribution of just over \$2,000. Moreover, less than half of the families with \$1,000 and under of income contributed anything to the college budgets of their children, but more than four-fifths of the families with incomes of \$7,000 or more did so. Columns 3 and 4 of table 14 show that both the percentage of families contributing and the amounts contributed rose steadily with rising family incomes.

Columns 5 and 6 of table 14 show the extent to which relatives

Table 14.—Family contributions to student income in 1952-53

Mean amounts contributed by parents and other relatives in relation to the number and percent of students in the indicated family income brackets

| Family income in 1952 | Number of students by income groups | Percent reporting contributions by parents | Mean amounts of parents' contributions per student | Percent reporting contributions by other relatives | Mean amounts of contributions by other relatives |
|--------------------------------|-------------------------------------|--|--|--|--|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Loss | 60 | 51.7 | 595 | 15.0 | \$231 |
| No income | 159 | 9.4 | 468 | 28.9 | 349 |
| No information | 827 | 63.5 | 933 | 12.7 | 353 |
| \$ 1- \$999 | 311 | 44.7 | 320 | 27.3 | 186 |
| 1,000- 1,499 | 322 | 72.0 | 307 | 29.5 | 162 |
| 1,500- 1,999 | 432 | 67.4 | 361 | 24.3 | 166 |
| 2,000- 2,499 | 598 | 66.4 | 400 | 21.2 | 162 |
| 2,500- 2,999 | 863 | 71.7 | 441 | 21.3 | 179 |
| 3,000- 3,499 | 1,086 | 73.7 | 464 | 16.6 | 163 |
| 3,500- 3,999 | 1,099 | 73.1 | 491 | 15.7 | 192 |
| 4,000- 4,499 | 951 | 74.9 | 533 | 12.6 | 223 |
| 4,500- 4,999 | 1,145 | 75.5 | 574 | 14.9 | 216 |
| 5,000- 5,999 | 1,602 | 76.7 | 646 | 11.0 | 233 |
| 6,000- 6,999 | 1,309 | 78.6 | 738 | 12.5 | 256 |
| 7,000- 8,999 | 1,387 | 81.8 | 863 | 10.1 | 241 |
| 9,000-10,999 | 970 | 81.0 | 1,052 | 7.1 | 232 |
| 11,000-12,999 | 487 | 80.0 | 1,240 | 8.2 | 323 |
| 13,000-14,999 | 334 | 80.8 | 1,308 | 7.8 | 173 |
| 15,000-24,999 | 623 | 80.3 | 1,496 | 9.5 | 337 |
| 25,000 + | 476 | 79.2 | 2,025 | 7.4 | 363 |
| Total, percent, or mean | 16,941 | 74.1 | \$764 | 14.0 | \$231 |

¹ Both parents deceased.

helped parents and their children finance a year in college. In general, the less able the parents the greater the assistance from other relatives. For example, more than a fourth (27.3 percent) of the students from families whose income was less than \$1,000 had help from other relatives, but the percentage of relatives helping with student budgets declined steadily as family income rose until in the \$25,000-and-above bracket only 7.4 percent of the students had help from relatives. The amounts in dollars that relatives contributed, however, tended to rise as family income rose.

SOURCES OF INCOME BY TYPES OF COLLEGES ATTENDED

Table 15, using the 14 sources of income listed in table 8, shows variations among students who were enrolled in the several types of public and private colleges of the Nation. The table in general documents informed expectations: namely, that students required a larger budget to attend all types of private colleges than to attend their public equivalents; that public universities and schools of technology required larger budgets than public teachers colleges and junior colleges; and that private junior colleges always required larger student budgets than public junior colleges and, frequently, more than private 4-year liberal arts colleges.

The most significant difference in sources of income between students attending public and private colleges was in amounts contributed by the family. Table 15 shows that public college students who received funds from this source had a mean amount of \$641, while private college students received an average of \$1,018 from their families. This means that children from economically more privileged families more frequently attended private colleges. A further examination of this line of the table indicates a greater variation in family contribution among the several types of public colleges than among equivalent private institutions. For example, the families of students who attended public universities contributed the mean sum of \$764 per student, while for students in public teachers colleges families contributed \$477. Again the economically more privileged appear to attend public universities rather than public teachers colleges.

Except for family contributions and long-term savings, both of which reflect family economic status, there were no significant differences between public and private college students in the extent to which they relied on the 14 major sources for income.

Students who attended private colleges received more money from scholarships and borrowed more money, but these larger gifts and loans did not constitute a significantly different proportion of their budgets. Such variations as existed could be accounted for by the slight differences in living costs at the two types of institutions. This generalization also holds in comparing the budget practices of students who attended colleges predominantly for Negroes with those of students generally.

RECAPITULATION

From the foregoing analysis of where students got the money used in attending college, it is clear that chief reliance was on parents and other relatives. It is also evident that the amount they contributed was governed primarily by the size of family income. Nevertheless, parents and relatives together, on an average, provided from current income slightly more than two-fifths of all student budgets. In addition, another fifth of all student funds was provided from their long-range savings.

From their own earnings, students financed over one-fourth of their budgets. Most of this money came from earnings during the school year, and the rest of it came from summer earnings. Altogether, students, their parents, and other relatives (see table 8) provided 86.8 of the money students spent in 1952-53 while attending college. The remaining 13.2 percent of the average student budget came from several sources. In a descending order these included scholarships, veterans' benefits, borrowed money, gifts, and miscellaneous.

Chapter IV

SOME CONCLUSIONS AND RELATED ISSUES

WHAT ONE INFERS or concludes from the findings of this study, as from behavioral science data generally, is likely to be conditioned by one's own economic, cultural, and social philosophy. It is equally true that the remedial measures one is willing to take are shaped more by one's attitude toward large related issues than by specific findings on what it costs a student to attend college.

If, for example, an individual assumes that each State should provide suitable programs of higher education that are as free of cost to the individual as the public high school now is, there is little place in his concept for scholarships or other forms of aid because the costs of education for qualified students would automatically be paid for them. If, on the other hand, one holds to the philosophy that students should be charged the total cost of their education directly, if they are able to pay for it, then there would be a large place for financial aid to cover educational costs for economically disadvantaged students.

Most of the people who have an interest or a stake in how students should finance their part of the cost of higher education do not accept either of the foregoing extremes of viewpoint. Many of them believe instead that we should continue to divide educational costs between the student and the general public about as we now do. Some of the group who accept this assumption believe, however, that a student should enroll only in a college where he and his family can pay his portion from their own earnings

and borrowings. There are others among us who hold that there is some special virtue in a student's "working his way through college." Most of us appear to subscribe to current practice in financing student costs and are looking for ways of making this system work better.

This report is not concerned with the foregoing philosophic assumptions or those of the authors, although it is recognized that their viewpoints may have affected to some extent the presentation of the material.

SOME RELATED ISSUES

The interested public, particularly educational, political, and economic leaders, are becoming increasingly concerned about certain basic questions related to the rising costs of attending college. Most of these questions are not new, but recent economic and population trends have given them added urgency. Moreover, the issues involved certainly constitute a frame of reference in which the findings of this report should be evaluated.

It seems appropriate, therefore, in concluding to bring some of these basic questions into the foreground.

1. What part of the cost of providing higher education do students pay?

To begin with, it should be recognized that no student or his family ever pays the full cost of providing his college education. In keeping with a commendable American tradition, the student and his family, for example, have generally not been expected to contribute any more than other comparable citizens to the billions of dollars that have been and continue to be invested in endowment, buildings, and other capital facilities of colleges. In some colleges part of these facilities and endowment was provided by philanthropic acts of people who lived before the Union was formed. At others, facilities are still being used that were provided by the taxpayers of the time of Thomas Jefferson and Andrew Jackson.

We have always had a different tradition in this country concerning who pays the current costs of college education, commonly spoken of as the costs of instruction. The student and his parents have always paid a substantial part of these annual costs. In private colleges, students on the average pay 60 percent of these costs, even though the proportion varies from 10 to 90 percent at

different institutions. The corresponding figure for students who attend public colleges is 20 percent, with the proportion varying from practically nothing to half of the educational costs.

As educational expenditures increase with spiraling economic costs, the issue arises as to whether students and the general public shall continue to pay prevailing proportions of the cost or whether one or the other should pay a larger proportion.

2. What is happening to the ideal of tuition-free public higher education?

When public education became an accepted practice in this country, States, in the main, established State institutions of higher education. In some States, these institutions were regarded as a part of the public school system in the sense that they were to be supported wholly by taxation as were the elementary and secondary schools. The charging of tuition fees in some State colleges and universities was prohibited by the State constitutions, and in others by legislative enactments. The underlying philosophy for this tuition-free higher education was that higher education, just as high school education, is maintained primarily for the welfare of society. The State was supposed to benefit from the higher education of those among its people who were capable of utilizing it. Then, too, a State resting upon the foundation of equality of opportunity for all its people could not put financial barriers in the way of its economically less favored families.

This was important doctrine in a democratic State. Many leading citizens, educators and others, still regard it as important doctrine. These citizens are deeply concerned at seeing State after State begin to charge tuition in their public institutions, or raise the fees they have been charging. It is a disquieting fact that the percentage average rise in tuition at State universities year after year is greater than at privately controlled institutions. The governing boards of these State institutions justify these increases in tuition fees mainly by two arguments: (1) The legislatures do not make appropriations large enough to carry the program the boards and their administrative officers have projected, hence, the students are asked to pay what the legislature did not appropriate; (2) governing boards accept the fact that students profit financially from their education as justification for requiring them to pay more of the cost. Too, these boards and their

administrative officers sometimes claim that students appreciate an educational program more if they pay something for it.

It is not appropriate here to argue for or against these contentions. The simple fact is that the States are abandoning the philosophy of public tuition-free higher education which has meant so much in building the American way of life, in striving for even greater and greater equality of opportunity, and in providing the educated manpower for our rapidly expanding economy.

3. Is the basis sound for charging out-of-State fees?

As the State appropriations for the partial support of State colleges and universities have mounted over the decades, legislatures have become justifiably critical of the practice of admitting for equal fees youth from neighboring States. So the practice of charging a considerably higher tuition fee to out-of-State than to in-State students has become widespread.

This migration of students from their home States to neighboring States has several causes, the two principal ones being: (1) The particular curriculum desired is not offered in the home State; or (2) it is more convenient to attend college in a neighboring State because of distance from home to the institution, or for other advantage. From this it is clear that the nonresident fee policy does not square with the equality of opportunity principle. If the State universities in two adjoining States each admit 100 students from the other's State, each gains financially 100 out-of-State tuition fees without carrying any more of a teaching load than would be carried if each university had its own 100 students instead of its 100 out-of-State students. Both groups of out-of-State students are penalized for, perhaps, living a long distance from their home State university, or wanting some curriculum not provided by their home State. In any case, the student is not usually responsible for the situation which makes the neighboring State college more suitable for him than his home State educational institutions.

If out-of-State fees were settled on the basis of educational principles rather than on their financial advantage, some reciprocal arrangement among the States might be worked out so that no State would be out-of-pocket because it admitted out-of-State students, but neither would it profit at the expense of young people who are not well served in their own States. This reciprocal program might include agreements not only respecting out-of-State fees, but also respecting curricula they would provide.

Three regional set-ups, the Southern Regional Education Board, the Western Interstate Commission for Higher Education, and the New England Board of Higher Education, are pointing the way to such reciprocal agreements, but the movement is only beginning. Much more needs to be done both in justice to the students who now pay out-of-State fees and for purposes of sound educational management.

4. Is the movement to amortize college building costs from student fees sound?

Fifty years ago many State institutions made no provision for dormitories for students. Governing boards as well as State legislatures distinguished between the educational program and the board and lodging program. The State expected to provide the former. The latter was considered the responsibility of the student himself.

Students lived in boarding and rooming houses in the community. These were often managed with none too high regard for the health aspects, to say nothing of the educational aspects, of the out-of-class life of the students. Hence the governing boards and their administrative officers began to see the essential need for dormitories under institutional control. In some States the legislatures were willing to build some dormitories, but in general the need so outstripped the legislature's response that the plan of issuing State-guaranteed bonds to be amortized from student charges for dormitory facilities became widespread. It is probably true that such amortization can be accomplished without charging students any more than they would have to pay for comparable facilities off-campus.

But now that the Pandora's box of self-liquidating construction has been opened, the temptation to use the plan for other types of buildings than dormitories has become too strong for some boards of control. Here and there students are charged fees to liquidate the cost of construction of student unions, libraries, and even classroom buildings. The boards of control in these cases are surrendering what has long been regarded as the firmest stronghold of public higher education, namely, the State's provision of the physical facilities of their State colleges and universities.

This has deep-rooted meaning. There is danger of losing sight of the very reason for public higher education. Students may be paying not only more of the current costs of their education but

the capital costs as well, unless we adhere to the basic principles underlying public education.

5. Is the friendly cooperative relationship between private and public colleges and universities endangered by the present trend in financing?

During past decades colleges and universities under private control have sought funds for endowment, the expectation being that the income from endowments would provide a considerable part of the annual support for their programs. By this means it was hoped that the tuition fees might be kept reasonably low.

Supplementing the endowment funds, the institutions raised scholarship funds with which to help the economically less favored students, thus enabling the institutions to serve qualified young people regardless of their economic status.

Efforts to raise endowment and scholarship funds have not been uniformly successful. In the Midwest, for example, the general public attitude favorable to public higher education has been strong, and the private colleges have had great difficulty raising endowment funds. Churches which established colleges have often found it difficult to provide support commensurate with the colleges' growing needs. In consequence of these and other conditions a considerable number of private colleges are now finding it difficult to meet the cost of a high quality of education at just the time when college enrollments are skyrocketing.

Realizing that the maintenance of good private colleges side by side with public ones is an important aspect of higher education in this country, and that the full utilization of all institutions of good quality is necessary if the demands of the present and near future are to be met, the public has become acutely aware of the financial plight of many private colleges. Alumni, philanthropists, and business corporations are making gifts for the current maintenance of private colleges as never before. This movement, it is hoped, will enable the colleges to maintain high quality programs without raising tuition fees unduly.

With this situation, certain problems are emerging. While most of the States have laws precluding the use of State tax revenues for the maintenance of privately controlled colleges, both Federal and State Governments, through their tax regulations, indirectly contribute extensively to private colleges. Most corporation and individual gifts to colleges, for example, are deductible for Federal income tax purposes. Perhaps half, or more, of these

gifts are, in effect, from Federal tax revenues. The financing of private and public higher education thus tends to remain widely divided, to the disadvantage of the student who attends a private college and pays a larger proportion of the cost of instruction.

6. Should the cooperative "work-study plan" be more widely utilized?

College students are at an age when most of them would prefer to earn their own living, if they could. Furthermore, increasing numbers of college graduates are entering varied fields of work in addition to the so-called learned professions. Student contact with these jobs, professional and other, during college years is useful educationally as well as helpful financially.

Many institutions have adopted the cooperative plan for some of their curricula. Under this arrangement the students spend a part of their college years working under supervision at some job believed to be useful in preparation for their later careers. The financial return is usually enough to enable them to meet necessary college expenses.

As budget difficulties confronting students loom larger and larger, a cooperative work-study plan in suitable curricula might be used by more colleges. If the public becomes aware of the basic significance of the plan, recognition, in the form of tax exemption for student earnings or otherwise, might be given, just as now the parents are allowed to include among dependents for income tax purposes sons or daughters in college. The point is that while searching for ways to enable young people to meet their college expenses, provision of opportunities for them to earn is both sociologically and psychologically desirable. In addition, in the belief of many educators, such jobs give both foundation and motivation to college education which can rarely be found otherwise.

7. Is the public sufficiently aware of the basic issue involved in the full utilization of the brain power of the Nation?

The United States has a vital interest in maintaining adequate pools of qualified manpower. This is imperative for national welfare and security. Therefore, the Federal Government, as well as other agencies, carries on financial aid programs in such fields as health and atomic science. But adequate pools of qualified manpower are needed also to preserve and enrich the social and cultural areas of American life. These areas are not currently the object of government solicitude to the extent that is common in the

sciences. For the long pull, however, they may be as big a factor in national welfare and security as is science.

Coupled with this national interest outlook is one of the basic tenets of the American way of life, namely, that every individual, regardless of the circumstances surrounding his childhood, shall have opportunity for advancement commensurate with his character, ability, and energy. Today these opportunities are real only if the individual has the education required to make the most of them.

So to best promote the national welfare and to approach most nearly the ideal of equality of opportunity, the program of higher education should not be merely permissive. It should seek out the young people capable of contributing to the ends developed above, should guide them into fields for which they are best adapted, and then make possible their appropriate education regardless of their economic status. Only thus can the country make use of its most precious resource, the brain power of its men and women.

The adequacy of the solutions we advance to the seven questions presented in this summary are fundamental to a continuation of the American way of life. Each has a relationship, also, to the question of how much, in the future, it will cost students to attend college and where the money will come from. It is hoped, therefore, that a consideration of these problems may arouse increased interest, result in a speedy determination of principles and policies regarding them, and provide a framework for answering such immediate questions as the future sources of student income and the objects for which it should be spent.

THE ECONOMICS OF COLLEGE COSTS

What a student spends in attending college, looked at in true perspective, is not merely a matter of the number of dollars involved. Speaking in financial terms, the cost of attending college is an investment that should be judged in terms of the net worth of the individual when his earning career is ended. In thus putting a price tag on the worth of a college education there is, of course, no intention of obscuring the importance of fundamental non-financial values on which the continuance of our way of life depends. Many people would and do go to college without any thought of the leverage it provides for increasing earning power.

They tend to be motivated by the more subtle satisfactions of individual living and social service.

It is a fact that the best interests of the Nation will be protected and advanced if all qualified high school graduates attend a properly diversified program of post-secondary education. We know that many students will attend college or university, too, for personal and social satisfactions. It is nevertheless true that the prospect of increased earning power is also a powerful motivating force for most students and their families. Therefore, even though this study made no direct appraisal of the financial worth of a college education, it seems fitting to close with some data from a recent forecast of potential income by educational levels. These projections, made by two officials of the Bureau of Census, U.S. Department of Commerce, are reported with the permission of the authors.¹

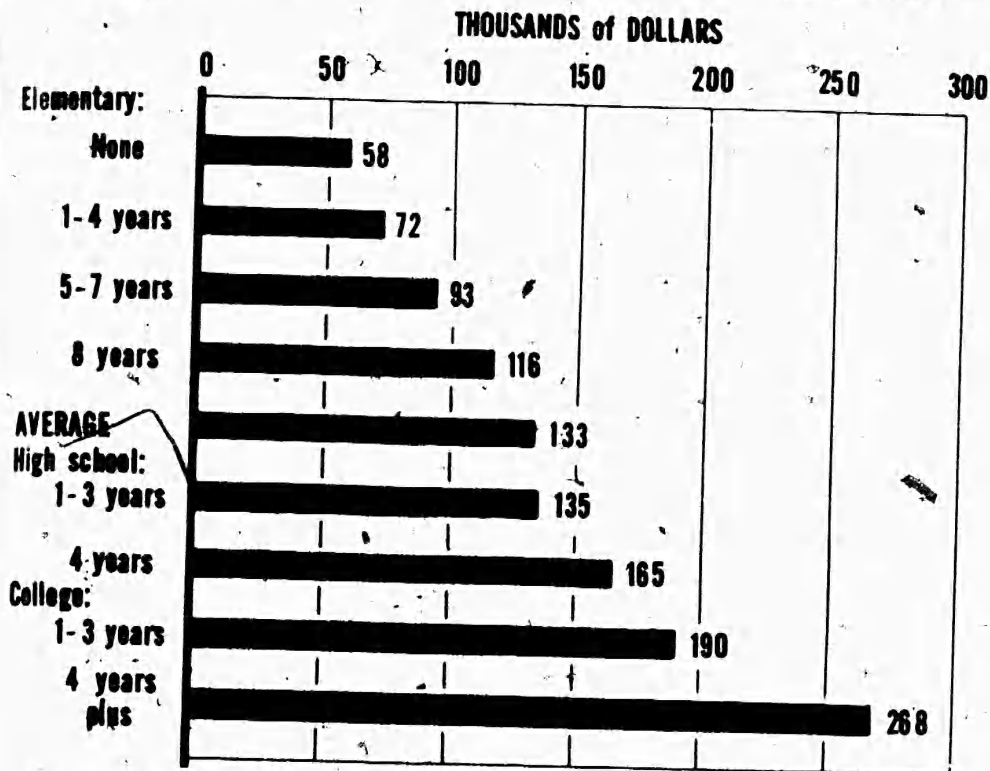
EDUCATIONAL LEVEL AND POTENTIAL INCOME

The Glick and Miller thesis is that the costs of education should be regarded as a long-term investment and, therefore, should be appraised by the lifetime income that may be roughly attributed to education. After stating a series of safeguarding assumptions that underlie their projections of income for men during the period between their 22d and 74th birthdays, they used a series of factors to estimate the cumulative income figures shown in figure 12.

The average white male living under the conditions set forth by Glick and Miller is estimated to receive income amounting to \$133,000 during his economically productive years. The income shown in figure 12 was estimated to range from less than half of this amount for the man who is functionally illiterate to more than twice that sum for the man who has completed 4 years or more of college and university study. Furthermore, the man with a college degree or degrees is estimated to receive at least \$100,000 more income in his working lifetime than a man whose education stopped with high school graduation. Graduation from any level of education (elementary, secondary, or higher), but especially from college, is estimated to yield a bonus about twice that realized by a man who starts a given level of schooling but does not finish it.

In assessing the monetary value of a college education, the Census officials took into account what it costs the average individual to get a specified amount of schooling. From a series of involved calculations, Glick and Miller arrived at a direct and in-

¹ Glick, Paul C. and Miller, Herman P. Educational Level and Potential Income. *American Sociological Review*, Vol. 21, No. 3, June 1956.

Figure 12.—Estimated "lifetime" income of men with different amounts of education.¹

¹Derived from Glick, Paul C., and Miller, Herman P., Educational Level and Potential Income. *American Sociological Review*, Vol. 21, No. 3, June 1956.

direct total cost of college education (including a half-year of graduate study) of \$9,000.. They deducted this cost with interest from the estimated increased income of college graduates. They assumed the \$9,000 would be invested in Government bonds or some other safe investment. By their calculations, this investment would have produced about \$24,000 in a lifetime, or less than one-fourth of the \$100,000 advantage that would be realized by investing the same sum in a college education.

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Appendix A

SCHEDULE FOR GATHERING DATA

INSTITUTION CODE

STUDENT WILL MAKE
NO ENTRY HERE

Budget Bureau No. 51-5311
Expires October 31, 1953

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

OFFICE OF EDUCATION

Washington 25, D. C.

STUDY OF COSTS STUDENTS INCUR IN ATTENDING COLLEGE

TO THE STUDENT RESPONDENT:

You have been chosen, by chance selection, to be part of a small sample representing your institution in a Nation-wide study of the costs students incur in attending college. In smaller institutions, all regular full-time students are being asked to participate. The study includes a random sample of 35,000 full-time undergraduates who are now attending 100 selected colleges. In order to secure valid and useful results, it will be necessary to have complete answers to each item of the schedule.

The success of this project depends heavily on a high student-response rate and, therefore, on you and the other students who have received copies of this schedule. We realize that students, as a rule, are pressed for time and that the end of the academic year is by no means an exception to the rule. Nevertheless, the U. S. Office of Education and other colleges across the country, as well as your own institution, are counting on you to find time to answer the questionnaire completely. We hope you will accept the challenge of this opportunity to perform a valuable public service for American higher education.

Parents, college administrators, boards of trustees, donors, agencies of State and Federal governments, as well as students themselves, have frequently expressed concern about the pyramiding costs students incur in attending college. There appears to be a well-founded fear that these costs may price certain economic groups out of the college market, thus depriving the Nation of the effective use of one of its most valuable resources—the leadership potential of its young men and women. In order to get at the facts of the situation, the U. S. Office of Education is undertaking a study of the patterns of student expenses and of the sources from which funds for these purposes are obtained. Special attention will be given to an analysis of the relation of family income to decisions regarding college attendance.

The study is being undertaken with the approval and cooperation of the president of your institution. He has in most cases appointed a staff member to serve as coordinator for the project. You should feel free to ask the coordinator any questions which may arise regarding the study as a whole or in connection with any particular item of the schedule.

Please answer each item to the best of your ability. For the most part you will be asked to make estimates (not guesses) rather than to supply verifiable data. In order to insure a reasonable degree of accuracy it may be necessary for you to secure information on certain items from your parents. The items regarding your savings (Item 36) and the family income (Item 53), for example, are among those on which this may be necessary. The responses to these and all other items of the schedule will be kept confidential. The published findings of the study will preserve the anonymity of all participants and their families. If for any reason the family does not want the coordinator or the college to know its income, this information may be put in a sealed envelope and stapled to the schedule before you hand it to the coordinator.

COSTS OF ATTENDING COLLEGE

PART I—BACKGROUND INFORMATION

1. Name of your college
2. Your name
3. Permanent home address
 No. & Street (RFD, etc.) City County State (or Terr.) Country (USA, etc.)
4. Check the appropriate box below to indicate the approximate distance (in miles) from permanent home address to college campus:
- | At least— | But less than— | At least— | But less than— |
|-----------|----------------|-----------|----------------|
| 0 | 5 | 500 | 1,000 |
| 5 | 15 | 1,000 | 2,000 |
| 15 | 100 | 2,000 | 3,000 |
| 100 | 300 | 3,000 | or more |
| 300 | 100 | | |
5. Your age (in years) at last birthday
6. Check sex 1 Male 2 Female
7. Check status 1 Veteran 2 Non-veteran
8. How many brothers and sisters do you now have in each of the following categories?
- | | Circle number | | | | | | | | | |
|---|---------------|---|---|---|---|---|---|---|---|---|
| Attending college <i>this year</i> | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Not attending college <i>this year</i> , but <i>attended previously</i> | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Never attended college and now above college age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Below college age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
9. Check below your college class *this year*:
- | | |
|--|---|
| 1 <input type="checkbox"/> Freshman (13th year) | 3 <input type="checkbox"/> Junior (15th year) |
| 2 <input type="checkbox"/> Sophomore (14th year) | 4 <input type="checkbox"/> Senior (16th year) |
| 5 <input type="checkbox"/> Special (or Unclassified) | |
10. Check below the field of study in which you are now enrolled:
- | | |
|--|--|
| 1 <input type="checkbox"/> Agriculture | 6 <input type="checkbox"/> Humanities |
| 2 <input type="checkbox"/> Biological Sciences | 7 <input type="checkbox"/> Physical Sciences |
| 3 <input type="checkbox"/> Education | 8 <input type="checkbox"/> Social Sciences (including Business Administration) |
| 4 <input type="checkbox"/> Engineering | 9 <input type="checkbox"/> Other (Specify) |
| 5 <input type="checkbox"/> Healing Arts and Medical Sciences | |
11. Check below where you are now living or where you have lived during the major portion of this school year and give distance (in miles) from campus:
- | Living in: | Miles from campus: |
|--|--------------------|
| 1 <input type="checkbox"/> Parent's home | |
| 2 <input type="checkbox"/> Other private home | |
| 3 <input type="checkbox"/> College-operated dormitory | |
| 4 <input type="checkbox"/> Student co-operative facility | |
| 5 <input type="checkbox"/> Club, fraternity, or sorority house | |
| 6 <input type="checkbox"/> Other (specify) | |
12. While at your college address (Item 11), how many days *per week* do you normally have a private automobile at your disposal? (Circle)
- 0 1 2 3 4 5 6 7
13. How many meals *per week*, on the average, do you eat in each of the following types of facilities? (Account for 21 meals, if you average 3 meals per day.)
- | | |
|---|--|
| Private home | |
| College dining hall (table service) | |
| College cafeteria | |
| Student co-operative facility | |
| Club, fraternity or sorority house | |
| Cafeteria or restaurant not operated by college | |
| Other (Specify) | |

PART II—EXPENDITURES

| ITEM (Study Items 14-35 and footnotes before making an entry for any item.) | Estimate and show below the amount of money you spent last month for each of the following (except where "xxx" appears): | | Estimate and show below the total amount of money you expect to spend during the school year, September 1952-June 1953, for each of the following: | |
|---|--|----------|--|----------|
| | (Omit cents) | | (Omit cents) | |
| 14. Tuition ¹ | 14a. | xxx | 14b. | \$ |
| 15. Fees ² | 15a. | xxx | 15b. | ..... |
| 16. Books and supplies ¹ | 16a. | xxx | 16b. | ..... |
| 17. Room rent ^{1, 3} | 17a. | xxx | 17b. | ..... |
| 18. Board (regular meals) ^{1, 4} | 18a. | xxx | 18b. | ..... |
| 19. Snacks, refreshments, cigarettes and tobacco | 19a. | \$ | 19b. | ..... |
| 20. Fraternity or sorority dues | 20a. | ..... | 20b. | ..... |
| 21. Other dues | 21a. | ..... | 21b. | ..... |
| 22. Recreation and entertainment ⁵ | 22a. | ..... | 22b. | ..... |
| 23. Health ⁶ | 23a. | ..... | 23b. | ..... |
| 24. Grooming (Hair-cuts, cosmetics, etc.) | 24a. | ..... | 24b. | ..... |
| 25. Clothing (including footwear) ⁷ | 25a. | ..... | 25b. | ..... |
| 26. Laundry and dry-cleaning | 26a. | ..... | 26b. | ..... |
| 27. Cost of travel between permanent home address) and campus | 27a. | ..... | 27b. | ..... |
| 28. Transportation costs between college address (if different from permanent home address) and campus | 28a. | ..... | 28b. | ..... |
| 29. All other travel and transportation costs | 29a. | ..... | 29b. | ..... |
| 30. Church and charitable contributions | 30a. | ..... | 30b. | ..... |
| 31. All other current expenses (Exclude capital items. See Item 33) | 31a. | ..... | 31b. | ..... |
| 32. TOTAL CURRENT EXPENDITURES (Add "b" column, Items 14 through 31) | 32. | \$ | | |
| 33. What do you expect your total expenditures to be during the school year, September, 1952-June, 1953, for capital items? (Total money spent or to be spent for capital purchases (or payments on capital purchases) made or to be made during this school year. Examples of capital items on which you should report are radios, record-players, television sets, microscopes, slide rule or engineering drawing sets (if more than nominal cost), automobiles, cameras, expensive jewelry (including fraternity pins) and musical instruments) | 33. | \$ | | |
| 34. List below the major capital items reported in Item 33 | | | | |
| 35. TOTAL EXPENDITURES FOR THE SCHOOL YEAR, September, 1952-June, 1953 (Total of Items 32 and 33) | 35. | \$ | | |

¹ If a combined charge is made by your college for two or more of these items, please distribute the charge among the individual items whenever possible.

² Exclude student activities fee and include in Item 22. Also, exclude student health fee and include in Item 23.

³ Include the cash equivalent of room or board whenever all or part of your earnings.

⁴ Include expenditures for movies, dances, roller-skating, spectator sports, night-clubs, flowers, tips and beverages.

⁵ Include expenditures for medicine, doctors, dentists, laboratory tests, hospitalization, and premiums on hospital, medical and surgical insurance.

⁶ For the purposes of this study, all clothing purchases will be considered to be a current expense, rather than a capital outlay. Include all clothing (including footwear) purchased or yet to be purchased for use during this school year.

TURN TO NEXT PAGE



COSTS OF ATTENDING COLLEGE

PART III—SOURCES OF FUNDS

36. Regardless of your present college class, check the bracket in the table below in which falls the cash value, at the beginning of your freshman year, of savings, investments, trust funds, insurance policies or endowments specifically set aside for your college education:

| | | | | | | | | |
|-----------|----------------|----------------------------|-----------|----------------|----------------------------|-----------|----------------|----------------------------|
| At least— | But less than— | | At least— | But less than— | | At least— | But less than— | |
| | None | <input type="checkbox"/> 0 | \$2,000 | \$3,000 | <input type="checkbox"/> 4 | \$5,000 | \$7,000 | <input type="checkbox"/> 7 |
| \$ 1 | \$ 500 | <input type="checkbox"/> 1 | 3,000 | 4,000 | <input type="checkbox"/> 5 | 7,000 | 10,000 | <input type="checkbox"/> 8 |
| 100 | 1,000 | <input type="checkbox"/> 2 | 4,000 | 5,000 | <input type="checkbox"/> 6 | 10,000 | or more | <input type="checkbox"/> 9 |
| 1,000 | 2,000 | <input type="checkbox"/> 3 | | | | | | |

ITEM
(Study Items 37-51 and footnotes before making an entry for any item.)

Estimate and show below the amount of money which you expect to be provided this school year, September, 1952-June, 1953, from each of the following sources:
(Omit cents)

- 37. Amount spent this school year from amount included in Item 36 37. \$
- 38. Amount spent this school year from all other savings 38.
- 39. Your earnings from any source during this school year 39.
- 40. Scholarship(s) from college-controlled funds 40.
- 41. Scholarship(s) from all other sources 41.
- 42. Veterans' benefits 42.
- 43. Vocational rehabilitation funds (exclude veterans' benefits) 43.
- 44. Money gifts (exclude family contributions and report them in Items 48-49) 44.
- 45. Funds borrowed from the college this school year, which will still be due June 30, 1953 45.
- 46. Funds borrowed from other organization(s) this school year, which will still be due June 30, 1953 46.
- 47. All other funds borrowed for this school year, which will still be due June 30, 1953 47.
- 48. Family contribution, parents or parents 48.
- 49. Family contribution, all other relatives (exclude occasional gifts and report them in Item 44) 49.
- 50. All other sources of funds 50.
- 51. TOTAL FUNDS PROVIDED FOR THIS SCHOOL YEAR 51. \$

¹ Include the cash equivalent of room, board or other items received as a part of your earnings.
² Include subsistence, pensions, and other payments made directly to you. Include also amounts paid directly to the college by the Government such as the cost of tuition, fees, books and supplies.
³ The total funds provided from all sources (Item 51) should be approximately equal to the total expenditures (Item 55).

PART IV—FAMILY INCOME

52. If both parents are deceased, check here and omit Item 53.
 53. In the table below, check the bracket in which the 1952 income of your parent or parents falls.¹⁰

| 1952 ADJUSTED GROSS INCOME | | 1952 ADJUSTED GROSS INCOME | | 1952 ADJUSTED GROSS INCOME | |
|----------------------------|-----------------------------------|----------------------------|-------------------------------------|----------------------------|-------------------------------------|
| At least— | But less than— | At least— | But less than— | At least— | But less than— |
| None | <input type="checkbox"/> 01 | \$3,000 | \$3,500 <input type="checkbox"/> 07 | \$7,000 | \$9,000 <input type="checkbox"/> 13 |
| \$ 0 | 1,000 <input type="checkbox"/> 02 | 3,500 | 4,000 <input type="checkbox"/> 08 | 9,000 | 11,000 <input type="checkbox"/> 14 |
| 1,000 | 1,500 <input type="checkbox"/> 03 | 4,000 | 4,500 <input type="checkbox"/> 09 | 11,000 | 13,000 <input type="checkbox"/> 15 |
| 1,500 | 2,000 <input type="checkbox"/> 04 | 4,500 | 5,000 <input type="checkbox"/> 10 | 13,000 | 15,000 <input type="checkbox"/> 16 |
| 2,000 | 2,500 <input type="checkbox"/> 05 | 5,000 | 6,000 <input type="checkbox"/> 11 | 15,000 | 25,000 <input type="checkbox"/> 17 |
| 2,500 | 3,000 <input type="checkbox"/> 06 | 6,000 | 7,000 <input type="checkbox"/> 12 | 25,000 | or more <input type="checkbox"/> 18 |

¹⁰ An estimate will be accepted, but, to insure accuracy, you may wish to ask your parent or parents to assist you with this item. The income figure requested is the 1952 adjusted gross income. This figure can readily be obtained by a taxpayer from his file copy of his 1952 income tax return. Responses to this and all other items in this schedule will be kept confidential. Participants and their families will not be identified in the published findings.

Appendix B

DATA ARRANGED BY COOPERATING INSTITUTIONS

Table 1.—Mean total, current and capital expenditures per student, 1952-53,
by states and by colleges

| State, institution, location, and co-ordinator | Total and current expenditures per student | | | Capital expenditures per student | |
|--|--|--------------------|----------------------|----------------------------------|--------------|
| | Students | Total expenditures | Current expenditures | Students | Expenditures |
| | 2 | 3 | 4 | 5 | 6 |
| United States Totals: 41 States, 110 Institutions | 15,316. | \$1,388 | \$1,300 | 8,485 | \$163 |
| ALABAMA | 585 | 1,032 | 961 | 358 | 115 |
| Alabama Agricultural and Mechanical College, Normal, L. R. Patton..... | 154 | 711 | 706 | 140 | 6 |
| Alabama Polytechnic Institute, Au- burn, Sherwood C. McIntyre..... | 214 | 1,314 | 1,200 | 132 | 185 |
| Talladega College, Talladega, W. A. Twyman..... | 57 | 1,140 | 1,113 | 29 | 53 |
| State Teachers College, Florence, W. T. McElhenny..... | 160 | 923 | 832 | 57 | 256 |
| ARIZONA | 371 | 1,225 | 1,141 | 240 | 130 |
| Arizona State College, Flagstaff, Tom O-Bellwood..... | 127 | 1,153 | 1,090 | 85 | 93 |
| Arizona State College, Tempe, W. P. Shofstall..... | 109 | 1,130 | 1,017 | 71 | 173 |
| University of Arizona, Tucson, C. Zaner Leahr..... | 135 | 1,370 | 1,290 | 84 | 130 |
| ARKANSAS | 181 | 849 | 809 | 84 | 86 |
| Agricultural and Mechanical and Normal College, Pine Bluff, J. B. Jones..... | 90 | 777 | 728 | 42 | 104 |
| Arkansas Polytechnic College, Russel- ville, K. E. Stordahl..... | 91 | 927 | 889 | 42 | 67 |
| CALIFORNIA | 3,488 | 1,348 | 1,352 | 542 | 307 |
| Compton District Junior College, Compton, Paul Martin..... | 115 | 856 | 692 | 71 | 265 |
| ElCamino College, ElCamino, Merl F. Sloan..... | 153 | 877 | 707 | 98 | 264 |
| University of Redlands, Redlands, Larry Hendon..... | 127 | 1,638 | 1,533 | 70 | 191 |
| University of Santa Clara, Santa Clara, Clausin D. Hadley..... | 130 | 1,867 | 1,687 | 88 | 265 |
| University of Southern California, Los Angeles, Bernard L. Hyink..... | 228 | 2,309 | 1,966 | 160 | 469 |
| Chico State College, Chico, Archie Gobbs..... | 96 | 1,078 | 977 | 55 | 177 |
| COLORADO | 286 | \$1,243 | \$1,151 | 175 | \$150 |
| Colorado Agricultural and Mechanical College, Fort Collins, Warner Miller..... | 148 | 1,376 | 1,280 | 97 | 146 |
| Western State College, Gunnison, O. C. Kjosness..... | 138 | 1,100 | 1,012 | 78 | 155 |
| CONNECTICUT | 322 | 1,479 | 1,394 | 172 | 160 |
| Mitchell College, New London, Ars A. Karakashian..... | 91 | 1,622 | 1,498 | 51 | 220 |
| Teachers College of Connecticut, New Britain, William G. Lee..... | 139 | 1,054 | 995 | 63 | 131 |
| Trinity College, Hartford, Arthur H. Hughes..... | 92 | 1,980 | 1,892 | 58 | 138 |

Table 1.—Mean total, current, and capital expenditures per student, 1952-53, by states and by colleges—continued

| State, institution, location, and co-ordinator | Total and current expenditures per student | | | Capital expenditures per student | |
|---|--|--------------------|----------------------|----------------------------------|--------------|
| | Students | Total expenditures | Current expenditures | Students | Expenditures |
| | 1 | 2 | 3 | 4 | 5 |
| DISTRICT OF COLUMBIA..... | 85 | 1,632 | 1,525 | 39 | 232 |
| American University, Washington, Austin Van der Bice..... | 85 | 1,632 | 1,525 | 39 | 232 |
| FLORIDA..... | 602 | 1,473 | 1,372 | 330 | 185 |
| Florida Southern College, Lakeland, Charles Thrift..... | 63 | 1,643 | 1,532 | 39 | 179 |
| Florida State University, Tallahassee, Hugh Stickler..... | 219 | 1,311 | 1,247 | 111 | 127 |
| University of Miami, Coral Gables, Reinhold P. Wolf..... | 160 | 2,089 | 1,903 | 95 | 313 |
| Bethune-Cookman College, Daytona Beach, Richard V. Moore..... | 160 | 1,012 | 949 | 85 | 119 |
| GEORGIA..... | 612 | 1,545 | 1,448 | 347 | 171 |
| Emory University, Emory University, E. H. Rees..... | 168 | 1,768 | 1,712 | 94 | 100 |
| Georgia Teachers College, Collegeboro, Viola Perry..... | 86 | 1,021 | 966 | 42 | 113 |
| Morris Brown College, Atlanta, Mrs. Merlesie R. Middleton..... | 31 | 1,122 | 1,086 | 17 | 66 |
| University of Georgia, Athens, J. A. Williams..... | 327 | 1,608 | 1,473 | 194 | 227 |
| IDAHO..... | 198 | 1,097 | 995 | 122 | 165 |
| Boise Junior College, Boise, Donald E. Pehlke..... | 122 | 1,060 | 937 | 77 | 194 |
| University of Idaho, Moscow, C. O. Decker..... | 76 | 1,157 | 1,088 | 45 | 115 |
| ILLINOIS..... | 564 | 1,528 | 1,428 | 344 | 164 |
| Augustana College, Rock Island, Harry S. B. Johnson..... | 113 | 1,414 | 1,293 | 50 | 273 |
| Knox College, Galesburg, Kellogg D. McClelland..... | 100 | 1,784 | 1,701 | 59 | 141 |
| Illinois Institute of Technology, Chicago, Clarence E. Deakins..... | 107 | 1,677 | 1,500 | 79 | 118 |
| University of Chicago, Chicago, Robert C. Woellner..... | 121 | 1,852 | 1,803 | 72 | 84 |
| Wright Junior College, Chicago, Howard Klopp..... | 123 | 974 | 820 | 84 | 226 |
| INDIANA..... | 293 | 1,136 | 1,086 | 161 | 90 |
| Concordia College, Fort Wayne, Walter Schoedel..... | 128 | 811 | 781 | 57 | 67 |
| Purdue University, Lafayette, Robert Johns..... | 165 | 1,367 | 1,323 | 104 | 102 |
| IOWA..... | 213 | 1,357 | 1,287 | 115 | 129 |
| State University of Iowa, Iowa City, L. Dale Faunce..... | 213 | 1,357 | 1,287 | 115 | 129 |
| KANSAS..... | 416 | \$1,199 | \$1,099 | 234 | \$196 |
| Kansas State College of Agriculture and Applied Science, Manhattan, William G. Craig..... | 144 | 1,285 | 1,174 | 87 | 184 |
| Kansas State Teachers College, Pitts- burg, Eugene E. Dawson..... | 154 | 1,031 | 984 | 67 | 176 |
| Washburn University of Topeka, Topeka, H. H. Evers..... | 118 | 1,314 | 1,160 | 80 | 227 |

Table I.—Mean total, current, and capital expenditures per student, 1952-53, by states and by colleges—continued

| State, institution, location, and co-ordinator | Total and current expenditures per student | | | Capital expenditures per student | |
|---|--|--------------------|----------------------|----------------------------------|--------------|
| | Students | Total expenditures | Current expenditures | Students | Expenditures |
| | 1 | 2 | 3 | 4 | 5 |
| KENTUCKY..... | 152 | 1,016 | 966 | 73 | 105 |
| Morehead State College, Morehead, Roger Wilson..... | 152 | 1,016 | 966 | 73 | 105 |
| LOUISIANA..... | 275 | 1,240 | 1,125 | 158 | 199 |
| Northwestern State College, Natchi- toches, J. Percy Straughan..... | 110 | 827 | 800 | 54 | 54 |
| Tulane University, New Orleans, John R. Stubbs..... | 74 | 2,152 | 1,843 | 57 | 402 |
| Xavier University, New Orleans, Mary Agnes Schirmer..... | 91 | 996 | 933 | 47 | 121 |
| MAINE..... | 268 | 1,567 | 1,522 | 133 | 91 |
| Colby College, Waterville, George T. Nickerson..... | 117 | 1,851 | 1,862 | 65 | 89 |
| University of Maine, Orono, Robert C. Worrick..... | 151 | 1,347 | 1,305 | 68 | 92 |
| MARYLAND..... | 451 | 1,314 | 1,245 | 86 | 121 |
| Johns Hopkins University, Baltimore, Irene M. Davis..... | 87 | 1,700 | 1,627 | 54 | 117 |
| Maryland State Teachers College, Salisbury, Howard E. Bosley, Robert Gebhardsbauer..... | 64 | 789 | 725 | 32 | 128 |
| MASSACHUSETTS..... | 582 | 2,277 | 2,230 | 237 | 113 |
| Bradford Junior College, Bradford, Dorothea L. Smart..... | 169 | 3,101 | 3,099 | 21 | 82 |
| Brandeis University, Waltham, Ber- nard Gordon..... | 84 | 2,048 | 1,973 | 43 | 148 |
| Tufts College, Medford, Clifton W. Emery..... | 208 | 1,772 | 1,706 | 120 | 114 |
| Radcliffe College, Cambridge, Wilma A. Kerby-Miller..... | 121 | 2,140 | 2,098 | 53 | 97 |
| MICHIGAN..... | 742 | 1,456 | 1,365 | 425 | 158 |
| Albion College, Albion, Emil Leffler..... | 152 | 1,685 | 1,612 | 89 | 126 |
| Ferris Institute, Big Rapids, Ralph E. Pattullo..... | 178 | 1,447 | 1,322 | 117 | 190 |
| Michigan State College, East Lansing, Philip J. May..... | 342 | 1,439 | 1,355 | 187 | 155 |
| Northern Michigan College of Educa- tion, Marquette, D. H. Bottom..... | 70 | 1,061 | 992 | 32 | 151 |
| MINNESOTA..... | 305 | 1,165 | 1,118 | 121 | 118 |
| College of St. Catherine, St. Paul, Sister Helen Margaret..... | 189 | 1,256 | 1,234 | 63 | 67 |
| State Teachers College, Moorhead, John M. Jenkins..... | 116 | 1,018 | 929 | 58 | 178 |
| MISSISSIPPI..... | 297 | 855 | 814 | 104 | 118 |
| Blue Mountain College, Blue Moun- tain, Lawrence T. Lowrey..... | 16 | 931 | 920 | 4 | 43 |
| Jones County Junior College, Ellis- ville, B. F. Ogletree..... | 177 | 685 | 635 | 63 | 140 |
| Mississippi State College for Women, Columbus, Albert M. Miller..... | 104 | 1,133 | 1,102 | 37 | 88 |
| MONTANA..... | 8700 | \$1,373 | 1,248 | 68 | \$185 |
| Montana State College, Bozeman, Val G. Glynn..... | 100 | 1,373 | 1,248 | 68 | 185 |

COSTS OF ATTENDING COLLEGE

Table 1.—Mean total, current, and capital expenditures per student, 1952-53, by states and by colleges—continued

| State, institution, location, and co-ordinator | Total and current expenditures per student | | | Capital expenditures per student | |
|---|--|--------------------|----------------------|----------------------------------|--------------|
| | Students | Total expenditures | Current expenditures | Students | Expenditures |
| | 2 | 3 | 4 | 5 | 6 |
| NEBRASKA | 360 | 1,314 | 1,151 | 244 | 241 |
| Municipal University of Omaha, Omaha, Jay B. MacGregor | 192 | 1,272 | 1,079 | 130 | 285 |
| University of Nebraska, Lincoln, Harry Stroh | 168 | 1,362 | 1,232 | 114 | 192 |
| NEW JERSEY | 144 | 1,537 | 1,448 | 84 | 153 |
| Rutgers University, New Brunswick, Albert E. Meder, Jr. | 144 | 1,537 | 1,448 | 84 | 153 |
| NEW MEXICO | 110 | 1,789 | 1,544 | 80 | 350 |
| New Mexico Military Institute, Roswell, David W. Clary | 110 | 1,789 | 1,544 | 80 | 350 |
| NEW YORK | 1101 | 1,512 | 1,444 | 606 | 125 |
| Barnard College, Columbia University, New York, Lorna F. McGuire | 128 | 1,906 | 1,871 | 55 | 81 |
| Brooklyn College, Brooklyn, Thelma Barnett | 301 | 801 | 748 | 166 | 95 |
| Columbia College, Columbia University, New York, Vincent C. Gassetta | 167 | 1,805 | 1,752 | 84 | 107 |
| Fordham University, New York, James J. Cribbin | 230 | 1,700 | 1,604 | 138 | 160 |
| Rochester Institute of Technology, Rochester, Leo F. Smith | 168 | 1,578 | 1,490 | 100 | 148 |
| Syracuse University, Syracuse, Keith Kennedy | 107 | 2,079 | 1,990 | 63 | 149 |
| NORTH CAROLINA | 1318 | 1,329 | 1,285 | 635 | 91 |
| Agricultural and Technical College of North Carolina, Greensboro, John L. Withers | 338 | 924 | 897 | 122 | 74 |
| Bennett College, Greensboro, Willa B. Player | 163 | 1,044 | 1,036 | 70 | 19 |
| Davidson College, Davidson, Samuel R. Spencer, Jr. | 154 | 1,669 | 1,593 | 81 | 145 |
| Duke University, Durham, Lloyd Saville | 275 | 1,868 | 1,803 | 162 | 110 |
| Mars Hill College, Mars Hill, Edith Swann | 66 | 893 | 873 | 21 | 62 |
| Shaw University, Raleigh, Marguerite N. Adams | 104 | 988 | 960 | 47 | 61 |
| University of North Carolina, Chapel Hill, Roy Armstrong | 218 | 1,545 | 1,483 | 132 | 103 |
| NORTH DAKOTA | 200 | 1,038 | 941 | 90 | 214 |
| North Dakota State School of Science, Wahpeton, Earl W. Bute | 200 | 1,038 | 941 | 90 | 214 |
| OHIO | 306 | 1,712 | 1,590 | 188 | 199 |
| Hiram College, Hiram, Thomas O. Weir | 137 | 1,603 | 1,533 | 80 | 118 |
| Oberlin College, Oberlin, Robert Dixon | 101 | 1,796 | 1,733 | 56 | 114 |
| Ohio Mechanics Institute, Cincinnati, Paul K. Johnston | 68 | 1,810 | 1,492 | 52 | 416 |
| OKLAHOMA | 203 | 1,295 | 1,244 | 115 | 90 |
| Oklahoma Agricultural and Mechanical College, Stillwater, R. R. Oglesby | 203 | 1,295 | 1,244 | 115 | 90 |

Table I.—Mean total, current, and capital expenditures per student, 1952-53
by states and by colleges—continued

| State, institution, location, and co-ordinator | Total and current expendi- tures per student | | | Capital expendi- tures per student | |
|---|---|----------------------------|------------------------------|---------------------------------------|-------------------|
| | Students | Total expendi- tures | Current expendi- tures | Students | Expendi- tures |
| | 2 | 3 | 4 | 5 | 6 |
| OREGON | 290 | \$1,400 | \$1,286 | 174 | \$204 |
| University of Oregon, Eugene, Clifford L. Constance | 144 | 1,428 | 1,312 | 91 | 184 |
| University of Portland, Portland, Robert H. Sweeney | 146 | 1,390 | 1,260 | 83 | 227 |
| PENNSYLVANIA | 587 | 1,765 | 1,691 | 334 | 129 |
| Allegheny College, Meadville, Allen Edwards | 86 | 1,829 | 1,786 | 41 | 92 |
| Bucknell University, Lewisburg, D. L. Ranck | 153 | 1,952 | 1,893 | 86 | 104 |
| Carnegie Institute of Technology, Pittsburgh, Douglas F. Miner | 134 | 1,729 | 1,607 | 76 | 214 |
| Dickinson College, Carlisle, George Shuman, Jr. | 130 | 1,793 | 1,659 | 83 | 89 |
| Drexel Institute of Technology, Phila- delphia, Harold M. Myers | 84 | 1,490 | 1,411 | 48 | 138 |
| RHODE ISLAND | 103 | 1,433 | 1,358 | 62 | 125 |
| University of Rhode Island, Kingston John F. Quinn | 103 | 1,433 | 1,358 | 62 | 125 |
| SOUTH CAROLINA | 152 | 1,461 | 1,397 | 92 | 105 |
| The Citadel, Charleston, C. F. Myers, Jr. | 152 | 1,461 | 1,397 | 92 | 105 |
| SOUTH DAKOTA | 107 | 1,212 | 1,145 | 54 | 133 |
| University of South Dakota, Vermil- ion, Robert Knapp | 107 | 1,212 | 1,145 | 54 | 133 |
| TENNESSEE | 349 | 820 | 790 | 106 | 100 |
| Le Moyne College, Memphis, I. H. Rockwell | 160 | 676 | 636 | 38 | 161 |
| Maryville College, Maryville, Frank D. McClelland | 189 | 942 | 918 | 68 | 66 |
| TEXAS | 880 | 1,165 | 1,029 | 568 | 211 |
| Agricultural and Mechanical College of Texas, College Station, Bennie A. Zinn | 325 | 1,256 | 1,066 | 254 | 243 |
| Huston-Tillotson College, Austin, Wil- liam H. Jones | 77 | 879 | 840 | 30 | 106 |
| Prairie View Agricultural and Mechan- ical College, Prairie View, J. M. Drew | 197 | 745 | 710 | 104 | 65 |
| Texas Christian University, Ft. Worth, S. W. Hutton | 84 | 1,581 | 1,421 | 48 | 280 |
| Tyler Junior College, Tyler, Frances Flaherty | 70 | 898 | 796 | 41 | 173 |
| University of Houston, Houston, Franklin L. Stovall | 127 | 1,629 | 1,413 | 91 | 304 |
| UTAH | 70 | 750 | 635 | 46 | 176 |
| Weber College, Ogden, Owen M. Clark | 70 | 750 | 635 | 46 | 176 |
| VERMONT | 89 | 2,894 | 2,821 | 37 | 176 |
| Bennington College, Bennington, Stan- ley Pike, Jr. | 89 | 2,894 | 2,821 | 37 | 176 |

COSTS OF ATTENDING COLLEGE

| | | | | | |
|---|-----|-------|-------|-----|-----|
| VIRGINIA | 230 | 1,328 | 1,253 | 150 | 116 |
| University of Virginia, Charlottesville, F. G. Lankford, Jr. | 99 | 1,845 | 1,742 | 68 | 150 |
| Virginia State College, Petersburg, Walter N. Ridley | 131 | 937 | 883 | 82 | 87 |
| WASHINGTON | 269 | 1,108 | 967 | 152 | 250 |
| Central Washington College of Educa- tion, Ellensburg, Perry H. Mitchell | 133 | 1,063 | 953 | 67 | 217 |
| Olympic College, Bremerton, Robert Williams | 136 | 1,152 | 980 | 85 | 275 |

Summary, by Region

| Item | United States | North-eastern Region | North Central Region | Southern Region | Western Region |
|--|---------------|----------------------|----------------------|-----------------|----------------|
| Number of States | 42 | 8 | 10 | 15 | 9 |
| Number of institutions | 110 | 23 | 24 | 43 | 20 |
| Number of students | 15,316 | 3,196 | 3,506 | 6,072 | 2,542 |
| Mean current expenditure per student | \$1,300 | \$1,676 | \$1,262 | \$1,164 | \$1,209 |

Appendix C

HOW THE STUDY WAS CONDUCTED

IN NOVEMBER 1952 the U.S. Commissioner of Education called a conference at which representatives of 22 colleges and universities and of six nationwide associations of colleges discussed problems of student finance with the staff of the U.S. Office of Education and representatives of other interested Government agencies. They offered suggestions as to the best way of studying the subject. With the benefit of these suggestions, the staff of the College and University Administration Branch of the Division of Higher Education then proceeded to make detailed plans for the project, consulting several useful studies that had previously been made by individual institutions or by interinstitutional agencies.

It was decided that the foremost need was for comprehensive information on the expenditures of full-time, single, undergraduate college students, and their sources of income, at all types of institutions throughout the Nation. It was further decided that the best way to gather these data would be to select a sample of students and ask them to fill in questionnaires showing their actual or estimated expenditures and income for one college year. The questionnaire devised for this purpose is reproduced as appendix A of this report.

SELECTING THE SAMPLE OF COLLEGES

Since it was not feasible for the Office of Education to get in touch with each student individually, it was decided to ask for the cooperation of selected institutions which, as a group, were believed to be representative of the colleges of the United States. Each college was asked to appoint a coordinator who would draw a statistically random sample from among its full time undergraduate enrollment of 1952-53, and administer the questionnaire to them.

The size of the sample was dictated by two considerations. First, it was desired to include enough institutions to provide adequate representation of the wide variety of types of public and private colleges and universities. To this end, the cooperation of over 100 institutions was sought. Second, enough responses were sought from each institution so that statements could be made about that institution at a fairly high level of statistical sig-

nificance. In several instances, as is shown in table I of appendix B, this objective was not realized due to the small number of usable student responses received.

In an effort to secure a sample of institutions which would be representative of the diversified array of American undergraduate colleges and universities, the staff used a list of institutions derived from the Office's Education Directory Part 3: Higher Education. This list is divided into two groups, consisting of publicly-controlled and privately controlled institutions. Each of these groups is further subdivided into the following groups: universities, technological schools, teachers colleges, colleges of arts and sciences, junior colleges, and institutions attended predominately by Negroes.

A sampling of institutions was then drawn from each of these groups. Since a very small proportion of the total college enrollment fell into some of the groups (notably the institutions, all of them located in the South, whose enrollments consist mainly of Negroes), it was considered necessary to over-represent these small enrollment groups in drawing the sample, so as to obtain enough responses to permit statistically significant statements about each group separately. Therefore, when the sample institutions were drawn to represent the smaller groups, the student population of the colleges included in the sample bore a greater

Table II.—Adequacy of study sample

Percentage comparison of full-time undergraduate student respondents from 110 colleges with total undergraduate enrollment, 1952-53

| Region and type of college, by control | Percent of— | |
|---|----------------------------------|---|
| | Respondents 15,316 1952-53 | All undergraduates 1951-52 ¹ |
| Region: | | |
| Northeast..... | 20.6 | 28.2 |
| North Central..... | 22.7 | 29.3 |
| South..... | 39.7 | 26.0 |
| West..... | 17.0 | 16.5 |
| Publicly controlled | 50.8 | 51.1 |
| Universities..... | 21.9 | 27.1 |
| Technological schools..... | 2.4 | 2.5 |
| Liberal Arts colleges..... | 8.0 | 5.4 |
| Teachers colleges..... | 10.3 | 7.7 |
| Junior colleges..... | 8.2 | 8.4 |
| Privately controlled | 37.6 | 46.5 |
| Universities..... | 15.4 | 28.7 |
| Technological schools..... | 3.2 | 3.3 |
| Liberal arts colleges..... | 15.7 | 18.4 |
| Junior colleges..... | 3.3 | 2.1 |
| Institutions with predominately Negro enrollment | 11.6 | 2.4 |
| Publicly controlled..... | 5.9 | 1.3 |
| Privately controlled..... | 5.7 | 1.0 |

¹ Biennial Survey of Education in the United States, 1950-53, Chapter 4, Section 1. "Statistics of Higher Education: Faculty, Students, and Degrees, 1951-52."

proportion to the total student population than it did in the case of the groups containing a larger number of students. These matters are shown specifically in table II on the opposite page. With this qualification, the selection of institutions was on a statistically random basis.

In this manner 160 institutions were selected. Letters were sent to these institutions in the spring of 1952 inviting them to participate in the study. A total of 50 were unable to participate in the study or dropped out before its completion. The presidents of the 110 participating institutions shown in table I, appendix B, were asked to appoint a coordinator, who took the responsibility for the sizeable amount of work involved in drawing a sample of the student body within his institution, administering the questionnaires, receiving and editing the completed questionnaires, and forwarding them to the Office of Education.

DRAWING THE STUDENT SAMPLES

In drawing a sample of the students at each of the cooperating institutions, the procedure was as follows: Each institutional coordinator made a random selection of names from enrollment records. The size of the sample bore the following relationship to the total undergraduate registration at the institution in the previous academic year:

| Students enrolled, fall 1952 | Size of sample | |
|------------------------------|----------------------------|--------------------|
| | Proportion of student body | Number of students |
| 1-199 | all | 1-199 |
| 200-1,199 | varying | 200 |
| 1,200-2,999 | 1/6 | 200-500 |
| 3,000-5,999 | 1/9 | 333-567 |
| 5,100-8,999 | 1/12 | 425-583 |
| 7,000-9,999 | 1/16 | 437-625 |
| 10,000 or more | 1/20 | 500 or more |

It will be noted that the proportion of the student body participating varied inversely with the size of the institution. This was necessary to assure that the data from each institution, taken alone would permit statistically significant statements about that institution.

In selecting the sample, all students were eliminated whose special circumstances rendered their financial situation markedly different from that of the majority of the student body. These

included married students living with mates, part-time students, and those not enrolled for a full academic year in 1952-53.

At each institution the coordinator distributed the questionnaires to the students, and gave instructions and counsel for completing them. In most cases a meeting was held at which the students were given assistance by college officials in filling in the information on tuition and fees. The students were given several weeks in which to complete the questionnaires, so that they could consult with their parents, especially on supplying information on family income and savings.

The coordinator kept in touch with the students, encouraged them to consult college counselors, to fill in the questionnaires completely and accurately, and to return them without excessive delay.

When the coordinator returned the completed questionnaires to the Office of Education, they were edited by the staff of the Office to eliminate those which were inadequately filled in, and to assure consistency in the interpretation of the expenditure and income items among the cooperating institutions. The data on the questionnaires were then transcribed to punched cards and the analysis was made which forms the basis of the tables and charts reproduced in this report. A total of 15,316 usable questionnaires were received from the students included in the sample. This amounted to 7.3 percent of the undergraduate enrollment of the participating institutions.

SOME NOTES ON INTERPRETING THE DATA

In interpreting the data presented in this report, one should bear in mind the following limitations imposed by the character, scope, and method, of the study:

1. The sampling procedure aimed at getting a representative small group of institutions and a small enough sample of students to be educationally sound and at the same time permit an administratively and financially feasible project. This led to the under- and over-representing of student bodies explained in table II. Such a sample cannot, of course, be expected to be fully representative of the whole student population of the United States. The data do, however, embody information on the finances of a very large number of single, undergraduate students, drawn from every part of the country, and from colleges and universities of every size and type. It is believed to be adequate for the students it purports to represent.

2. Not all of the students in the sample returned satisfactorily completed questionnaires. To the extent that the group who did not do so differed from the total student population at the participating institutions, the results are subject to an unknown bias.

3. The students who did not keep actual budget figures were asked to recall and project their expenses and income for the whole academic year 1952-53. Some students budgeted their year's expenses, kept records of income and major expenses, but were obliged to resort to estimates for some items. Some expense items encompassing many small expenditures, notably "snacks, refreshments, cigarettes and tobacco" and "recreation and entertainment," are quite difficult to estimate, and may consistently be subject to over- or under-estimation. Also, items such as "clothing," which embrace a smaller number of expenditures, are subject to sizeable error if the student failed to recall a single large item, or if he failed to include in his budget a major item purchased on the family's charge account.

4. The sample did not include the married student living with his or her spouse. It should, therefore, be borne in mind that a not inconsequential segment of the undergraduate student population, with distinctive financial problems, was omitted from the study.

5. Part-time students, and those registered for less than the full year, were omitted. Since many undergraduate students who find it difficult to finance a college education resort to part-time or off-and-on college attendance in order to earn enough money to pay their way, the data omitted a part of the student population which should be kept in mind by college officials when considering the financial problems of undergraduate students.

6. The sample was limited to undergraduate students. The problem of financing education beyond the college level is worthy of serious consideration, since the problems encountered by the undergraduate are often compounded as the educational process lengthens to 6 or 7 years. This study, however, did not deal with graduate and professional school students.

7. Several features of the questionnaire may have led to omissions or varying interpretation by the students:

(a) Students were directed to include among their expenses the cash value of room and board earned by working, and to include the same amounts under income. The student's valuation of these items may have been subject to considerable variation.

(b) When the questionnaires were edited, any cost indicated for room rent by a student living at his parents' home was deleted, on the grounds that it did not represent a cash outlay for the purpose of attending college. Likewise, the cost of meals eaten at the student's home was eliminated from the individual's budget.

(c) It was impossible to treat the cost of other meals in this way, since students living with their parents do ordinarily take some of their meals away from home. One cannot be sure, therefore, to what extent the cost of meals was reported in a consistent fashion by the students. Meals and other reported living costs of attending college may vary with the manner in which household costs are allocated between parents and student.

(d) Students who were charged a lump sum for two or more items listed in the questionnaire were asked to use their judgment in distributing the charge among these items. This problem arose mainly in connection with charges which encompassed two or more of the following: tuition, fees, books, supplies, room, and board.

(e) The questionnaire did not distinguish between funds withdrawn from the parents' long-term savings and those which came from trust funds for the student. While the student was asked to indicate loans from various organizations, the questionnaire did not call for a separate listing of intra-family loans.

(f) Those who want to estimate total costs for attending college should keep in mind that most of the tables and graphs of this study are based on the mean total of *current* costs. More than half the students made *capital* expenditures (see table I, appendix B) which for them averaged \$163, and which amounted to \$88 per student for the 15,316 students who supplied the information compiled in table I.

(g) Finally, it should be noted that the data refer to the academic year 1952-1953. As of 1957, there have been some

important changes in the picture. A number of institutions have increased their charges for tuition, fees, textbooks, and other aids to study. There have been changes in the cost of living elements, and it is also questionable whether the incomes of families who send children to college have kept pace with the rising spiral of costs students must incur in attending college.

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