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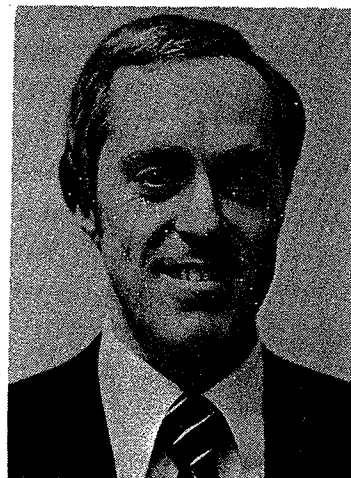
UNMET NEED: HOW THE GAP IS FILLED

by J. Stephen Collins, John J. Maguire and Robert M. Turner

Introduction and Statement of the Problem

Most institutions of higher education are engaged in a constant battle to cover increasing expenses of all kinds with limited available resources. In recent years, however, spiralling costs of attendance and increased federal aid for students have brought about the emergence of the Financial Aid Office as a critical department in the entire institutional administrative structure and have set up, on most campuses at least, yet another place where the problem of increasing costs and limited resources must be confronted.

Although nearly all financial aid officers have become masters at stretching financial aid dollars as far as possible for the benefit of the maximum number of students, higher-cost institutions in particular encounter annually a significant number of students who transfer elsewhere or who never enroll in the first place because of their inability to obtain adequate financing. Curiously, however, there is another large group of students at many institutions who do enroll as freshmen, return each succeeding year, and finally graduate despite the fact that they never obtain a financial aid package which meets their full need calculated according to a uniform need analysis method and various institutional financial aid policies.



Dr. Collins has been Director of Financial Aid at Boston College since 1971. He is a Certified Public Accountant, an instructor with the Student Financial Assistance Training Program, and former Training Committee Chairman of the Massachusetts Assoc. of Student Financial Aid Administrators. He has co-authored a manual on the management of student financial aid to be published soon by NACUBO.

Dr. Maguire is Dean of Admissions, Records, and Financial Aid at Boston College. He has served as consultant to several colleges and universities on enrollment management and has presented and served on advisory committees for the College Board on marketing and retention. He is currently writing a book co-sponsored by Boston College and the College Board entitled *Managing College Enrollments in the 1980's and Beyond*.

Formerly an accountant with Price Waterhouse and Co., Robert Turner served as Director of Financial Aid at LeMoyne College in Syracuse, New York before coming to Boston College as Associate Director of Financial Aid. He also serves as an adjunct Faculty Member in the Accounting Dept. of Boston College and has served as a Board Member of community agencies.

Boston College is one institution which has experienced this phenomenon on a regular basis but, other than engaging in some general or intuitive speculation on its causes, the personnel involved with student financial aid had not made any previous attempts to study it in detail. For this reason, and because the available financial aid literature did not appear to contain reports of similar studies, a decision was made in the fall of 1978 to do a more thorough analysis of available data related to this topic. The remainder of this article is devoted to discussion of this research.

Background

Boston College, located in the Boston suburb of Chestnut Hill, Massachusetts, currently has the largest full-time enrollment and the third largest total enrollment of any Catholic institution in the United States. Approximately 8,500 of the nearly 14,000 students attend one of the four undergraduate day divisions which include Arts & Sciences, Management, Education, and Nursing. Founded in 1863 by the Jesuit Fathers primarily to benefit local students of modest means who sought a challenging educational opportunity, Boston College now serves students from most states and many foreign countries. These students come from a variety of family financial backgrounds but, not surprisingly, a high number are from the low or middle income groups and therefore depend heavily on all available types of financial aid. Federal, state, and particularly, institutional resources, however, have been unable to keep pace with the growing demand for assistance and this has placed a heavy burden on the Financial Aid Office, the students applying for aid, and their families. Boston College's financial aid packaging philosophy uses need as the primary criterion for the awarding of federal and discretionary institutional aid to both undergraduate and graduate students. No amount of packaging ingenuity, though, can neutralize the fact that the aggregate need of these students far exceeds the resources available. Consequently, large numbers of these students in the past have been underfunded by several hundred dollars on the average or, in rare cases, not funded at all. Since a great many of these students were still able to attend, however, it was obvious that they had access to (or were forced to use) other resources, that the student budgets used to determine need were unrealistically high, or that other elements used in the calculation of need were not completely sound. In the absence of specific information on these various factors, a more formal study was undertaken, not only for the benefit of Boston College's Financial Aid Office, but also for the possible benefit of colleagues from other institutions who may have experienced similar situations.

The phenomenon of students with unmet need in attendance at an institution is, of course, not new. On the contrary, this problem has always existed to some degree on most campuses, with perhaps only occasional attempts by the Financial Aid Office to quantify its magnitude or to document the means by which it has been solved. More recently, in the mid-1970's, the federal government required a narrative explanation on the so-called "long-form" tripartite federal aid application when the average unmet need as computed by the institution exceeded \$200 per student. This requirement undoubtedly forced at least some aid officers to give more thought to the possible explanations for this situation, but the resulting narratives were more often than not based on plausible reasons gleaned from

daily experience and student interviews rather than from formal research studies at the institution. These reasons typically included a higher actual parents' contribution when compared with the calculated parents' contribution; that is, an under-estimation of the willingness or the ability of the parents to contribute to the education of their son or daughter. In addition, the willingness of the student to take on additional outside employment or borrowing has been offered frequently as an explanation. Finally, use by the student of "additional" student assets (i.e., assets above and beyond those expected by the uniform methodology) and the student's ability to live on a lower-than-standard budget were also thought to be possible factors which helped students with unmet need remain in school.

Although all of these reasons, and perhaps others, undoubtedly contribute to the overall explanation at almost any institution, the financial aid staff at Boston College could only speculate on the relative importance of each variable for its students and the frequency with which it occurred.

Methodology

In order to accomplish the analysis properly, it was necessary to have specific information from students as to how they were in fact financing their college education. Fortunately, at least partially in anticipation of undertaking this research project, the Boston College student financial aid application for 1978-79 was modified significantly to include a detailed section for student resources and expenses. In this section, all financial aid applicants were asked to indicate for 1977-78 (actual) and 1978-79 (estimated) the dollar amount of support they did/will receive from 20 specific sources (including various financial aid programs) and the dollar amount of expenses they did/will incur in 13 specific categories. Since the research was to be based on as much factual information as possible, only the 1977-78 information was used in the subsequent analyses of these data which were done by the Financial Aid Office.

In order to make the study as comprehensive as possible in the time available, a number of decisions had to be made by way of limiting its scope. After several discussions, it was determined that the focus of the study would be undergraduate dependent students in the classes of 1979, 1980, and 1981 because these students constituted a large and relatively homogeneous group (standard institutional budgets) on which data was available. Since it appeared that an analysis of all such students was neither feasible nor necessary, a random sample of 250 applications was selected in May, 1978 representing approximately 10% of the aid applicants in this category. In order to maximize the quality of the data, the student applications involved in the study were earmarked prior to the annual financial aid awarding cycle and were scrutinized thoroughly by the financial aid staff as part of their normal review. Students had been instructed in the application to be certain that 1977-78 resources equalled or exceeded 1977-78 expenses, but some applications were not completed according to these guidelines or were incomplete in other ways (e.g., some students did not record the correct cost for tuition or room and board). In all cases which appeared to contain inconsistent or erroneous data, the information was returned to the student with a request for correc-

tions or explanation. By the end of the summer, there were 186 valid applications which became the basis for further analysis.

While the raw student data was being gathered and corrected as necessary, some preliminary discussions were held as to the variables which would be measured and the specific breakdowns or tables which would be most useful. The major goal of the study was to determine by what means and with what frequency students with unmet need (i.e., with a need gap) actually financed their educational expenses, and this required that a number of definitions be established. First, a need gap was defined as the student's need (using Boston College student budgets and summer savings expectations along with the uniform methodology of the College Scholarship Service) minus all federal, state, and institutional aid awarded to the student (including Social Security and V.A. benefits but excluding Guaranteed Insured Loans). Then, a number of methods by which students might have closed this need gap (if any), as shown in their list of expenses and resources, were categorized and defined as follows (Table A):

(a) Excess Parents' Contribution - a reported "assistance from parents" amount which exceeded the 1977-78 parents' contribution computed by CSS according to the uniform methodology (or adjusted by Boston College on the basis of parental tax returns or other data).

(b) Excess Non-Work Study Earnings - 1977-78 non-Work Study earnings for summer and term combined in excess of \$800, the maximum summer savings expectation used by Boston College. Since Work Study is a form of financial aid controlled by the Financial Aid Office, it was determined that only non-Work Study earnings obtained entirely by the student's own initiative would be measured as defined above.

(c) Excess Student Assets - utilization in 1977-78 of more than \$200 from student savings, investments, and related assets (other than Social Security and V.A. benefits). The \$200 cutoff was established since the uniform methodology would have seldom expected more than \$200 from the assets (as defined above) of Boston College dependent upperclassmen and thus a reported resource higher than \$200 could indeed be categorized as excessive.

(d) Guaranteed Insured Student Loan (GIL) - a higher education loan received by the student in 1977-78 from a bank, credit union, or other lender. Since many students also received National Direct Student Loans, receipt of a GIL by such students was usually clear evidence of excessive borrowing. In any case, the GIL was a resource outside the direct control of the Financial Aid Office and was frequently used by students to help finance educational expenses.

(e) Lower Reported Budget - 1977-78 total educational expenses reported by the student which were over \$200 less than the standard dependent student budgets (resident or commuter, as applicable) used by Boston College.

Over and above an analysis of the need gap and the methods of closing it, a number of other areas of interest were identified for further study. A brief description of them is as follows:

(a) In cases in which the parents' contribution reported by the student was lower than the PC calculated by the uniform methodology, a frequency dis-

tribution showing the methods by which students compensated for this lower PC (Table B). Many, but not all, of the students in this category would be the same students as those with an unmet need described earlier. The resources used to compensate for the lower PC would also be defined in a very similar fashion to those noted above.

(b) A frequency distribution showing the number of times the reported parents' contribution differed (plus or minus) from the PC computed according to the uniform methodology, by range of difference (Table C).

(c) A composite or average of the individual resources and expenses reported by students compared, in the case of expenses, with the various budget amounts used by the Financial Aid Office (Table D).

With respect to all of the above statistics, further breakdowns were possible according to the students' undergraduate school, year of graduation, race, parents' contribution, need, etc. It was decided, however, that the most useful breakdowns would be the students' resident/commuter status.

All of the student data necessary for the analyses described above was assembled by the financial aid staff member responsible for the individual student's case and was thoroughly reviewed for a final time prior to use. In addition, a small group of 20 cases was analyzed by hand in order to test some of the definitions and model some of the statistical breakdowns or tables prior to the more formal study of the entire sample.

In coding all of the data for the study, as well as testing and generating all of the tables used, the authors were fortunate to have the advice and assistance of Mr. Robert Lay, research assistant in the Office of the Dean of Admissions, Records, and Financial Aid. With the help of Mr. Lay and the facilities of the Boston College Computer Center, all of the necessary tables and statistical breakdowns were prepared using the SPSS (Statistical Package for the Social Sciences) computer software system. The next section covers in detail the results of the application of SPSS to the data in question.

Results

As was previously mentioned, of the 250 cases selected, 186 were found to be valid for use in this study. This group broke down into 103 residents (Institutional Budget = \$6150) and 83 commuters (Institutional Budget = \$5200), a relationship which was directly proportional to the student population as a whole. They represented an aggregate budget of \$1,065,000. The CSS calculated PC plus summer savings and assets accounted for \$340,000, resulting in a total Need of \$725,000. Average Need was \$3,900 per student ($725,000 \div 186$) and after subtracting total aid (as defined by this report) each student had an average unmet need (Need Gap) of \$950. The sample compared very favorably with the total Boston College population which applied for aid. Per the CSS Institutional Summary Data for 1977-78, the average need was \$3,990, a difference of only \$90.

The median family income for the sample was \$15,170. Income broke down as follows:

Income	Number of Students	% of Sample
\$ 0 - 5,999	16	9%
\$ 6,000 - 11,999	45	24%
\$12,000 - 17,999	46	25%
\$18,000 - 23,999	47	25%
\$24,000 - 29,999	23	12%
\$30,000 - over	9	5%
Total	186	100%

The CSS calculated PC averaged \$1,180 while the median PC was \$650.

Table D presents a composite picture of the resident and commuter student. If resources are examined in terms of parental help, self-help, and grant aid the following would be the make-up of student resources:

	% of Resources	
	Resident	Commuter
Parental Assistance	26%	16%
Self-Help (Loans and Employment)	43%	54%
Grant Aid	31%	30%
Total	100%	100%

Reported expenses seemed to agree with the budgets used by Boston College, the major exception being commuters who did not report a room and board cost because this is apparently not looked upon as an educational expense. There were also some differences between actual (reported) and budgeted items such as transportation and recreation and the Financial Aid Office has decided to make adjustments in the 1979-80 budgets to reflect these reported figures.

Resources exceeded expenses for both residents and commuters and there are a number of factors which caused this situation to occur, beyond the obvious fact that students were informed that resources should equal or exceed expenses. The figures in Table D represent averages for the total sample of 186. Since only a few students received certain large resources, however, the calculation of an average created an overall higher total for all students. For example, there were only 20 resident students who reported Social Security and Veterans benefits, yet the average for all 103 residents was \$266. (Many of these students listed Social Security payments even though these were being used by the family rather than the student). Also, some students listed total savings rather than savings used during the 1977-78 academic year, and this again caused resources to exceed expenses.

Tables A-1 and A-2 provide information on those students who had a Need Gap (CSS Need less Total Aid as defined above). 148 students fell into this category, which represented 80% of the sample. Table A-1 shows the frequency with which various resources were used to fill this Need Gap and Table A-2 gives a summary of the actual dollar Need Gap and the amount of funds provided by each resource. For the resident students, 58% reported additional parental contribution followed by 43% who earned funds in excess of \$800. The two largest categories for commuters were lower reported budgets (67%) and excess earnings (59%).

The data seem to indicate that commuters take on a greater personal responsibility for covering their educational expense than residents. They did have a lower CSS PC than residents (Table D) as well as a lower average family income. In fact, one of the reasons for commuting may have been an inability on the part of the family to meet the additional educational costs attached to boarding. Local students also relied more heavily on summer and term earnings. These jobs may have been an extension of high school employment and the general availability of jobs in their neighborhood.

Table A-2 provides the same information but from a dollar perspective rather than a frequency distribution. Residents and commuters had similar needs when budgets are considered and both groups had approximately the same Need Gap (\$1,450 for residents versus \$1,350 for commuters). In the case of residents, 70% of the resources to meet this Need Gap came from excess parental contributions (34%) and Guaranteed Insured Loans (36%) while only 32% of commuter resources came from these sources. The greatest percentage of commuter resources came from excess earnings (37%) followed by student assets and GIL (25% each). This agrees with Table D which shows self-help constituting 54% of Resources for commuters versus only 43% for residents.

Tables B-1 and B-2 deal with those students whose reported PC was less than the CSS PC, regardless of Need Gap. 69 students (37% of the sample) fell into this subgroup. Forty-seven of these 69 students were also included in Table A and the remaining 22 students (with lower PC but no Need Gap) tended to have met their need through educational benefits such as Social Security and Veteran's payments. Again, commuters relied most heavily on excess earnings (61%) followed by a lower reported budget (52%) whereas residents met this increased gap most frequently from GILs (58%) and then excess earnings and assets (47% each). However, when Table B-2 is examined, the actual dollars came most often from GILs for residents (57% of additional resources) and from excess earnings and GILs (35% each) for commuters. Tables A and B both seem to indicate that commuters tend to meet expenses out of current resources (earnings) whereas there is more of a willingness among the residents to incur debt and thus postpone the cost of education to future years.

Table C displays the frequency with which reported PC differed from CSS analyzed PC as well as the range of these differences. Eighty-six students had a reported PC higher than, 31 equal to, and 69 less than, the CSS calculated PC. For the 31 cases where reported PC equaled CSS PC, the PC was zero. Of the 186 cases, 22 (12%) had a CSS PC which was more than \$1,000 higher than the reported PC.

Due to lack of federal or other funds from Boston College, parents are often required to meet a greater contribution from current resources in order to cover the costs of education. (As Table A indicates, 76 cases out of 148 with a need gap did find it necessary to use an excess PC to help cover this gap). This "necessity" contribution, as defined by Nelson (1974), is perhaps the most appropriate measure of the willingness of parents to contribute to the educational costs of their children. The decision to contribute beyond the CSS calculated PC can be the result of a number of factors: family attitudes towards education and, in particular, the institution that the student selects (the "value" dimension of higher

education); the feeling that post-secondary education is a family responsibility; and the willingness of the family to forego or cut back on the lifestyle to which they have become accustomed. Even though it is unfortunate that parents may need to provide support beyond calculated PC, institutions should be aware that many parents are prepared to do so if their perception of the ultimate benefit is sufficiently positive.

Implications

1. Student Reported Data

The use of an application which requires the balancing of resources and expenses for the previous year has proven helpful for both this report and the day-to-day interaction with the aid population. As mentioned earlier, it was well recognized that students continue to attend Boston College (and many other high cost institutions) even though the aid that was offered did not match their need as computed by the uniform methodology. This is not to imply that adjustments should be made in the methodology to require a higher contribution. Such a process would force the system to comply with the aid available or the willingness of some families to make extraordinary sacrifices, rather than with actual need. This was part of the problem with the previous federal aid application procedure mentioned earlier, when institutions were forced to make available aid resources match computed need. By requiring that resources equal expenses, the student and his/her family are taking a closer look at the cost of education and the resources being used to meet these expenses. The aid officer, in reviewing the application, has a clear picture of the funds that have been used to cover costs. This is a great help in preparing the student's aid package for the following year.

2. Student Borrowing

The tables themselves provide a significant amount of information on the applicant pool and how they approach the funding of their education. 80% of the sample were underfunded by an average figure of \$1,400 which constitutes a major gap in their budget. As Table A-2 indicates, GILs accounted for 31% of the gap followed by 22% each for excess PC, excess earnings and assets. These data point out not only the high amount of self-help involved in meeting the gap but also the proportion that falls in the loan category. Most of the GIL students would have received a National Direct Student Loan as well so that approximately 30% of the group will be facing loan repayments to two loan sources after graduation. In a pamphlet entitled "Guide to Student Borrowing", published by the Massachusetts Association of Student Financial Aid Administrators, 6% is accepted as a conservative estimate of the percentage of Gross Income after graduation which should reasonably be available for repaying educational debt. Based upon this assumption, a graduate with a starting salary of \$14,000 should not have exceeded \$6,000 in educational loans, and an indebtedness of \$9,000 would require an income of \$21,000. Loans of this magnitude (not unusual at higher cost institutions) will almost certainly put a financial strain on many graduates in the early years of repayment.

3. Parental Support

Given the present state of the economy, it is doubtful that parents can continue to meet increasing demands caused by institutional cost increases. Higher cost institutions now find costs increasing at \$500 or more per year for a resident

(dormitory) student and yet, at a typical 7% salary increase for the median family income in this sample (\$15,170), the computed salary increase would be only \$1,050. A study from the Congressional Budget Office showed median family incomes rising 80% from 1967 to 1976 versus a 75% rise in college costs for the same period. However, the income increase was not analyzed in terms of the various other costs which must also be covered. One must ask whether housing, food, fuel, and other costs have risen by only 80% over the same period or whether these costs have in fact severely cut into the discretionary income previously available for educational expenses. In December 1978, the Consumer Price Index stood at 202.9 based upon 1967-68 prices.

4. Student Earnings

At the same time that support from family income is being strained, student term and summer earnings are also reaching a maximum level. Earnings are determined by hours worked and rate per hour and both of these factors eventually approach an upper limit. Many students now are working 15-20 hours a week during the term as well as full-time in the summer. The hours that a student can work during the term are dependent upon the student's own academic ability and course of study, but in most cases a work load beyond 20 hours would be considered excessive. Wage increases are also somewhat limited to increases in the minimum wage requirements.

Summary

Institutions find themselves forced into higher costs due to increases in major dollar operating items such as salaries, energy, and other expenses which tend to be more severely affected by an inflationary economy. This increase in costs translates into higher charges and higher need figures for individual students and, without corresponding increases in aid, the Need Gap continues to grow. Whenever institutional aid is increased, it is often adjusted by only a percentage of the previous year's allocation (the percentage possibly determined by the percent increase in tuition), and thus the increase meets only a small percentage of the increase in Need Gap. The campus-based federal programs (NDL, SEOG, CWSP) have not seen substantial increases in recent years due in part to the Basic Grant Program which has usually been limited to students from relatively low income families. While parents and students have tried to meet the Need Gap in the past, it has been suggested above that these sources of funds (excess PC, excess earnings, student borrowing) cannot continue to expand at the rate required in the future. Alternative sources of funding, such as the expansion of the BEOG program via the Middle Income Student Assistance Act, will be necessary if the goals of access and choice are going to be preserved. By looking at Need Gap and present means of support, the study described above points to the desirability of directing continued attention toward developing these alternative sources.

Table A-1
Frequency With Which Various Resources
Were Used to Close Student Need Gap*
Broken Down by Residency Status

	Number of Cases - 148			
	Resident - 79		Commuter - 69	
	#	% of 79	#	% of 69
Excess Parent Contribution	46	58%	30	43%
Excess (>\$800) Non-Work-Study Summer and Term Earnings	34	43%	41	59%
Excess (>\$200) Student Assets	29	37%	30	43%
Guaranteed Insured Loan	26	33%	15	22%
Lower Reported Budget (by>\$200)	24	30%	46	67%

* Need Gap is defined as the students' need under the CSS system *minus* all federal, state and institutional aid awarded (including Social Security and V.A. but excluding GIL).

Table A-2
Dollar Breakdown of Resources Used to Meet Need Gap

	Resident	Commuter	Total
Income Of Family	\$ 17,029	\$ 15,253	\$ 16,201
CSS Parents' Contribution	1,205	791	1,012
CSS Need	4,304	3,875	4,104
(Rounded to Nearest Thousand)			
Total Need for Group	\$340,000	\$267,000	\$607,000
Total Aid	226,000	175,000	401,000
Total Need Gap	\$114,000	\$ 92,000	\$206,000
Average Need Gap	\$ 1,450	\$ 1,350	\$ 1,400

Need Gap Met by:	Resident		Commuter		Total	
	% of Total \$ Resources	% of Total \$ Resources	% of Total \$ Resources	% of Total \$ Resources	% of Total \$ Resources	% of Total \$ Resources
(Rounded to the Nearest Thousand)						
Excess Parent Contribution	\$ 44,000*	34%	\$ 8,000	7%	\$ 52,000	22%
Excess (>\$800) Non-Work-Study Summer and Term Earnings	13,000*	10%	39,000	37%	52,000	22%
Student Assets	26,000	20%	26,000	25%	52,000	22%
Guaranteed Insured Loan	48,000	36%	26,000	25%	74,000	31%
Lower Reported Budget	0*	0%	7,000	6%	7,000	3%
Total Resources	\$131,000	100%	\$106,000	100%	\$237,000	100%

Excess Resources resulted from GIL matching Contribution and/or reported Social Security Benefits listed by student but used as a Family Resource.

* Dollar totals represent a net effect of positive and negative figures for Excess PC, Excess Earnings, and Lower Budget. For example, in Table A-1, 24 resident students out of 79 had a Lower Reported Budget. However in Table A-2, the dollar figure for Lower Budget for residents was \$-0-. This is due to the fact that other resident students (included in the 79 total) had budgets greater than \$6,150 (the resident budget for 1977-78) and the net effect for both groups was -0-. For Excess PC, 46 of the 79 students in Table A-1 had a Reported PC greater than CSS PC but a portion of the other 33 students had a Reported PC less than the CSS PC.

Table B-1
Frequency With Which Various Resources
Were Used to Compensate for Reported
PC Lower Than CSS Analyzed PC

	Number of Cases - 69			
	Resident - 36		Commuter - 33	
	#	% of 36	#	% of 33
Excess (>\$800) Non-Work-Study Summer and Term Earnings	17	47%	20	61%
Excess (>\$200) Student Assets	17	47%	15	45%
Guaranteed Insured Loan	21	58%	13	39%
Lower Reported Budget (by >\$200)	8	22%	17	52%

Table B-2
Dollar Breakdown Showing How PC GAP + Need Gap Was Met
(Rounded to Nearest Thousand)

Number of Students	36		33	69
	Resident	Commuter	Commuter	Total
CSS Parents' Contribution	\$ 72,000		\$ 50,000	\$122,000
Reported Parents' Contribution	39,000		22,000	61,000
PC Gap	\$ 33,000		\$ 28,000	\$ 61,000
Need Gap	20,000		14,000	34,000
Total Need/PC Gap	\$ 53,000		\$ 42,000	\$ 95,000
	Resident	Commuter	Total	
	% of Total	% of Total	% of Total	
Gap Met By:	\$ Resources	\$ Resources	\$ Resources	
Excess (>\$800) Non-Work-Study Summer and Term Earnings	\$ 11,000 15%	\$ 23,000 35%	\$ 34,000 25%	
Student Assets	18,000 25%	15,000 23%	33,000 24%	
Guaranteed Insured Loan	41,000 57%	23,000 35%	64,000 46%	
Lower Reported Budget	2,000 3%	5,000 7%	7,000 5%	
Total Resources	\$ 72,000 100%	\$ 66,000 100%	\$138,000 100%	

Resources exceed Need/PC Gap for several reasons:

1. Students listed Social Security Benefits as student resources even though family income was low. These should have been considered as a family resource.
2. Student assets were counted as additional student resources even though a portion of assets may have been included in the CSS needs analysis.
3. For Excess Earnings and Lower Reported Budget, dollar totals represent a net effect of positive and negative figures (see further explanation in Table A-2 footnotes).

Table C
Frequency With Which Reported PC
Differed From CSS Analyzed PC
And Range of Differences

Range of Difference	Resident (N=103) Reported PC		Commuter (N=83) Reported PC	
	Higher	Lower	Higher	Lower
1-500	17	17	10	15
501-1000	8	7	13	8
1001-1500	8	4	4	3
1501-2000	9	3	5	4
2001-2500	8	3	0	1
2501-3000	3	1	0	1
>3000	1	1	0	1
	54	36	32	33
Subtotal		90		65
Reported PC = CSS PC		13		18
Total Population		103		83

Table D
Composite Resources & Expenses
For Resident & Commuter

	Resident	Commuter
Average Family Income	\$17,269	\$15,204
Average Need	4,065	3,686
<u>Resources</u>		
Reported PC	1,704 (CSS=1383)	902 (CSS=934)
Student's Non-Work Study Earnings	760	1,238
Spouse's Non-Work Study Earnings	15	—
Student Savings and Other Assets	329	363
V.A., Social Security and Rehabilitation	266	179
Institutional Aid	626	319
BEOG	348	417
SEOG	204	199
NDL/NSL	853	794
GIL	521	375
State Scholarship	312	412
Work-Study	302	252
Other (personal loans, trusts, gifts, outside aid, etc.)	223	179
Total Resources	\$ 6,466	\$ 5,629

Expenses	Resident		Commuter	
	Reported	Institutional	Reported	Institutional
Tuition	\$3,448	\$3,420	\$3,475	\$3,420
Fees	135	125	131	125
Books & Supplies	199	150	193	150
Transportation	181	300	369	250
Room/Rent	871	850	44	—
Board	775	825	246	825
Medical/Dental	137	130	109	80
Utility, Household, Clothing, Recreation, etc.	425	350	498	350
Total Expenses	\$6,171	\$6,150	\$5,065	\$5,200

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