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STUDENT INCOME AND SPENDING PATTERNS

AT UTAH STATE UNIVERSITY

by

Jesse Rodney Dansie

A thesis submitted in partial fulfillment
of the requirements for the degree

of

MASTER OF BUSINESS ADMINISTRATION

UTAH STATE UNIVERSITY
Logan, Utah

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Jesse Rodney Dansie

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CHAPTER I
INTRODUCTION

Origin and Nature of Problem

A large number of students have entered Cache County to attend Utah State University. These students are of economic significance to Cache County in two ways. First, they are buyers of consumer goods in the Cache Trade Area. Second, they represent a part of the labor forces in Cache County. The magnitude and nature of the economic activity of Utah State University students in Cache County have never been adequately measured.

It is the purpose of this study to develop marketing and economic facts concerning Utah State University students' income and spending patterns. It will provide information about the spending patterns of an important segment of the Cache County population. It will also supply empirical data which will be useful in further analytical studies of consumer's economic behavior in the development of student income and expenditure theory.

Answers to the following questions concerning Utah State University students were sought:

1. How much does it cost Utah State University students to attend college for one academic year?
2. What are the differences in cost of attending college for single men, single women, and married students?

3. Where do they get the money for this purpose?
4. What are the major sources and per cent of income from each source for single women, single men, and married students?
5. What are their major expenditures?
6. What are the differences in spending patterns of students according to sex and marital status?
7. What are the total dollar amounts students are spending inside Cache County and outside Cache County?
8. What per cent of total expenditures are students spending inside Cache County and outside Cache County.

Information was obtained directly from students by mail questionnaire. The three types of data obtained were personal data, income data and data on expenditures.

For purposes of analysis, students were classified by sex and marital status into five major groups. The groups are (a) all students, (b) single students, (c) married students, (d) single male students, and (e) single female students. The data in this report will generally be concerned with the above five student groups.

Students were asked to indicate their total income from all sources. They were also asked to indicate the amount of income from each of the following sources: Summer employment, scholarships and grants in aid, parents or relatives, job while attending Utah State University, spouse employed, loans and other income.

Student expenses have been divided into eleven major categories. These eleven categories which include the major expenses that students incur for education and living costs are as follows: food, housing, clothing, appliances, tuition, automotive supplies, automobile purchases,

medical care, recreation, commercial transportation, and other goods and services.

Review of Literature

A number of income and expenditure studies on both a national and institutional basis have been made during the past several years. Three comprehensive studies made during the 1950's deserve special note. One was made by the University of Pennsylvania in cooperation with the U. S. Bureau of Labor Statistics (1), and the other known as the Life Study of Consumer Expenditures, was prepared by Alfred Politz Research, Inc. for Life magazine (5). Both of these studies were concerned with income and expenditures of families. A third study concerning the spending patterns of middle income families was made by the Heller committee in 1951 (3).

Most of the studies have been on a national basis concerning family income and spending patterns. However one study somewhat comparable to this thesis, was made by the U. S. Department of Health, Education and Welfare, Office of Education in 1953 concerning 110 colleges and universities in the United States. This study was concerned with student income and spending patterns, with emphasis upon the costs of undergraduate students to attend colleges in 1952-53 and the sources of student income. It also covered major expenditures of college students for such items as food, housing, clothing, tuition fees, recreation, and other expenditures. Some of the findings of the study made by the Office of Education in 1953 were:

1. The mean expenditure for attending undergraduate college in 1952-53 was \$1,300.

2. The chief sources of students' income for college in 1952-53, listed here in order of importance are: contributions of family, relatives and personal savings; student earnings, scholarships, veterans benefits, loans and gifts.

3. Scholarships accounted for slightly less than five per cent of the total income of all students.

4. Total income for single male students was \$1,547 compared to total expenditures of \$1,462.

5. Total income for single female students was \$1,324, and total expenditures for single female students was \$1,274.

The above findings were based on results of questionnaires completed by 15,316 students from 110 colleges that were located in 41 states in 1953 (2).

Other studies concerning college students' income and spending patterns have been made on an institutional basis. One such study was made by Iowa State University (4). These studies have been helpful in providing information about college students income and spending patterns.

Since no available studies provide data on the income and spending patterns of Utah State University students, it is believed that the present inquiry will be a significant addition to present knowledge.

Evaluating the Data

In interpreting the data presented in this report, one should bear in mind the following facts concerning the character and scope of the study:

1. The data contains information on the income and spending patterns of 534 Utah State University students who were selected by a random sampling procedure.

2. The students who did not keep actual budget figures were asked to recall and project their expenditures and income for the whole academic year 1963-64. Some students kept records of income and major expenses, but others resorted to estimates for some items.

3. Students were asked to indicate the total amount of money received from all sources. This amount did not include non-cash items such as clothing, food, and transportation.

4. Students were also asked to indicate total expenditures for the academic year, 1963-64, at Utah State University. The expenditures made during the summer months were not included in the figures.

5. Eighteen incomplete questionnaires were eliminated from the study.

Sampling Procedure

A list of the 6283 students enrolled both Fall and Winter quarters at Utah State University was obtained from the Office of Records and Admissions. The list indicated the sex and marital status for each student. It was from this list of names that students in the study were selected by using random sampling techniques. The addresses of students were obtained from a Utah State student directory and the Logan telephone directory. For those students who were not listed in either of the above directories, addresses were obtained from the registration cards in the Office of Student Services.

A test study using the proposed questionnaire (shown in Appendix A) was made in which 81 students were asked to complete test questionnaires.

Seventy-six of these questionnaires were completed and returned. The mean expenditure for this group of single male and female students was \$1,499 with a standard deviation of \$170. In determining the sample size, the author decided that the sample mean should not be in error by more than plus or minus \$150 and the probability level was set at .90(z0). This means that 90 percent of the time the estimated mean would be in error by not more than plus or minus \$150. The above figures are based on normally distributed universe. The size of the student sample would be 344 usable responses.¹

Due to the nature of the mail questionnaire survey, the expected rate of usable returns was estimated to be 30 per cent. The sample size was increased to 1032 to insure a sufficient number of usable responses. The sample size was again increased from 1032 to 1068 by sending out an additional 36 questionnaires to female married students in order to insure 25 usable responses for this group.

The students in the sample were selected by systematic sampling techniques.² Number 18 was selected from a table of random numbers and

¹Sample size was determined by using the formula:

$$n = \frac{z_0^2 s^2}{e^2}$$

substituting: n = sample size

z0 = value corresponding to desired probability level .90

e = maximum allowable error

$$n = \frac{(1.64)^2 (170)^2}{(150)^2} \quad n = 344 \text{ sample size}$$

²Systematic sampling uses the systematic interval or the "nth unit." The procedure is to divide the sample size into the total pre-listed population. This establishes the systematic interval. However, in order to assure randomness, it is necessary to choose the starting number from a table of random numbers and then select every "nth unit" from the population.

marked on the list of student names. Every fifth name after number 18 was taken from the list of 6282 student names until 1068 students had been selected. The students selected were representative of the population according to the percent of single male, single female, married male and married female. Of the original sample of 1068 students who were mailed questionnaires, 23 were not delivered because the students had left school. Five hundred and fifty-two completed questionnaires were returned, and of this number 534 were usable. The 534 usable responses were considered to be representative of the total Utah State University student population as to sex and marital status (Table 1).

Table 1. Representativeness of sample to universe
Utah State University students

Student groups	Universe		Sample	
	Number	Percent	Number	Percent
Single male	2865	45.5	260	48.6
Single female	1750	27.8	134	25.3
Total single students	4615	73.3	394	73.7
Married male	1374	21.8	115	21.5
Married female	294	4.7	25	4.6
Total married students	1668	26.5	140	26.3
Sample size	1068	16.9 per cent of universe		
Actual response	552	52.8 per cent of original sample		
Usable response	534	51.1 per cent of original sample		

Sample Reliability

The method used to determine the degree to which the sample of Utah State University students, who were studied, represent other students in the same income and student group is the standard error of the mean for both income and expenditures of student groups. This means

that if similar samples were taken from the 1963-64 Utah State University population the mean income and expenditure would fall within plus or minus one standard deviation of the sample mean 68 times out of one hundred. The standard error of the mean was low enough to make the results projectable for all students of the universe. Table 2 shows the mean income, the mean expenditure, and the standard error of the mean for five major student groups.

Table 2. Mean student income and expenditures for 1963-64 and standard error of the mean for student groups^a

Student groups	Number of students	Mean income 1963-64	Standard error of the mean	Mean expenditure 1963-64	Standard error of the mean
All students	534	\$2,391	\$ 75	\$1,821	\$ 75
Single students	394	1,811	67	1,346	65
Married students	140	4,364	196	3,185	136
Single male	260	2,018	67	1,544	77
Single female	134	1,411	67	1,165	53

^aWhen the distribution from which the standard error of the mean is computed is a normal distribution 68.27 percent of the values of the variable will be found between plus and minus one standard deviation from the arithmetic mean. Plus or minus two standard deviations from the mean will include 94.45 percent of the items, and plus and minus three standard deviations will include 99.73 percent of the items. When the distribution is not normal, the percentage of items will vary from the above; but for a distribution only moderately asymmetrical they hold approximately (7).

The standard error of the mean for both income and expenditures for all seven student groups range from \$53 to \$197 and is within expected limits. It is important to recognize that within any group of students there will be considerable variation in patterns of income and

expenditure. For example, some students may prefer to spend more generously on food and live in relatively inexpensive housing; others may choose to economize on food and spend more on housing. The figures in Table 2 show mean income and mean expenditure, and the standard deviation for student groups varied within reasonable limits. It shows that the total sample quite closely represents the expenditure and income patterns of a larger sample of Utah State University students drawn in accordance with the principles of random selection.

Test Study

A test study using the proposed questionnaire was made to determine if the questions asked were interpreted correctly. Eighty-six students were asked to complete a test questionnaire and to make comments that might be helpful in revision of the questionnaire to make it easier for students to understand and complete. Many helpful comments were received and used to make the final questionnaire easier to understand and to obtain the kind of data required to meet the objectives of the study. A copy of the final questionnaire used in this study is shown in Appendix A.

Tabulating Questionnaire Results

The questionnaires were edited and coded on to I. B. M. code sheets. The data was then transcribed to punched cards, and the analysis was made. The data was tabulated by the use of the 1620 I. B. M. computer at Utah State University.

CHAPTER II
STUDENT INCOME

The 534 students whose income and spending patterns are analyzed in this study were separated into seven income groups. Table 3 shows each of the income groups, as well as the number and percentage of students in each income group. Note that 41.6 per cent of the students

Table 3. Utah State University student income groups
1963-64

Income group	Percentage of all students	Number of students
Under \$1,000	9.0	48
\$1,000 - \$1,999	41.6	222
\$2,000 - \$2,999	20.8	111
\$3,000 - \$3,999	13.3	71
\$4,000 - \$4,999	6.0	32
\$5,000 - \$5,999	2.6	14
Over \$6,000	<u>6.7</u>	<u>36</u>
	100.0	534

are within the \$1,000 - \$1,999 income group. The \$2,000 - \$2,999 income group contains 20.8 per cent of the students. Students with under \$1,000 income accounted for 9.0 per cent of the students. Seventy-one and four-tenths per cent of the students had incomes under \$3,000. Nine and three-tenths per cent of the students had incomes over \$5,000. About the same percentage of students are in the under \$1,000 income group as in the \$5,000 and above income group.

Mean Student Income 1963-64

Utah State University students reported average total money receipts of \$2,425 from all sources. This amount included all money received during the period June 1, 1963 to June 1, 1964.

Table 4 shows the mean income from all sources according to sex and marital status.

Table 4. Mean student income by sex and marital status

Student group	Number of students	Mean income
All students	534	\$2,425
Single students	394	\$1,811
Married students ^a	140	\$4,345
Single male students	260	\$2,156
Single female students	134	\$1,422

^aIncludes income for household.

Table 4 shows the mean income for five student groups. Note that single female students received \$1,422. This is \$1,003 less than the mean income for all students. The single male students had income of \$2,156 which is \$734 greater than the mean income for female students. The income for married students is \$4,345 and includes the total income for the household. The mean income for single students was \$1,811.

Major Sources of Student Income

Table 5 shows the relative importance of the seven sources of income by sex and marital status. Parents and others who say it costs them more to send a girl to college than a boy will find the data on Utah State University students supports their position.

Table 5. Major sources of student income, 1963-64
by sex and marital status

Sources of funds	Student groups				
	All students	Single students	Married ^a students	Single male students	Single female students
	Dollars	Dollars	Dollars	Dollars	Dollars
Summer employment	869	820	1,005	1,019	435
Scholarships or grants	151	134	201	168	66
Parents or relatives	460	516	301	423	680
Job while attending USU	422	152	1,183	147	163
Spouse employed	333	--	1,256	--	--
Loans	73	52	131	59	38
Other	117	137	287	202	40
	Per cent	Per cent	Per cent	Per cent	Per cent
Summer employment	35.8	45.2	23.0	50.5	30.6
Scholarships or grants	6.2	7.4	4.6	8.3	4.6
Parents or relatives	19.0	28.5	6.9	21.0	47.8
Job while attending USU	17.4	8.4	27.1	7.3	11.5
Spouse employed	13.7	0.0	28.8	0.0	0.0
Loans	3.0	2.9	3.0	2.9	2.7
Other	4.8	7.6	6.6	10.0	2.8

^aIncludes all income for household.

The two lines in Table 5 that show income from parents and summer earnings indicate that single girls receive 47.8 per cent of their income from parents compared to single boys who receive 21 per cent of their income from parents. Single boys receive 50.5 per cent of total income from summer employment while single girls receive only 30.6 per cent of their total income from summer employment. In other words, it does cost parents more to send a girl to Utah State University than a boy even though boys spend more than girls. The reason is that a girl's income from sources other than parents is less than that of boys. Larger summer earnings account for the higher income of male students.

It is interesting to note that single boys receive a higher percentage of income from scholarships than single girls. For single boys 8.3 per cent of their income is from scholarship compared to only 4.6 for single girls. Single girls earn 11.5 per cent of their income from jobs while attending school. Single boys earn only 7.3 per cent of their income from jobs while attending school. It is noteworthy that married students receive only 23 per cent of total income from summer employment. Spouse employed accounts for 28.8 per cent of the total income. This is the largest source of income for married students.

The second major source of income for married students is earnings from job while attending school. The data in Table 5 points out the fact that married students get the bulk (78.9 per cent) of their income from three sources: (a) spouse employed, (b) job at school, (c) summer employment. The amount married students received from parents is only 6.9 per cent of their income. These figures indicate that married students are less dependent upon their parents for income because they have a spouse working or because the student works while attending school.

Income According to Sex

Single male students have a higher total income than single female students. Also, single boys earned 19.9 per cent more of their total income from summer employment than did single girls. Single girls received 26.8 per cent more of their total income from parents than single male students. Male students received a larger percentage of income from scholarships than did female students. On the other hand, single women received a larger percentage of income from jobs while attending school than did single men. Loans accounted for a slightly higher percentage of income for male students than for female students.

Student Earnings as a Source of Income

Earnings from summer employment accounted for the largest percentage of student income for single males. Earnings from job while attending school were highest for married students. Single girls earn a larger percentage of total income from jobs at school than did single male students. Table 5 seems to verify an American tradition that sons and daughters, "work their way through college."

Parents as a Source of Income

Parents were the second largest source of income for all single students. Single girls received the largest percentage of income from parents. Parents were the second major source of total income for single men. Married students indicated parents as their fourth largest source of income.

Scholarships as a Source of Income

Scholarships, loan funds, fellowships, and grants are a few of the methods used in assisting Americans to secure a college education.

Scholarships and grants in aid accounted for 6.2 per cent of income for all students. Scholarships accounted for 7.4 per cent of total income for single students compared to 4.6 per cent for married students; however the dollar amount of scholarships received was higher for married students than for single students. Single male students received 8.3 per cent of total income from scholarships as compared with single female students who received 4.6 per cent of total income from scholarships.

Loans as a Source of Income

For all students, loans supplied only 3.0 per cent of their income. The dollar amount of loans received by married students was \$131 compared to \$52 for single students. Single male students had income of \$59 from loans while single females had \$38 of income from loans. The per cent of total income from loans range from 2.7 per cent for single female students to 3.0 per cent for married students. The dollar figures ranged from \$38 for single women to \$131 for married students.

Other Income

The figures in other income include money from all other sources not listed. Savings were included in other income. Other income accounted for 4.6 per cent of total income for all students. Other income also accounted for \$202 or 10 per cent of the total income for single male students. In dollar amounts other income was higher for married students with \$287 or 6.6 per cent of their total income.

The foregoing analysis of where students get the money used in attending college indicates that the chief reliance was on summer earnings and earnings from jobs while attending school. Parents were the major source of income for single female students. Parents were

the second major source of income for single male students. Spouse employed, jobs while attending school, and summer earnings, in that order, were the major sources of income for married students.

Earnings from Summer Employment by Type of Employer

Four hundred and sixty-nine students or 87.8 per cent reported earnings from summer employment. The mean amount of income earned by all students from summer employment was \$369 or 35.6 per cent of total money receipts per student. Table 6 shows the mean amount of summer

Table 6. Mean earnings from summer employment by type of employer

Type of employer	Number of students	Male		Female	
		Number of students	Mean income	Number of students	Mean income
Private employer located in Cache Co.	82	61	\$1,182	21	\$323
Private employer located outside of Cache Co.	263	178	1,302	85	671
Federal Government	70	61	1,493	9	748
State of Utah including USU	33	23	808	10	490
City or County Gov't in Cache County	2	1	700	1	200
Other Gov't or Gov't Agency	<u>19</u>	<u>16</u>	1,203	<u>3</u>	413
Total number of students with summer jobs	469	340		129	

earnings by type of employer. The employers are classed as private employer, government, or government agency. Ninety-one per cent of all

male students had earnings from summer employment. Eighty-one and one-tenth per cent of female students had earnings from summer employment.

Earnings from Jobs While Attending College
by Type of Employer

The employers are classified as private employer, government or government agency. Two hundred and forty-five students or 45.9 per cent reported earnings from jobs while attending Utah State University. Forty-eight and five-tenths per cent of all male students had earnings from jobs while attending the University. Thirty-nine and six-tenths per cent of all female students had earnings from jobs while attending college. The mean amount of income earned by all students from their jobs while attending college was \$422 or 17.4 per cent of the total money receipts.

Table 7. Earnings from jobs while attending college
by type of employer

Type of employer	Number of students	Male		Female	
		Number of students	Mean income	Number of students	Mean income
Private employer located in Cache County	81	60	\$ 792	21	\$472
Private employer located outside of Cache County	22	22	2,270	0	000
Federal Government	16	15	2,407	1	200
State of Utah including USU	118	77	858	41	656
City or County Gov't in Cache County	2	2	3,250	0	000
Other Gov't or Gov't Agency	6	6	1,841	0	000
Total number of students with jobs while at- tending college	245	182		63	

Student Characteristics by Annual Income

Table 8 shows student characteristics by annual student income.

Type of residence

Fifty-six and one-tenth per cent of the students living on campus were in the \$1,000 - \$1,999 income group. Seven and five-tenths per cent of the students living on campus were in the under \$1,000 income group. Thirty-six and four-tenths per cent of the students living off campus with parents had income of under \$1,000. Sixty-five per cent of the students living off campus with parents had incomes of below \$1,999. The students living off campus in rented or owned housing make up only 1.3 per cent of the students that were in the \$1,000 income group. Seventy-two per cent of the students living off campus in rented or owned housing were in the \$1,000 - \$3,999 income group. Twelve and seven-tenths per cent of the students living off campus were in the over \$6,000 income group.

Car at college

Four per cent of the students with a car at college were in the under \$1,000 income group. Seventy-five and six-tenths per cent of the students who have a car at college were in the less than \$4,000 income group. There are no students with incomes of over \$5,000 who did not have a car at college. Ninety-two per cent of the students who did not have a car at college had income under \$2,999.

Fraternity and sorority

Fifty-two per cent of the students who were affiliated with a social fraternity or sorority had incomes of less than \$2,000. Thirty-three and seven-tenths per cent had incomes over \$4,000. Almost 51 per

Table 8. Student characteristics by annual student income

Student characteristics	Annual student income						
	Under \$1,000	\$1,000 \$1,999	\$2,000 \$2,999	\$3,000 \$3,999	\$4,000 \$4,999	\$5,000 \$5,999	Over \$6,000
<u>On campus</u>							
Number of students 228	17	128	43	25	7	3	5
Per cent of students 100	7.5	56.1	18.9	11.0	3.0	1.3	2.2
<u>Off campus with parents</u>							
Number of students 77	28	22	12	8	3	2	2
Per cent of students 100	36.4	28.6	15.6	10.4	3.9	2.6	2.6
<u>Off campus--rented/owned</u>							
Number of students 229	3	71	56	38	23	9	29
Per cent of students 100	1.3	31.0	24.5	16.6	10.0	3.9	12.7
<u>Students with car at college</u>							
Number of students 321	13	90	81	59	28	15	35
Per cent of students 100	4.0	28.0	25.2	18.4	8.7	4.7	11.0
<u>Students without car at college</u>							
Number of students 213	35	132	30	12	4	00	00
Per cent of students 100	16.4	62.0	14.0	5.6	1.9	00.0	00.0
<u>Fraternity or sorority members</u>							
Number of students 77	5	35	15	14	2	3	3
Per cent of students 100	6.5	45.5	19.5	18.2	26.0	3.9	3.8
<u>Non-members of fraternity or sorority</u>							
Number of students 457	44	186	96	57	30	11	33
Per cent of students 100	9.6	40.7	21.0	12.5	6.6	2.4	7.2
<u>In-state students</u>							
Number of students 369	44	132	75	49	25	11	33
Per cent of students 100	12.0	35.8	20.3	13.3	6.8	3.0	8.8
<u>Out-of-state students</u>							
Number of students 134	29	81	13	5	00	6	00
Per cent of students 100	21.6	60.4	9.7	3.7	00.0	4.6	00.0

cent of the students who were non fraternity and sorority members had incomes of less than \$2,000.

In-state and out-of-state students

Twelve per cent of the in-state students were in the under \$1,000 income group. Thirty-five per cent were in the \$1,000 to \$1,999 income group. Twenty per cent were in the \$2,000 to \$2,999 income group. Twenty-one per cent of the out-of-state students had incomes of under \$2,000. Combining groups, 91.7 per cent of the out-of-state students had incomes of less than \$3,000.

Summary

Student income

Nine per cent of the students had incomes of under \$1,000 and 9.3 per cent were in the over \$5,000 income group. The bulk (75.7 per cent) of the students fell between the \$1,000 - \$3,999 income group. The mean income for single students was \$1,811. Single women had incomes of \$1,422; single men, \$2,156. Income for married student's household was \$4,345.

Sources of funds

Single male students earned 50.5 per cent of total money receipts from summer employment. Parents were their second major source of income with 21 per cent. Other sources of income were: other income, 10 per cent; scholarships, 4.6 per cent; jobs while attending school, 7.3 per cent; loans, 2.9 per cent. Single female students listed parents as their major source of income with 47.8 per cent. Summer employment accounted for 30.6 per cent; jobs while attending school, 11.5 per cent;

scholarships, 4.6 per cent; other income, 2.8 per cent; and loans, 2.7 per cent. Married students indicated spouse employed as the largest source of income with 28.8 per cent followed by jobs while attending school, 27.1 per cent; summer employment, 23 per cent. Parents were the fourth source of income with 6.9 per cent followed by scholarships, 4.6 per cent; other income, 6.6 per cent; and loans, 3.0 per cent. It is interesting to note that single students rely on summer employment and parents for the major portion of their income. Married students are less dependent on parents as a source of income because they have a spouse working or the student works while attending school.

CHAPTER III
STUDENT EXPENDITURES

The mean student expenditures for the 1963-64 academic school year was \$1,821. Table 9 shows the mean total expenditures for five student groups according to sex and marital status.

Table 9. Mean student expenditures for attending college 1963-64 by sex and marital status

Student groups	Number of students	Mean expenditure
All students	534	\$1,821
Single students	394	1,346
Married students ^a	140	3,185
Single male students	260	1,544
Single female students	134	1,165

^aIncludes total household expenditure.

The mean expenditure for married student's household was \$3,185. Single students had a mean expenditure of \$1,346. Single male students spent \$1,544. Single female students had the lowest total expenditures. It was \$1,165. Single male students spent an average of \$379 more during the 1963-64 academic school year than did single female students.

Total Income and Expenditures of Students
by Sex and Marital Status

Table 10 compares the average income for students, that is the estimated amounts they had to spend with the amounts they actually

spent. These items are for 1963-64 school year shown by sex and marital status. The income of students is based on a 12-month period June 1, 1963 to June 1, 1964. Total expenditures are for the academic school year 1963-64 Fall, Winter, Spring quarters and do not include expenditures made by students during summer months. The excess of income over expenditures represents the amount of money students had available to spend during the summer or save.

Table 10. Total income and expenditures of students by sex and marital status

Items	All students	Single students	Married students	Single men	Single women
Total income ^a	\$2,425	\$1,811	\$4,364	\$2,018	\$1,422
Total expenditures ^b	<u>1,821</u>	<u>1,344</u>	<u>3,185</u>	<u>1,544</u>	<u>1,165</u>
Balance of income ^c	\$ 604	\$ 467	\$1,179	\$ 474	\$ 257

^aTotal income from all sources June 1, 1963 to June 1, 1964.

^bTotal expenditures for the academic school year Fall, Winter, Spring 1963-64.

^cExcess of income over expenditures. Balance of income was saved or spent during summer months.

Mean Total Expenditures of Students
by Class in College 1963-64

Table 11 shows a breakdown of average total student expenditures 1963-64 by class in college.

The expenditures increased from freshmen to junior; decreased slightly from junior to senior class for single male and female students. Expenditures for married students varied by class and showed no definite trend. This may have been due to the difference in family size of

married students. The figures in Table 11 show that single students in the junior class had highest expenditures for undergraduate students.

Table 11. Mean total expenditures of students by class in college for married students, single male and single female students

Student group	Freshmen	Sophomore	Junior	Senior	Graduate
Single female	\$ 877	\$1,154	\$1,162	\$1,140	\$2,840
Single male	1,317	1,501	1,697	1,645	1,738
Married students ^a	4,118 ^b	2,881 ^c	3,212 ^c	2,890 ^c	3,565 ^c

^aIncludes total household expenditure.

^bLarge expenditure may be due to the fact that the sample contained only five freshmen married students.

^cVariation in expenditures may be due to differences in family size.

Mean Student Expenditures by Place of Residence

1963-64

Where a student lives at college is generally accepted as a major factor in determining what it costs one to attend college. Therefore students were asked to state their place of college residence (see question 11 Appendix A) so that total expenditures could be tabulated by place of residence. The findings are presented in Table 12.

Comparisons in Table 12 of mean total expenditures by type of residence shows total expenditures for students who commuted from home are \$549 less than total expenditures for students living on campus. Total expenditures for students living off campus in rented or owned housing was \$1,342 more than for students who commuted from home. The reason for the large difference shown in cost of living off campus in rented or owned housing compared to the other two types of residences

is because a large percentage of the 140 married students lived in off-campus rented or owned housing. This tended to increase the mean expenditure for all students living off campus in rented housing.

Table 12. Mean total expenditure for all students 1963-64 by type of residence

Type of residence	Number of students	Per cent of students	Mean expenditure
On campus	228	42.7	\$1,503
Off campus with parents	77	14.4	1,054
Off campus in rented for owned housing ^a	229	42.9	2,396

^aIncludes a large number of married students in which total household expenditures were reported.

Average Student Expenditures by
Student Annual Income Groups

Students were divided into seven income groups according to the size of student income. Table 13 shows total student expenditures by income groups. Students with total income of under \$1,000 show \$695 total mean expenditures. The \$1,000 - \$1,999 income group show total mean expenditures of \$1,246. The \$2,000 - \$2,999 income group had total mean expenditures of \$1,756. The \$3,000 - \$3,999 income group show mean expenditures of \$2,286. The \$4,000 - \$4,999 income group spent an average of \$2,325. The \$5,000 - \$5,999 income group spent an average of \$2,929. The students with over \$6,000 income spent a mean total of \$4,814 for goods and services during 1963-64 academic school year (see Table 13).

Table 13. Average student expenditures by annual student income 1963-64

	All students	Under \$1,000	\$1,000 \$1,999	\$2,000 \$2,999	\$3,000 \$3,999	\$4,000 \$4,999	\$5,000 \$5,999	Over \$6,000
Number of students	534	48	221	111	71	32	14	36
All goods and services - total	\$1,821	\$695	\$1,246	\$1,756	\$2,286	\$2,825	\$2,929	\$4,814
Food, beverages, tobacco	395	115	274	407	450	577	682	1,076
Housing, rent, utilities, phone	372	113	241	333	535	618	496	1,016
Clothing, footwear, accessories	129	71	100	135	143	160	200	282
Appliances and equipment	39	1	16	27	30	148	116	170
Tuition, books, school supplies	329	272	326	349	357	361	345	293
Automotive supplies, gas, oil	143	26	71	153	210	279	289	396
Purchase or payment on auto	108	6	39	54	154	189	141	677
Medical and dental care	69	17	32	67	97	128	135	235
Recreation and entertainment	87	38	67	98	106	131	125	162
Commercial transportation	21	10	22	17	24	11	35	41
Other goods and services	129	26	58	116	180	223	365	466
Percentage of students in each group	100.0	9.0	41.6	20.8	13.3	6.0	2.6	6.7

Eleven Major Items of Student Expenditures
1963-64

The costs of attending college were classified into eleven major categories of goods and services purchased by students. The eleven categories include such major items as food, housing, clothes, transportation, tuition fees, recreation and entertainment. Table 14 shows the average expenditure by each of the five student groups for each of the eleven major categories of goods and services.

Table 15 shows the average expenditure for the eleven major categories of goods and services as the percentage of total student expenditures.

Expenditures for Food, Beverage, and Tobacco

Expenditures for food, beverage and tobacco accounted for \$395 or 21.6 per cent of the total expenditures for all students. Married students spent \$716 or 22.5 per cent of their total expenditures for food, beverages, and tobacco. Single female students spent \$203 or 17.4 per cent, or 4.2 per cent less for these items than did single male students. Food, beverage, and tobacco was the largest single expenditure in percentage terms for the following student groups: all students, single students, and single male students.

Expenditures for Rent and Utilities

The average cash outlay for rent and utilities was \$372 or 20.3 per cent of total expenditures for all students. Married students spent 24.6 per cent followed by single females who spent 20.1 per cent of their total expenditures for rent and utilities. Single male students spent 14.8 per cent which was the lowest percentage expenditure for rent and utilities.

Table 14. Eleven major items of expenditures per student 1963-64

Eleven major expenditures	Student groups				
	All students	Single students	Married students ^a	Single male	Single female
	Mean expenditure				
Food, board, beverage, tobacco	\$ 395	\$ 281	\$ 716	\$ 320	\$ 203
Housing, rent, utilities, phone	372	225	783	219	234
Clothing, footwear, accessories	129	113	176	112	114
Appliances and equipment	39	15	112	15	13
Tuition, books, school supplies	329	328	338	337	389
Automotive, gas, oil, repairs	143	98	272	137	43
Purchase or payment on auto	108	62	244	80	27
Medical and dental care	69	31	178	29	32
Recreation and entertainment	87	85	96	109	36
Commercial transportation	21	24	14	22	25
Other goods and services	129	84	256	101	49
	\$1,821	\$1,746	\$3,185	\$1,544	\$1,165

^aIncludes expenditures for household.

Table 15. Eleven major items of expenditures per student 1963-64
as a percentage of total expenditures

Eleven major expenditures	Student groups				
	All students	Single students	Married students ^a	Single male	Single female
	Percentage of total expenditure				
Food, board, beverage, tobacco	21.6	20.9	22.5	21.6	17.4
Housing, rent, utilities, phone	20.3	16.7	24.6	14.8	20.1
Clothing, footwear, accessories	7.0	8.4	5.5	7.6	9.8
Appliances and equipment	2.1	1.1	3.5	1.0	1.1
Tuition, books, school supplies	18.0	24.4	10.6	22.8	33.4
Automotive, gas, oil, repairs	7.8	7.3	8.5	9.2	3.7
Purchase or payment on auto	5.9	4.6	7.7	5.4	2.3
Medical and dental care	3.8	2.3	5.6	2.0	2.7
Recreation and entertainment	4.8	6.3	3.0	7.3	3.1
Commercial transportation	1.1	1.8	.4	1.5	2.1
Other goods and services	7.0	6.2	8.0	6.8	4.3

^aIncludes total expenditures for household.

Expenditures for Clothing

Expenditures for clothing and accessories accounted for \$129 or 7.0 per cent of total expenditures for all students. Single female students spent 9.8 per cent while single male students spent 7.6 per cent of their total expenditures on clothing. The average expenditure for clothing by married students was 5.5 per cent of their total expenditures.

Expenditures for Appliances and Equipment

Expenditures for appliances and equipment were \$39 or 2.1 per cent of total expenditures for all students. Single students spent 1.1 per cent; married students spent 3.5 per cent of their total expenditures for appliances and equipment. Table 15 shows single students spent \$15 for appliances and equipment compared with \$112 for married students.

Expenditures for Tuition, Books and School Supplies

Tuition, fees, textbooks and study materials are considered educational expenses. These educational expenses constituted \$329 or 18 per cent of the budget of all students. Educational expenses accounted for \$389 or 33.4 per cent of single females total budget; they were the largest item of expenditures for this group of students. Single male students spent \$337 or 22.8 per cent for educational expenses; married students spent only \$338 or 10.6 per cent of their total expenditures for educational expenses. The reason for the lower percentage figure for educational expenses for married students is because married students total household expenditures were double those of single students. Table 15 shows dollar amounts spent for educational expenses by student groups. Single female students spent the highest dollar amount \$389 for

educational expenses followed by \$337 for single male students. Married students spent \$338 for educational expenses compared to \$328 for single students.

Expenditures for Automotive Supplies,
Gas, Oil and Repairs

Automobile expenses were ranked fourth in total expenditures for both married students and single students. Single male students spent \$137 or 9.2 per cent while married students spent \$244 or 8.5 per cent of their total expenditures for automobile expenses as compared to \$43 or 3.7 per cent for single female students.

Expenditures for Automobile Purchases

The mean expenditure for payments on or purchase of an automobile for all students was \$108 or 5.9 per cent of their total expenditure. Married students spent \$244 or 7.7 per cent of their total expenditures on payments or purchase of an automobile. Single male students spent \$80 or 5.4 per cent of their total expenditures on payments or purchases of an automobile; compared to \$27 or 2.3 per cent that single females spent on payments or purchase of automobiles.

Expenditures for Recreation and Entertainment

The average outlay by all students for recreation was \$87 or 4.8 per cent of their total expenditures. Single male students spent 7.3 per cent or \$109 of their expenditures for recreation. Single females spent 3.1 per cent of their total expenditures or \$36 for entertainment. Married students spent \$96 or 3 per cent of their total expenditures for recreation and entertainment.

Expenditures for Commercial Transportation

Married students spent .4 per cent or \$14 of their total expenditures for commercial transportation. Single females spent 2.1 per cent of their total expenditures for commercial transportation as compared to 1.1 per cent for single male students.

Expenditures for Other Goods and Services

Expenditures for other goods and services include all items that are not included in any of the other ten classifications of expenditures. Married students spent \$256 or 8 per cent of their total expenditures for other goods and services. Single females spent \$49 or 4.3 per cent of their total expenditures as compared to single male students who spent \$101 or 8 per cent of their total expenditures for other goods and services.

Distribution of Student Expenditures and Students by Annual Income

Table 16 shows the distribution of student expenditures by annual student income. Student expenditures are total expenditures for all goods and services. For each student group the per cent of students and the percentage of total expenditures is shown for each income group.

All students

Forty-eight students had income of less than \$1,000. They represent 9.0 per cent of the students and this group spent 3.4 per cent of the total expenditures for all goods and services. Two hundred and twenty-one or 41.6 per cent of the students were in the \$1,000 - \$1,999 income group and spent 28.4 per cent of the total expenditures. Seventy-one or 13.3 per cent were in the \$3,000 - \$3,999 income group and spent

Table 16. Distribution of student expenditures and students by annual student income

Student group	All goods and services						
	Annual student income						
	Under \$1,000	\$1,000 \$1,999	\$2,000 \$2,999	\$3,000 \$3,999	\$4,000 \$4,999	\$5,000 \$5,999	Over \$6,000
<u>All students</u>							
Number of students	48	221	111	71	32	14	36
Per cent of total expenditures	3.4	28.4	20.1	16.7	9.3	4.2	17.9
Per cent of students	9.0	41.6	20.8	13.3	6.0	2.6	6.7
<u>All single students</u>							
Number of students	48	214	78	39	7	4	4
Per cent of total expenditures	6.2	50.5	24.1	13.7	2.7	1.2	1.6
Per cent of students	12.2	54.3	19.8	9.9	1.8	1.0	1.0
<u>Single male students</u>							
Number of students	19	128	65	34	7	4	3
Per cent of total expenditures	4.0	43.0	27.8	18.0	3.5	1.7	2.0
Per cent of students	7.3	49.2	25.0	13.1	2.7	1.5	1.2
<u>Single female students</u>							
Number of students	29	81	13	5	0	6	0
Per cent of total expenditures	11.0	50.0	9.5	3.7	0.0	6.5	0.0
Per cent of students	21.6	60.4	9.7	3.7	0.0	4.6	0.0
<u>All married students^a</u>							
Number of students	0	6	33	34	25	10	32
Per cent of total expenditures	0.0	2.5	15.6	19.4	16.2	9.8	36.5
Per cent of students	0.0	4.3	23.6	24.3	17.9	7.1	22.9

^aIncludes total household income and expenditures.

16.7 per cent of total expenditures. Thirty-two students or 6.0 per cent were in the \$4,000 - \$4,999 income group and spent 9.3 per cent of the total expenditures. Fourteen students or 2.6 per cent were in the \$5,000 - \$5,999 income group and spent 4.2 per cent of the total expenditures. Thirty-six or 6.7 per cent of the students were in the \$6,000 and over income group. They spent 17.9 per cent of the total expenditures. Seventy-five and seven-tenths per cent of the students were in the \$1,000 to \$3,000 income group and spent 65.2 per cent of total expenditures.

Single students

Forty-eight or 12.2 per cent of the students had incomes of less than \$1,000. This group spent 6.2 per cent of the total dollar expenditures. Two hundred and fourteen students or 54.3 per cent were in the \$1,000 - \$1,999 income group and spent 50.5 per cent of the total dollar expenditures. One hundred and eleven or 19.8 per cent were in the \$2,000 - \$2,999 income group and spent 24.1 per cent of the expenditures. Seven students or 1.8 per cent of the students were in the \$4,000 - \$4,999 income group and spent 2.7 per cent of the total expenditures. One per cent or 4 students were in the \$5,000 - \$5,999 income group and spent 1.2 per cent of the dollar expenditures. Four students or 1.0 per cent had incomes of over \$6,000 and purchased 1.6 per cent of the total expenditures for goods and services. Seventy-four per cent of the students were in the \$1,000 to \$2,999 income group and spent 74.6 per cent of the total expenditures.

Single male students

Nineteen or 7.3 per cent of the single male students were in the

under \$1,000 income group and purchased 4.0 per cent of the total dollar expenditures. One hundred and twenty-eight single men or 49.2 per cent were in the \$1,000 - \$1,999 income group and purchased 43 per cent of the total dollar expenditures. Twenty-five per cent or 65 single males were in the \$2,000 - \$2,999 group and spent 27.8 per cent of the total dollar expenditures. Thirty-four or 13 per cent were in the \$3,000 - \$3,999 income group and made 18 per cent of the expenditures. Seven single males or 2.7 per cent were in the \$4,000 - \$4,999 group and spent 3.5 per cent of the expenditures. Seventy-four per cent of the single men were in the \$1,000 - \$2,999 income group and spent 70.8 per cent of the total expenditures.

Single female students

Twenty-nine single women or 21.6 per cent had income of less than \$1,000 and spent 11 per cent of the total expenditures. Sixty and four-tenths per cent were in the \$1,000 - \$1,999 income group and spent 50 per cent of the total expenditures. Nine and seven-tenths per cent or 13 single women were in the \$2,000 - \$2,999 income group and spent 9.5 per cent of the total dollar expenditures. The \$3,000 - \$3,999 income group contained 3.7 per cent of the single women and they spent 3.7 per cent of the total dollar expenditures. There were no single women in the \$4,000 - \$4,999 group, or the \$6,000 and over income group. Seventy and three-tenths per cent of the single women were in the \$1,000 to \$2,999 income group and spent 59.5 per cent of the total dollar expenditures.

Student Expenditures for Eleven Major Categories
of Goods and Services

The data within Table 17 shows the distribution of student expenditures for eleven major categories of goods and services by annual student income and further breaks down the number and per cent of students in each income group. For each of the eleven major categories of goods and services Table 17 shows the per cent of students in each income group and the per cent of total expenditures for each item.

Food, board, beverages, and tobacco

Nine per cent of the students are in the under \$1,000 income group and spent 2.6 per cent of the total expenditures for food, board, beverages, and tobacco. The \$1,000 - \$1,999 income group contains 41.6 per cent of the students and they spent 28.9 per cent of the total expenditures for these items. Twenty and eight-tenths per cent of the students were in the \$2,000 - \$2,999 income group and spent 21.5 per cent of the expenditures for these items. The 6 per cent of the students are in the \$4,000 - \$4,999 income group and spent 8.8 per cent of the total expenditures for these items. Nine and three-tenths per cent of the students had incomes of over \$5,000 and spent 23.0 per cent of the expenditures for food, board, beverages, and tobacco.

Housing, rent, and utilities

Nine per cent of the students had incomes of less than \$1,000 and spent 2.6 per cent of the total dollars for housing, rent, and utilities. The \$1,000 - \$1,999 income group included 41.6 per cent of the students who spent 27 per cent of the expenditures for rent and utilities. Twenty and eight-tenths per cent of the students were in the

Table 17. Distribution of student expenditures for eleven major categories of goods and services by annual student income

All students	Annual student income							
	Under \$1,000	\$1,000 \$1,999	\$2,000 \$2,999	\$3,000 \$3,999	\$4,000 \$4,999	\$5,000 \$5,999	Over \$6,000	
Number of students	534	48	221	111	71	32	14	36
Per cent of students	100.0	9.0	41.6	20.8	13.3	6.0	2.6	6.7
Food, board, beverages, tobacco	2.6%	28.9%	21.5%	15.2%	8.8%	4.5%	18.5%	
Housing, rent, utilities	2.6	27.0	18.8	19.3	10.0	3.5	18.8	
Clothing, footwear, accessories	5.0	32.1	22.1	14.8	7.5	4.1	14.8	
Appliances, equipment, etc.	.3	16.7	14.2	10.0	22.4	7.7	29.0	
Tuition, books, school supplies	7.4	41.0	22.0	14.4	6.6	2.7	6.0	
Automotive supplies, gas, oil	1.6	20.6	22.3	19.6	11.7	5.3	18.7	
Purchase or payment on auto	.5	14.8	10.3	18.8	10.4	3.4	41.8	
Medical and dental care	2.2	19.3	20.3	18.8	11.2	5.2	23.0	
Recreation and entertainment	3.9	31.6	23.2	16.0	9.1	3.7	12.5	
Commercial transportation	4.3	43.2	16.8	15.1	3.1	4.4	13.1	
Other goods and services	1.8	18.6	18.7	18.6	10.4	7.4	24.5	

\$2,000 - \$2,999 income group and spent 18.8 per cent of the money for these items. The \$3,000 - \$3,999 group included 13.3 per cent of the students and 19.3 per cent of the expenditures for these items. Fifteen and three-tenths per cent of the students had over \$4,000 income and spent 32.3 per cent of the total expenditures for rent and utilities.

Clothing, footwear, and accessories

Expenditures for clothing were more evenly distributed as to the per cent of students and the per cent of expenditures than food and housing. Nine per cent of the students with incomes under \$1,000 spent 5.0 per cent of the total expenditures for clothing. The \$1,000 - \$1,999 income group accounted for 41.6 per cent of the students. This group spent 32.1 per cent of the total expenditures for these items. Twenty and eight-tenths per cent of the students were in the \$2,000 - \$2,999 income group and spent 22.1 per cent of the expenditures for these items. Twenty-eight and six-tenths per cent of the students with over \$3,000 income purchased 41.2 per cent of these items.

Appliances and equipment

Purchases of appliances and equipment were greater among the students with over \$3,000 income. Seventy-one and four-tenths per cent of the students with under \$3,000 income purchased 31.2 per cent of the appliances and equipment. Twenty-eight and six-tenths per cent of the students who had incomes above \$3,000 purchased 69.1 per cent of the appliances and equipment.

Tuition, books, and school supplies

Expenditures for tuition, books, and school supplies were very evenly distributed as to per cent of expenditures and per cent of

students, with very little regard to differences in income. Fifty and six-tenths per cent of the students had incomes under \$2,000 and spent 48.4 per cent of the total expenditures for these items. The remaining 49.4 per cent of the students with income above \$2,000 spent 51.6 per cent of the expenditures for these items.

Automotive supplies, gas, and oil

Fifty and six-tenths per cent of the students had income of less than \$2,000 and purchased 22.4 per cent of the total expenditures for automotive supplies, gas, oil, and repairs. Forty-nine and four-tenths per cent of the students had incomes over \$2,000 and purchased 77.6 per cent of the items.

Medical and dental care

Fifty and six-tenths per cent of the students have income of less than \$2,000 and spent 21.5 per cent of the total expenditures for medical and dental care. Forty-nine and four-tenths per cent of the students with above \$2,000 income spent 78.5 per cent of the expenditures for medical and dental care. The married students spent more for medical and dental care than single students and most of the married students have income above \$2,000.

Recreation and entertainment

Seventy-one and four-tenths per cent of the students had incomes under \$3,000 and spent 58.7 per cent of the expenditures for recreation and entertainment. Nine per cent of the students had incomes of less than \$1,000 and spent 3.4 per cent of the expenditures for these items. Six and seven-tenths per cent of the students have incomes of over

\$6,000 and spent 12.5 per cent of the total expenditures for recreation and entertainment.

Commercial transportation

Forty-seven and five-tenths per cent of the expenditures for commercial transportation were made by 50.6 per cent of the students with less than \$2,000 income. Followed by 49.4 per cent of the students with over \$2,000 income who spent 52.5 per cent of the expenditures for commercial transportation.

Other goods and services

Fifty and six-tenths per cent of the students had incomes of less than \$2,000 and spent 31.4 per cent of the total expenditures for other goods and services. Forty-nine and four-tenths per cent of the students had incomes of over \$2,000 and spent 68.5 per cent of the total expenditures for other goods and services.

Total Student Expenditures in Cache County and Outside of Cache County

The data in Table 18 shows the percentage of total student expenditures made inside and outside Cache County by student groups and by types of residence.

Table 18 shows the percentage of total student expenditures made in Cache County and outside of Cache County. All students spent 86 per cent of their total expenditures in Cache County and 14 per cent outside of Cache County. Married students spent 82 per cent of their total expenditures in Cache County followed by single females with 82.6 per cent. Single students spent 89.5 per cent of their total expenditures in Cache County followed by single males with 88.9 per cent. Expenditures

Table 18. Percentage of students' total expenditures made in Cache County and outside of Cache County by student groups and type of residence

Student groups	Per cent of total expenditures made in Cache County	Per cent of total expenditures made outside of Cache County
All students	86.0	14.0
Single female students	82.6	17.4
Single male students	88.9	11.1
Single students	89.5	10.5
Married students	82.0	18.0
By type of residence		
On campus	92.0	8.0
Off campus with parents	81.6	18.4
Off campus in rented or owned housing	89.5	10.5

in Cache County and outside by type of residence shows that students living off campus with parents spent 81.6 per cent of their total expenditures in Cache County compared to 92 per cent for students living on campus and 89.5 per cent for students living off campus in rented or owned housing.

The data in Table 19 indicates the mean expenditure for each of the eleven major categories in Cache County and outside of Cache County.

Table 20 shows the total dollar expenditures for each of the eleven major categories in Cache County and outside of Cache County. Total expenditures for all goods and services for the 534 sample students were \$972,414. Total expenditures in Cache County were \$835,710 or 86

Table 19. Expenditures for each of the eleven major categories in Cache County and outside of Cache County

All students	Sample of 534 students	
	Mean expenditures in Cache County	Mean expenditures outside of Cache County
Food, board, beverage, tobacco	\$350	\$45
Housing, rent, utilities, phone	343	29
Clothing, footwear, accessories	97	32
Appliances and equipment	30	9
Tuition, books, school supplies	327	2
Automotive, gas, oil, repairs	118	25
Purchase or payment on auto	61	47
Medical and dental care	54	15
Recreation and entertainment	73	14
Commercial transportation	12	9
Other goods and services	100	29

Table 20. Total expenditures for each of the eleven major categories in Cache County and outside of Cache County

All students	Sample of 534 students			
	Mean expenditures ^a	Total expenditures in Cache County	Total expenditures outside of Cache County	Total expenditures
Food, board, beverage, tobacco	\$ 395	\$ 186,900	\$ 24,030	\$ 210,930
Housing, rent, utilities, phone	372	183,162	15,486	198,648
Clothing, footwear, accessories	129	51,798	17,088	68,886
Appliances and equipment	39	16,020	4,806	20,826
Tuition, books, school supplies	329	174,618	1,068	175,686
Automotive, gas, oil, repairs	143	63,012	13,350	76,362
Purchase or payment on auto	108	32,574	25,098	57,672
Medical and dental care	69	28,836	8,010	36,846
Recreation and entertainment	87	38,982	7,476	46,458
Commercial transportation	21	6,408	4,806	11,214
Other goods and services	<u>129</u>	<u>53,400</u>	<u>15,468</u>	<u>68,868</u>
Totals	\$1,821	\$ 835,710	\$ 136,686	\$ 972,414
		All U. S. U. students		6300
Food, board, beverage, tobacco	\$ 395	\$2,205,000	\$ 283,500	\$ 2,482,200
Housing, rent, utilities, phone	372	2,160,900	182,700	2,324,700
Clothing, footwear, accessories	129	611,100	201,600	812,700
Appliances and equipment	39	189,000	56,700	252,000
Tuition, books, school supplies	329	2,060,000	12,600	2,079,000
Automotive, gas, oil, repairs	143	743,400	157,500	900,000
Purchase or payment on auto	108	384,300	296,100	686,700
Medical and dental care	69	340,200	94,500	434,700
Recreation and entertainment	87	459,900	88,200	554,400
Commercial transportation	21	75,600	56,700	132,300
Other goods and services	<u>129</u>	<u>630,000</u>	<u>182,700</u>	<u>812,700</u>
Totals	\$1,821	\$9,859,500	\$1,612,800	\$11,472,300

^aSee Table 19 for mean dollar expenditure in Cache County and outside of Cache County.

per cent. Expenditures outside of Cache County were \$136,686 or 14 per cent.

The total expenditures for all 6,300 Utah State University students were \$11,472,300. Expenditures in Cache County were \$9,859,500 or 86 per cent. Expenditures made outside of Cache County were \$1,612,800 or 14 per cent of the total expenditures.

Three of the eleven categories had expenditures above two million dollars. These are: food, board, beverage and tobacco, \$2,482,000; followed by housing, rent and utilities, \$2,324,700. Tuition, books and school supplies were \$2,079,000. The other eight categories were under one million dollars. They are in order of size: automotive, gas, oil and repairs, \$900,000; clothing, footwear and accessories, \$812,700; other goods and services, \$812,700; recreation and entertainment, \$554,400; medical and dental care, \$434,700; appliances and equipment, \$252,000; and commercial transportation, \$132,300.

Summary

Average annual student expenditures for college

It was found that the average annual expenditure for college was \$1,346 for single students and \$3,185 for married student's household. There was a considerable difference in total expenditures of single men and single women. Single men spent \$1,544 or \$379 more than single women, who spent \$1,165. Expenditures by class in college showed the junior year as the most expensive for the single undergraduate students. Expenditures by class in college varied for married students, but there was no definite trend. This may have been due to the differences in family size of married students. Expenditures by type of residence showed

students living off campus with parents spent \$1,054; on campus, \$1,503; off campus rented or owned, \$2,396.

Eleven major categories of expenditures

Single male students spent 21.6 per cent of total expenditures for food, 14.8 per cent for housing and 22.8 per cent for tuition, books, and school supplies. Single women spent 22.5 per cent for food, 24.6 per cent for housing and 10.6 per cent for tuition, books, and school supplies.

Per cent of total expenditures made in Cache County
and per cent made outside of Cache County

All students spent 84 per cent of their expenditures in Cache County and 14 per cent outside of Cache County. The percentage of total expenditures made in Cache County and outside of Cache County varied slightly for student groups. Total expenditures for all 6,300 Utah State University students were \$11,472,300. Three of the eleven major categories of student expenditures showed over \$2 million each. They are food, housing, and tuition, books and school supplies. The other eight categories of student expenditures had less than one million dollars in each category.

CHAPTER IV
SUMMARY AND CONCLUSIONS

A sizable amount of facts and data have been compiled and presented concerning Utah State University students income and spending patterns. The aim of those efforts have been to provide students, university officials, state legislators and businessmen a knowledge of Utah State University students income and spending patterns.

The essential questions to be answered by this study were:

1. How much does it cost Utah State University students to attend college for one academic year?
2. What are the differences in cost of attending college for single men, single women, and married students?
3. Where do they get the money for this purpose?
4. What are the major sources of income and per cent received from each source for single women, single men, and married students?
5. What are students' major expenditures?
6. What are the differences in spending patterns of students according to sex and marital status?
7. What are the total dollar amounts students are spending inside Cache County and outside Cache County?
8. What per cent of total expenditures are students spending inside Cache County and outside Cache County?

The following statements summarize the findings to the above questions.

1. The mean expenditure by all students to attend college for one year was \$1,821.

2. Single women had the lowest total expenditures. It was \$1,346, followed by single male students with \$1,544 and \$3,185 for married student's household.

3. The seven major sources of student income were: summer employment, parents or relatives, job while attending college, spouse employed, scholarships or grants in aid, other income and loans.

4. The major sources of income for single women were: parents, 48.8 per cent; summer employment, 30.6 per cent; job while attending college, 11.5 per cent; and loans, 2.7 per cent. Single men obtained 50.5 per cent of their income from summer employment followed by income from parents with 21 per cent; other income, 10 per cent; scholarships, 8.3 per cent; job while attending Utah State University, 7.3 per cent; and loans, 2.9 per cent. Married students showed spouse employed accounted for 28.8 per cent; job while attending college, 27.1 per cent; summer employment, 23 per cent; parents or relatives; 6.9 per cent, other income, 6.6 per cent; scholarships, 4.6 per cent; and loans, 3 per cent.

5. The eleven major expenditures for all students were: food, \$395; housing, \$372; tuition, books and school supplies, \$329; automotive, gas, oil, and repairs, \$143; purchase or payment on automobiles, \$108; medical and dental care, \$69; recreation and entertainment, \$87; commercial transportation, \$21; and other goods and services, \$129.

6. The pattern of spending for single men and single women differ significantly on seven items: food, housing; tuition, books and school supplies; automotive expenses; purchases or payment on automobiles; and recreation and entertainment. The spending patterns of married students

were different from single students on six items: housing; clothing; tuition, books and school supplies; purchase of automobiles; medical care; and recreation and entertainment.

7. The total dollar expenditures for all 6,300 Utah State University students was \$11,472,300. Total expenditures in Cache County were \$9,859,500 and \$1,612,800 outside Cache County.

8. Students spend 86 per cent of their expenditures in Cache County and 14 per cent outside Cache County.

Parents, students, and university officials are often concerned with the costs of attending college and the methods used to finance a college education. Parents need to know how much money will be needed to send their son or daughter to college. This report shows the average cost of attending Utah State University is \$1,346 for single students and \$3,185 for married student's household. The differences in cost of attending college by the type of residence in which the students live are significant. The average expenditure for students living off campus with parents is \$1,054 followed by \$1,503 for students living on campus and \$2,396 for students living off campus in rented or owned housing.

The average additional cost of having a car at college was approximately \$238 a year for operating expenses such as gas, oil, and repairs. The average total expenditure for single boys is \$379 more than for single girls. There are significant differences in the amounts and sources of income for single male and single female students. Parents are the major source of income for single girls, whereas single men get 50.5 per cent of their income from summer earnings and parents are their second source of income.

The additional cost of being married and attending college was

\$1,839. After married students find out that two cannot live as cheaply as one, they also find that the wife must work and earn a substantial portion of the income for the household. The major sources of income are different for married students than for single students. Single students receive the bulk (73.7 per cent) of their income from summer employment and parents. Married students receive a major portion (28.8 per cent) of their income from spouse working. Job while attending college accounted for 27.1 per cent of married student's income and summer employment 23 per cent. The average total expenditure for married students were \$3,185 or more than double those of single students which were \$1,346. The additional expenditures of married students were for food, housing, appliances, purchase of automobiles and medical care.

University officials and state legislators are greatly concerned with the costs of attending college and where the students get their funds for this purpose. Many of these people feel there is a real danger of pricing colleges out of the market for superior students who come from families with limited financial resources.

The average expenditure by a single male student to attend college for one year is \$1,544. The average single male student earns \$1,019 from summer employment and \$147 from job while attending school. This is a total of \$1,166. Other sources of income are parents, \$422; scholarships, \$168; loans, \$59; and other income, \$262. These figures show that an average single male student must have additional income above the amount he can earn, to attend college. He will need approximately \$400 additional income from other sources such as parents, scholarships and loans. The average male student receives about \$590 or 30 per cent of his income from his parents and scholarships in order to attend college.

Single women spend an average of \$1,165 a year to attend college. Single women earn only \$598 or about one-half of the total amount of money needed to attend college. Parents account for \$680; scholarships, \$66; loans, \$38; and other income, \$40. These figures show that single women are even more dependent on parents as a source of income for attending college than single men. One reason for this is that single women earn a smaller amount of money from summer employment than single men do.

The figures concerning student income and sources of income indicate that students would be financially unable to attend college without some help from their parents. Many students from families with limited financial resources are probably forced out of college because their parents are unable to give them the financial help needed to attend college. This is an area where the use of scholarships or government loans could be increased to help keep students who have limited financial resources in college.

Utah State University Student Consumer Market

Utah State University students are responsible for a sizable portion of Cache County retail sales. Total expenditures made by Utah State University students during the academic school year 1963-64 amounted to \$11,472,300. The total population of Cache County in 1963 was estimated at 42,218 including Utah State University students (6). The enrollment at Utah State University is 6,300 students which represents 15 per cent of the Cache County population. In order to make a comparison of total student expenditures with retail sales for Cache County the dollar amount of expenditures for student housing and tuition, text books and school supplies were subtracted from total student expenditures in Cache County.

Expenditures for non-retail sales items amounted to \$4,561,200, leaving retail sales from expenditures of students at \$5,298,300. This figure is approximately 12.3 per cent of total retail sales for Cache County in 1963, which are \$43,229,000 (6). The 12.3 per cent figure does not include expenditures for housing and tuition, books and school supplies. Of the total student expenditures for housing, rent and utilities, \$1,459,800 go directly to Cache County residences and businesses, but are not counted as retail sales.

These figures show that a sizable student market does exist due to Utah State University students. The data in this study can be used as a background for marketing decisions concerning Utah State University students. The average yearly increase in student enrollment for Utah State University for the past five years has been approximately seven per cent (8). Based on a seven per cent increase in student enrollment per year the student market will increase by \$803,061 for 1965 and \$690,165 of these expenditures will be made in Cache County. The increase in the size of the student market is based on a seven per cent increase in the present (6,300) enrollment, and would be 441 additional students multiplied by the average student expenditure of \$1,821 which equals the total increase of \$803,061 in the student market. Eighty-four per cent of all student expenditures are made in Cache County and thus \$690,165 of the increase would be spent in Cache County.

Based on the seven per cent increase in student enrollment the increase in expenditures for each of the eleven major categories of student expenditures for 1965 would be as follows: food, board, beverage and tobacco, \$174,195; housing, rent, utilities, \$164,052; clothing, footwear, accessories, \$56,889; appliances and equipment, \$17,199; tuition,

books, and school supplies, \$145,089; automotive, gas, oil, repairs, \$63,063; purchase or payment on automobiles, \$47,628; medical and dental care, \$30,429; recreation and entertainment, \$38,367; commercial transportation, \$9,261; and other goods and services, \$56,889.

Businesses should be aware of the differences in expenditure patterns of students by sex and marital status. The data in this report shows the differences in expenditures by sex and marital status for each of the eleven major categories of consumer expenditures. These facts can be used to forecast student markets as changes take place in the makeup of the student population. A shift in the student population as to sex and marital status will cause changes in demand for certain goods and services.

For example, married student's household spent an average of \$3,185 which is more than double the amount that single students spend. Based on these facts an increase or decrease in the per cent of married students would effect the size of the student market for certain goods and services. Married students spent a much larger percentage of their total expenditures for appliances and equipment than do single students. A 10 per cent increase or decrease in the number of married students would have a substantial effect on the total sales made to students by appliance businesses. A ten per cent increase in the number of married students would increase appliance sales in Cache County by approximately \$16,832. These figures are based on the average married student's expenditure for appliances in Cache County which is \$96 per household. A ten per cent increase in the present number (1668) of married students would be 167 additional married students. Multiplying 167 by the average expenditure equals the increase in the size of the student market for

appliances. Increases or decreases in student enrollment can be determined in advance and thus sales for student markets can be forecast with reasonable accuracy.

The report indicates that should the total number of married students increase the labor supply would also increase for both part time and full time workers because of the fact that married students are highly dependent on income earned by working spouse.

In looking over the sources of income for married students one can see that it is essential that jobs be provided for wives and part time jobs for husbands while attending college. If the availability of jobs for wives and married students is not increased, this will have a substantial effect on the number of married students attending Utah State University. The reason for this is that married students will attend college where there are jobs available for both the student and his spouse.

The data in this report can be used to direct advertising and selling power to student markets with the most buying power based on student income groups and their characteristics. For example, the new and used automobiles purchased by students in Cache County amounted to \$384,300 in 1963-64. Note that 41.8 per cent of the automobile purchases were made by students in the over \$6,000 income group which accounted for 6.7 per cent of the Utah State University students. This group can be identified by looking at the makeup of student groups in the over \$6,000 income group. Six and seven-tenths per cent or 422 students were in the over \$6,000 income group and of these students 369 or 87.5 per cent were married. It is important that advertising be directed to married students since they represent a large share of the potential market for automobiles.

Local businessmen are constantly concerned about the students who go out of the Logan Trade Area to do their shopping. The data in this report indicates that all students spend 86 per cent of the total expenditures in Cache County, and 14 per cent outside Cache County. These figures vary according to sex and marital status of students and by the type of residence in which the student lives. The figures in Table 18 in the body of this report show that married students spend 18 per cent of total expenditures outside Cache County as compared to 10.5 per cent for single students. Students living on campus spend only 9 per cent of total expenditures outside of Cache County. Students living off campus with parents spend 18.4 per cent of their expenditures outside Cache County. Three of the eleven categories of goods and services have expenditures of 24 per cent being made outside of Cache County. They are appliances and equipment, purchase of automobiles, and clothing. These three categories of student expenditures outside of Cache County represent a sizable amount of sales for each of the items. If sales in these three categories outside of Cache County could be lowered 10 per cent to the average 14 per cent for student expenditures outside Cache County a total of \$175,514 increase in sales would be gained for Cache County businesses. This would amount to \$25,200 increase in appliance sales, \$68,670 in automobile sales, and \$81,270 for clothing sales in Cache County.

In areas such as those mentioned where the dollar amount of sales are large enough, businessmen should try to adjust or change their marketing practices to encourage more students to spend a larger percentage of their total expenditures in Cache County.

Suggestions for Further Research

This study has determined student income and spending patterns for the academic school year 1963-64. A study such as this one could be repeated at intervals and would help to determine if student income and expenditures vary or if they remain constant from year to year. This type of information would be helpful in determining trends in the costs of attending college.

This type of research could enable better planning by businessmen and university officials to help meet the marketing and economic problems concerning Utah State University students.

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APPENDIX A

Dear Fellow Student:

May I ask your help in an important research-thesis study I am conducting, concerning the "Income and Spending Patterns of Utah State University Students?" This project is being conducted under the auspices of the Management Institute of the College of Business and Social Sciences.

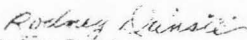
The study has several purposes. In conjunction with other information now being compiled it will permit an estimate of the significant economic contribution being made by Utah State University students to the Cache County Economy. These findings will in all likelihood have a bearing on the decisions made by the next Utah Legislature concerning the proper level of student fees and tuition. It will also provide information about the income and spending patterns of an important, but often neglected, segment of the Cache County Market, thereby permitting business and industry to better serve and meet the needs of Utah State University students. Finally, it will help me fulfill the requirements for a Master of Business Administration degree at Utah State University.

It will take you only a few minutes to complete the short attached questionnaire, place it in the enclosed self-addressed postage paid reply envelope, and drop it in the mail. Your answers will be used in statistical form only. You will note that your name does not appear on the questionnaire.

Because of the time and personal expense involved, every questionnaire is of vital importance--without it the study will be incomplete and perhaps inaccurate. Your responses are essential.

Many thanks for your kind cooperation.

Sincerely yours,


Rodney Dansie
Graduate Student

et
Enclosures

Marketing Survey Questionnaire

1. Were you enrolled in college both fall and winter quarters (1965-64) at Utah State University? a. Yes () b. No ()
2. Sex: a. Male () b. Female ()
3. Marital status: a. Single () b. Married () c. Number of dependents () (includ. self)
4. Are you registered for 12 or more credit hours? a. Yes () b. No ()
5. Approximately what total amount of money will you receive between June 15, 1963, and June 15, 1964, from all sources? \$ _____
6. Approximately what amount of money will you receive between June 15, 1963, and June 15, 1964, from each of the following sources?
 - a. Summer employment. . . . \$ _____
 - b. Scholarships or grant in aid \$ _____
 - c. Parents or relatives \$ _____
 - d. Job while attending U. S. U. \$ _____
 - e. Spouse employed \$ _____
 - f. Loans \$ _____
 - g. Other \$ _____
 1. part-time () 2. full-time ()
7. Breakdown of Summer Employment by type of employer and location of employment.
 - a. Private (non-gov't) employer \$ _____
 1. located in Cache County, Ut. ()
 2. located outside of Cache County ()
 - b. Gov't or Gov't Agency \$ _____
 1. Federal Gov't ()
 2. State of Utah includ. USU()
 3. City or County Gov't in Cache County, Ut. ()
 4. Other Gov't or Agencies ()
8. Breakdown of Earning from Job while attending U. S. U. by type of employer & location.
 - a. Private (non-gov't) employer \$ _____
 1. located in Cache County, Ut. ()
 2. located outside of Cache County ()
 - b. Gov't or Gov't Agency \$ _____
 1. Federal Gov't ()
 2. State of Utah includ. USU()
 3. City or County Gov't in Cache County, Utah ()
 4. Other Gov't or Agencies ()

9. In-state student () Out of state student ()
10. Year in college? a. Fresh. () b. Soph. () c. Junior () d. Senior () e. Grad. ()
11. Where do you live while attending USU? Check one, a. on campus $\frac{1}{2}$ off campus with parents () c. off campus in rented or owned housing ()
12. Do you have a car at college? a. Yes () b. No ()
13. Are you a member of a social fraternity or sorority? a. Yes () b. No ()
14. Where was your home before entering USU? a. County _____
b. State _____ c. Foreign Country _____
15. Approximately what total amount of money will you spend during the current 1963-64 school year fall, winter, spring quarters? \$ _____
16. Approximately how many dollars will you spend during the 1963-64 school year fall, winter, spring, quarters for goods and services listed below? This includes estimated expenditures for spring quarter. (If married include total household expenditures.)

	<u>In</u> <u>Cache County</u>	<u>Outside of</u> <u>Cache County</u>
1. Food, Board, Beverages, Tobacco. (includes eating & drinking places)	\$ _____	\$ _____
2. Housing, Rent, Utilities and Phone.	\$ _____	\$ _____
3. Clothing, Footwear and Accessories. (jewelry, watches and rings)	\$ _____	\$ _____
4. Appliances, equipment, rugs, lamps, dishes, clocks, etc.	\$ _____	\$ _____
5. Tuition, books and school supplies.	\$ _____	\$ _____
6. Automotive supplies, gas, oil, tires, repairs.	\$ _____	\$ _____
7. Purchase or payments on new or used auto.	\$ _____	\$ _____
8. Medical and dental care (drugs, hospital, student medical insurance)	\$ _____	\$ _____
9. Recreation and entertainment (bowling, golf, theatre, sporting goods, ski-tows).	\$ _____	\$ _____
10. Commercial transportation, airline, bus.	\$ _____	\$ _____
11. Other, all other goods and services.	\$ _____	\$ _____