

1989-90
Federal Pell Grant
Program
End-of-Year Report

U.S. Department of Education
Office of Postsecondary Education



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Introduction

The Pell Grant Program receives more Federal funds than any other student financial aid program authorized under Title IV of the Higher Education Act of 1965 and its amendments. Administered by the Department of Education's Office of Student Financial Assistance, the program provides grants ranging from \$200 to \$2,300 to over 3.32 million students in 1989-90. Since its inception in 1973, expenditures for the Pell Grant Program have increased one hundredfold (not adjusting for inflation) to \$4.78 billion in 1989-90.

Eligibility

The Pell Grant is distinguished from other financial assistance in that all students meeting certain criteria are guaranteed aid, with the amount of aid determined by financial need and educational cost. However, because of limited funding the program is not a true entitlement as benefits may be reduced from those anticipated under a fully funded system. To be eligible for a grant an individual must meet certain residency requirements, be enrolled at least half-time in an eligible program at a school participating in the Pell program (with some exceptions), and be determined to have sufficient financial need.

Financial need for 1989-90 is calculated using formulae mandated by Congress in the Higher Education Act Amendments of 1986. These formulae, applied consistently to all applicants, take into account such indicators of financial strength as income, assets and family size. The result of the calculations is the Student Aid Index (SAI). The SAI, combined with the cost

of the student's education and the student's enrollment status (full, three-quarter, half, or less-than-half-time), determines the amount of the Pell Grant.

The lower the SAI, the greater the demonstrated financial need. Consequently, the amount of the grant increases as the SAI decreases, such that an applicant with the minimum SAI of zero may receive the maximum award equal to 60 percent of the applicant's educational cost for the year, up to the maximum Pell Grant of \$2,300. Proportionally smaller awards are made to part-time students.

Funding Level

The amount of a Pell Grant award also is influenced by the program appropriations established by Congress. As shown in Table 1 (see page 5) if full-funding for all recipients is not available, awards are reduced so that each recipient will receive some portion of their full entitlement. Since 1973-74, the Department of Education has reduced the amount of Pell Grant awards in seven award years. The three types of reduction include: flat reduction, stepped reduction and linear reduction. A flat reduction is a decrease of all awards by a constant dollar amount. Stepped reductions are a more progressive reduction where award cutbacks are commensurate with the size of the grant within specified grant ranges. For example, within a given range, though more money is deducted from grants at the higher end of the range than the lower end of the range, the percent of money deducted is

identical for all grants within the range. The third reduction, also more progressive, is a linear reduction which is based on a linear regression that determines the amount by which each grant amount is reduced.

Purpose of the End-of-Year Report

The Pell Grant End-of-Year Report is the presentation and analysis of a series of tables that describe selected aspects of Pell program activity. Since 1973, the Pell Grant Program Analysis Section of the Office of Student Financial Assistance has compiled statistical information on Pell Grant Program activity. The information provides a basis for program planning and development and is incorporated each year into an End-of-Year Report. This report can assist higher education officials and financial aid administrators to better understand current patterns of Pell Grant disbursements.

Databases for End-of-Year Report Tables

All tables in the 1989-90 End-of-Year Report, with the exception of Table 13, are derived from a merged universe file containing applicant and recipient data through December 1990. The applicant data are from the student applications processed by the central processor; recipient or disbursement data are derived from information reported by institutions on the Payment Document portion (Part 3) of the Student Aid Report (SAR).

The grant level and expenditure information accurately reflect Pell Grant Program expenditures for 1989-90. However, using only Pell Grant data through December 1990 means that some unreconciled student payment data may be incorporated in the universe file. Nevertheless, the number of additions to the file after the cut-off date will

be small and will not significantly change the current distributions.

The data on Table 13 are derived from a separate database--the Management Information System of the Pell Grant Application Processing System. Table 13 is produced using data through December 1990 and thus reflects actual end-of-year applicant statistics. These data are used in Table 13 because they more accurately reflect certain applicant characteristics not available from other sources.

Organization

The 1989-90 End-of-Year Report is organized into six chapters with each chapter focusing on a particular aspect of the program.

Chapter 1 highlights the most significant program activities of the 1989-90 award period. This chapter contains general overview information including: the total number of applications processed and grant recipients; income-related characteristics of applicants and recipients as well as the types and number of institutions participating in the Pell Grant Program.

Chapter 2 is an in-depth review of selected demographic characteristics of recipients and the impact these characteristics have on grant levels. The chapter examines the interrelationship of factors such as recipient age, family income, dependency status, SAI, and educational cost.

Chapter 3 presents information about the characteristics of selected groups of recipients. Included are reports to examine the interrelationship between family income and dependent student earnings, summary

information for students reporting certain veteran's educational benefits and a table on enrollment status by type and control of institution. Also included are tables to examine recipients who qualified for a Pell Grant under the displaced homemaker or dislocated worker provisions and the Simplified Needs Test.

Chapter 4 analyzes the effects of family income on grant levels for students whose application data has been selected for verification at their institution.

Chapter 5 looks at selected aspects of the Multiple Data Entry Application Processing System, including differences in applicant and recipient characteristics by application source.

Chapter 6 summarizes information on institutions participating in the Pell Grant Program. It includes data on the number of schools participating, their location and type and control.

A glossary at the end of this document defines the terms used in this report. In order to facilitate cross-year comparisons, the format of the tables in this report is consistent with that of previous cycles. However, ranges of grant level, educational cost, and Student Aid Index have been adjusted, at the upper end of the tables to reflect the increase in the maximum grant for 1989-90. The income range used in the tables was also expanded at the upper end.

CHAPTER 1

HIGHLIGHTS OF THE PELL GRANT PROGRAM

Highlights of the Pell Grant Program

Award Period 1989-90

This chapter highlights key 1989-90 Pell Grant statistics with the emphasis on changes in program activity since the previous cycle (1988-89). Exhibit 1 features some of the most notable changes in 1989-90 illustrated by various tables throughout the End-of-Year Report. The chapter concludes with a discussion of Table 1, which compares applicant, recipient and expenditure data from the program's inception in 1973-74 through the present cycle, 1989-90.

Applicant Summary

In 1989-90, 6,777,992 students, or about 60 percent of all undergraduate students, applied for a Pell Grant. (According to the National Center for Education Statistics, undergraduate enrollment in 1989-90 is 11.3 million.) This represents a 4.0 percent increase over the number of applicants in 1988-89 and a 20.5 percent increase since 1985-86. The consistent increase in applicants may be attributed to similar increases in the number of undergraduate enrollments.

Formula changes that went into effect in the last cycle, 1988-89, enabled some more moderate income applicants to qualify for Pell Grants. For example, the protection of home assets was increased, state tax offsets were added, families with more than one person in college had their contributions reduced further, the protection of business/farm assets was increased, and independent students with dependents often had reduced contributions.

Other provisions, beginning in 1988-89, resulted in increased eligibility. For low income applicants, the Simplified Needs Test was implemented, as were provisions for dislocated workers and displaced homemakers. Some changes resulted in increased contributions. These latter changes were targeted at married independents with no dependents, married dependent students, and applicants with large elementary/secondary tuition expenses.

Of the students who applied for a Pell Grant in 1989-90, 64.1 percent qualify or are eligible to receive a grant because they demonstrate sufficient financial need. More than 26.8 percent do not qualify to receive a grant and the status of the remaining 9.0 percent could not be determined because they provided insufficient information on the application and did not complete application processing. A comparison of eligibility rates in 1989-90 with those in 1988-89 shows very little variance, as expected, because the formulae remain largely unchanged from 1988-89.

Recipient Summary

The 3.9 percent increase in recipients in 1989-90 (3,322,151 students) is consistent with the overall increase in the number of applicants (4.0 percent) for Pell Grants. Less than half (41.0 percent) of all recipients are dependent on their families as their primary source of income, a reduction from the 42.1 percent in 1988-89. A comparison with 1988-89 data indicates a slight increase in the age of the

Exhibit 1***Selected Changes in the Pell Program: 1988-89 to 1989-90***

- Applicants up by 4.0%, from 6.52 million to 6.78 million
- Slight decrease in percentage of applicants qualifying for a grant, from 64.4% to 64.1%
- Slight increase in percentage of qualified applicants receiving a grant, from 76.2% to 76.4%
- 3.9% increase in recipients, from 3.20 million to 3.32 million
- Average family income of recipients up 4.6%, from \$11,326 to \$11,852
- Average educational cost for recipients up 5.3 percent, from \$4,712 to \$4,962
- 2.8% increase in average Pell Grant, from \$1,399 to \$1,438
- Total Pell expenditures up 6.7%, from \$4.48 billion to \$4.78 billion
- Continuing increase in percentage of independent recipients, from 57.9% to 59.0%
- Enrollment up in public institutions (from 58.2% to 60.0%), down slightly in private, non-profit institutions (from 18.5% to 18.3%) and down in private, profit-making institutions (from 23.2% to 21.7%)

recipient population with a noteworthy increase in those recipients over 30 years old.

Consistent with the intent of the Pell Grant Program, the data show that grants are directed towards the lowest income students. Over 96.0 percent of all applicants reporting income up to \$10,000 are eligible to receive a Pell Grant. In comparison, only 36.3 percent of those reporting income greater than \$20,000 are eligible to receive a grant (See Figure 1).

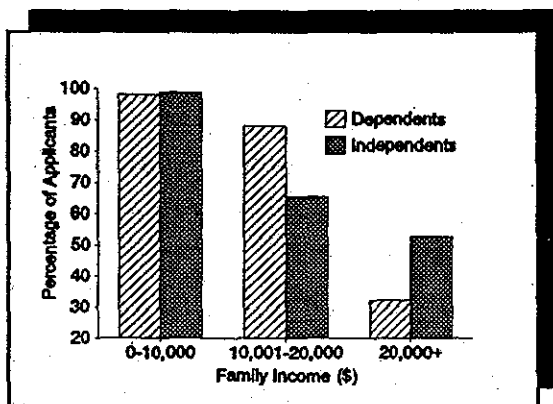


Figure 1: Family Income for Pell Applicants

As a result, most recipients are in the lower income ranges. Over half, 51.7 percent of all recipients, report family income of \$9,000 or less. As illustrated in Figure 2, independents are more numerous in the lower income ranges. More than two-thirds (68.8 percent) of all independents report family income of \$9,000 or less, compared to only 27.1 percent of dependent recipients. Likewise, 36.4 percent of dependents report family income greater than \$20,000 while only 9.0 percent of independents report income in this range. Average family income continues to increase (4.6 percent) in 1989-90 as a function of inflationary pressures. Average income for the total recipient population has increased to \$11,852 from \$11,326 in 1988-89. Average income for independents (\$8,221) has

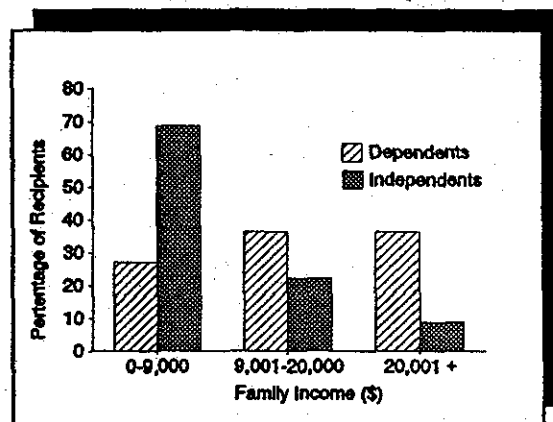


Figure 2: Family Income for Pell Recipients

increased at a faster rate (8.3 percent) over 1988-89 (\$7,591). Dependents have had a more moderate 3.7 percent increase from \$16,467 in 1988-89 to \$17,072 in 1989-90.

Most 1989-90 recipients report having few available assets. Just as in 1988-89, more than 76.1 percent of recipients, most of whom are independent, have net assets of \$7,500 or less in 1989-90. Approximately 92.8 percent independent recipients have net assets of \$7,500 or less compared to 52.0 percent of dependent recipients.

Expenditure Summary

The average grant for Pell Grant recipients has increased approximately 2.8 percent from \$1,399 in 1988-89 to \$1,438 in 1989-90. In addition to a \$100 increase in the maximum award, higher educational costs, higher maximum Pell Grant allowances and a growing percentage of independent recipients, who often qualify for higher awards than dependents, contribute to this rise. Increases in both average grant and the number of recipients translates into a 6.8 percent increase in total program expenditures to over \$4.78 billion dollars.

Institutional Characteristics

In 1989-90, 7,121 institutions participate in the Pell Grant Program, an addition of 41 schools since 1988-89. Nearly three out of ten (29.8 percent) offer two year but less than three year programs, many of which are community and private junior colleges. Schools offering 1 year but less than 2 year programs are next in number accounting for 23.5 percent of the total. Schools offering programs of 6 months to 1 year and 4 year colleges with no graduate programs follow with 20.0 and 13.5 percent of the total, respectively. Five year or more universities account for 11.5 percent of participating institutions, followed only by 2 to 3 year institutions with 1.8 percent.

Enrollment of Pell Grant Recipients varies considerably by type of school (Figure 3). Although they are relatively few in number, institutions offering programs of 5 years or more attract the most recipients (35.2 percent), followed by 2 year but less than 3 year (28.9 percent), 4 year schools (14.6 percent), 1 year but less than 2 year schools (9.5 percent), less than 1 year schools (7.1 percent) and 3 to 4 year schools (.5 percent)

Application Source

Students can apply for a 1989-90 Pell grant using any one of five forms. As shown in Figure 4, 42.4 percent use the application form supplied by the College Scholarship Commission (CSS); 32.4 percent use the Federal form; 19.9 percent use the American College Testing (ACT) form; 4.2 percent use the Pennsylvania Higher Education Assistance Agency's (PHEAA) form and 1.1 percent use the Illinois State Scholarship Commission's (ISSC) form.

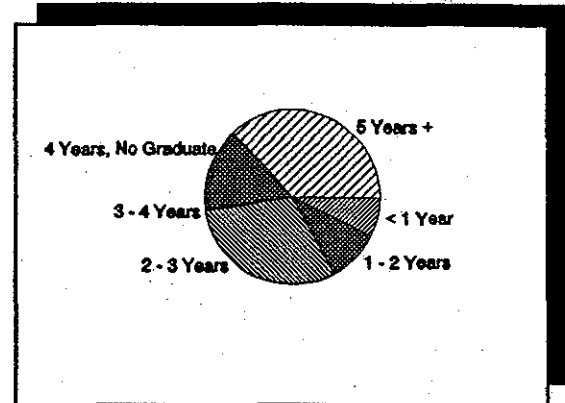


Figure 3: School Type Attended by Recipients

Eligibility of students varies by source of application. Applicants who use the Federal form are more likely to report lower incomes. Thus, these applicants qualify for an award at a higher rate than students using one of the other forms. As shown in Figure 23 (see page 92), more than four out of five Federal form filers (83.2 percent) qualify to receive a grant. In contrast, 74.9 percent of ISSC, 62.7 percent

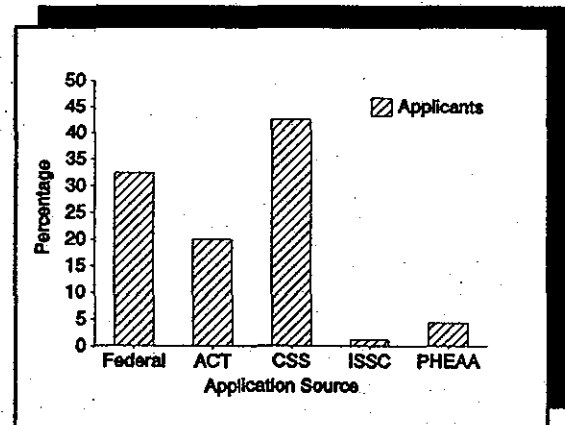


Figure 4: Applicants by Application Source

of ACT, 51.4 percent of CSS, and 43.5 percent of PHEAA filers qualify. However, because some qualified applicants do not enroll or otherwise qualify for grants, the percentages of qualified recipients receiving a grant are lower (70.7 percent of ISSC, 72.4 percent of Federal, 77.8 percent of PHEAA, 80.1 percent of CSS, and 82.8 percent of ACT filers.)

Table 1

*Pell Grant Program
Summary Statistics for Cross-Year Reference*

Award Period 1989-90

Table 1 summarizes the general applicant and recipient trends in the Pell Grant Program from award period 1973-74, the first year of the program, through award period 1989-90.

1973-74 through 1979-80

The Pell Grant Program grew rapidly following its initial year, both in terms of student participation and Federal expenditures. As the eligible population expanded from freshman only in 1973-74 to all undergraduates attending Pell participating schools at least half-time in 1976-77, the number of aid recipients increased elevenfold (from 176,000 to 1.9 million) and Federal expenditures rose at an even greater rate (from \$47.6 million to \$1.5 billion).

Program growth slowed following this initial 3 year spurt. Actual expenditures rose by only \$65 million from 1976-77 to 1978-79. (This compares to a \$1.4 billion increase in the 3 years following the start-up of the program.) The number of students submitting an official Pell Grant application also rose slightly (from 3.6 million in 1976-77 to 3.9 million in 1978-79). However, with the drop in the percentage of applicants qualified to receive a grant and a sharp increase in the proportion of

applications with insufficient data, the number of student aid applicants actually receiving a grant declined during this 3 year period (from 1.94 million to 1.89 million).

The program expanded greatly following the 1978-79 award year, primarily in response to the passage of the Middle Income Student Assistance Act. With more generous program rules in place, a much greater percentage of applicants qualified for a grant than ever before, with the result being that the number of recipients rose by 34 percent (from 1.9 million to 2.5 million) in 1979-80. The average size of each recipient's award also increased (from \$814 in 1978-79 to \$929 in 1979-80). The sharp rise in recipients, coupled with the increased average grant, meant a sharp 53 percent rise in program expenditures, from \$1.5 billion to \$2.4 billion.

1980-81 through 1987-88

Table 1 shows that during the first 8 years of the decade the program experienced a relatively slow, but steady, year-to-year expansion in terms of applicants, and, with the exception of two years, a similar expansion in recipients and commitment of funds.

Students submitting an official Pell Grant application increased from 4.8 million in 1980-81 to 6.3 million in 1987-88, with the largest 1 year percentage increase (7 percent) occurring after the 1985-86 award year. The rise in the recipient population was less steady and more modest. In 1980-81, 2.7 million students received aid. After a drop to 2.5 million in 1982-83, the number had risen to 2.9 million in 1987-88.

Although the increase in the number of postsecondary students benefiting from the program was not great during this 8 year period, the average size of individual grants grew substantially. In 1980-81, the average was \$882; by 1987-88 the figure had risen by 48 percent to \$1,303. Contributing to the growth in the average grant were sharp rises in college costs, increases in the maximum award from \$1,750 to \$2,100, and a jump from 50 to 60 percent in the maximum allowable amount of a student's cost that can be covered by a Pell Grant. Larger awards, combined with the slight rise in student participation, pushed total program expenditures to nearly \$3.75 billion in 1987-88, a 57 percent increase over the 1980-81 figure.

Table 1 shows that other program statistics remained relatively constant during this 8 year period. The percentage of applications rejected by the processing system varied from a low of 6.7 percent in 1981-82 to a high of 9.7 percent in 1984-85. The portion of applicants qualifying for a grant saw a small but steady decrease. Applicants in 1980-81 had the greatest chance of qualifying, with 69 percent demonstrating sufficient need for a grant. Applicants in 1987-88 had the least chance, with 60.5 percent showing sufficient need. A closer look at Table 1 shows that not all applicants who qualify for a Pell Grant actually

receive one. Some do not attend school; others enroll but do not complete the process by submitting the Student Aid Report to the financial aid office; and some who qualify based on financial need are ineligible for a Pell Grant for other reasons (for example, the student does not make satisfactory academic progress). The percentage of qualified, eligible applicants who actually received aid varied from a low of 70.6 in 1986-87 to a high of 81.3 in 1980-81.

Each year the Department of Education selects a portion of applications for institutional verification. Students whose forms have been flagged by the processing system are required to present to their financial aid office certain financial documents such as U.S. Federal tax returns. Table 1 shows that the percentage of applications selected for verification fluctuated greatly during most of the 1980s. For the 1980-81 and 1981-82 award years, about 7 percent of all valid applications were selected. This figure rose to 35 percent in 1982-83. The portion selected declined to 21 percent for the next 2 years. By 1987-88 the figure stabilized at approximately 30 percent as a result of a cap imposed by Congress.

1988-89 and 1989-90

1988-89 was a year of changes in the Pell Grant Program. Under the Higher Education Act of 1986, changes in the formulae used to determine the Student Aid Index were placed into the law for implementation in this year. As a result of more generous provisions for most applicants, the percentage of eligible applicants increased and the average grant rose substantially. The number of students filing an official application for a Pell Grant rose to 6.5 million in 1988-89. Almost 4.2 million

applicants (64 percent), a 4 percent increase over 1987-88, were eligible to receive a Pell Grant in 1988-89. The 3.2 million applicants who received a Pell Grant in 1988-89 (76 percent of the eligible applicants), represented an 11 percent increase over the 2.9 million recipients in 1987-88.

Not only did more students benefit from the program in 1988-89, but those who did benefit enjoyed larger individual grants, with the average grant increasing from \$1,303 to \$1,399. Due to the increased number of recipients and larger grants, overall program expenditures rose by 19.2 percent to \$4.48 billion. This represented the largest increase since 1979-80.

Many of the trends resulting from the regulatory changes established in 1988-89 continue in 1989-90. The number of applicants grew 4.0 percent to 6.78 million with over 4.34 million of those applicants eligible to receive a grant in 1989-90 (3.5 percent increase over 1988-89). Consistent with program regulations requiring that no more than 30 percent of these applicants be selected for verification, 29.4 percent of the eligible population has been selected for verification in 1989-90. The maximum allowable grant increased from \$2,200 in 1988-89 to \$2,300 in 1989-90. The average grant also continues to increase in 1989-90 to \$1,438. This, combined with a 3.9 percent increase in recipients to over 3.32 million, accounts for over \$4.78 billion in program expenditures.

Pell Grant Program

Summary of statistics for Cross-Year Reference

	Award Period								
	1973-74	1974-75	1975-76	1976-77	1977-78	1978-79	1979-80	1980-81	1981-82
NUMBER OF APPLICANTS SUBMITTING OFFICIAL APPLICATIONS	512,866	1,304,877	2,339,337	3,590,379	3,844,047	3,885,383	4,186,716	4,825,420	4,945,760
NUMBER OF APPLICANTS SUBMITTING VALID APPLICATIONS	482,331	1,114,084	2,178,696	3,408,718	3,621,641	3,401,428	3,868,429	4,475,762	4,614,590
NUMBER AND PERCENT OF QUALIFIED APPLICANTS	268,444	681,648	1,455,187	2,258,043	2,390,320	2,228,603	3,029,745	3,330,534	3,398,237
	52.34	52.24	62.21	62.89	62.18	57.36	72.37	69.02	68.71
NUMBER AND PERCENT OF NON-QUALIFIED APPLICANTS	213,887	432,436	723,509	1,150,675	1,231,321	1,172,825	838,684	1,145,228	1,216,353
	41.70	33.14	30.93	32.05	32.03	30.19	20.03	23.73	24.59
NUMBER AND PERCENT OF APPLICATOINS RETURNED FOR INCUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING	30,535	190,793	160,641	181,661	222,406	483,955	318,287	349,658	331,170
	5.95	14.62	6.87	5.06	5.79	12.46	7.60	7.25	6.70
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS						348,236	280,918	265,283	266,197
CLASSES OF ELIGIBLE APPLICANTS	Full-Time Freshmen	Full-Time Freshmen & Sophomores	Freshmen Sophomores Juniors	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates
NUMBER OF ELIGIBLE APPLICANTS SELECTED FOR VALIDAITON						119,263	232,118	320,852	313,791
NUMBER OF RECIPIENTS	185,249	567,000	1,217,000	1,944,000	2,011,000	1,893,000	2,537,875	2,707,932	2,709,076
TOTAL EXPENDITURES	\$49,873,951	\$356,353,000	\$925,998,000	\$1,475,444,000	\$1,524,340,000	\$1,540,895,000	\$2,357,222,000	\$2,387,117,000	\$2,299,718,000
AVERAGE AWARD	\$270	\$628	\$761	\$759	\$758	\$825	\$987	\$887	\$849
MINIMUM AWARD	\$50	\$50	\$200	\$200	\$200	\$50	\$200	\$150	\$120
MAXIMUM AWARD	\$452	\$1,050	\$1,400	\$1,400	\$1,400	\$1,600	\$1,800	\$1,750	\$1,670
FUNDING LEVEL	STEPED REDUCTION	STEPED REDUCTION	FULL FUNDING	FULL FUNDING	FULL FUNDING	STEPED REDUCTION	FULL FUNDING	\$50 FLAT REDUCTION	\$50 FLAT REDUCTION

Pell Grant Program**Summary of statistics for Cross-Year Reference**

	AWARD PERIOD							
	1982-83	1983-84	1984-85	1985-86	1986-87	1987-88	1988-89	1989-90
NUMBER OF APPLICANTS SUBMITTING OFFICIAL APPLICATIONS	5,118,558	5,453,548	5,514,029	5,627,131	6,028,303	6,297,598	6,519,349	6,777,992
NUMBER OF APPLICANTS SUBMITTING VALID APPLICATIONS	4,709,225	4,955,775	4,981,357	5,205,492	5,535,734	5,714,194	5,913,224	6,165,309
NUMBER AND PERCENT OF QUALIFIED APPLICANTS	3,341,371	3,541,191	3,558,386	3,710,933	3,769,608	3,812,814	4,199,322	4,347,681
	65.28	64.93	64.53	65.95	62.53	60.54	64.41	64.14
NUMBER AND PERCENT OF NON-QUALIFIED APPLICANTS	1,367,854	1,414,584	1,422,971	1,494,559	1,766,126	1,901,380	1,713,902	1,817,628
	26.72	25.94	25.81	26.56	29.30	30.19	26.29	26.82
NUMBER AND PERCENT OF APPLICATOINS RETURNED FOR INCUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING	409,333	497,773	532,672	421,639	492,569	583,404	606,125	612,683
	8.00	9.13	9.66	7.49	8.17	9.26	9.30	9.04
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	296,146	284,945	299,485	287,661	321,489	320,193	318,291	301,658
CLASSES OF ELIGIBLE APPLICANTS	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates	All Undergraduates
NUMBER OF ELIGIBLE APPLICANTS SELECTED FOR VALIDAITON	1,660,021	1,047,792	1,046,080	2,079,093	2,452,150	1,698,146	1,892,916	1,277,397
NUMBER OF RECIPIENTS	2,522,746	2,758,906	2,747,100	2,813,489	2,659,507	2,881,547	3,198,286	3,322,151
TOTAL EXPENDITURES	\$2,420,517,000	\$2,797,057,000	\$3,052,999,052	\$3,597,379,921	\$3,460,006,551	\$3,754,329,481	\$4,475,693,249	\$4,777,844,232
AVERAGE AWARD	\$959	\$1,014	\$1,111	\$1,279	\$1,301	\$1,303	\$1,399	\$1,438
MINIMUM AWARD	\$50	\$200	\$200	\$200	\$100	\$200	\$200	\$200
MAXIMUM AWARD	\$1,800	\$1,800	\$1,900	\$2,100	\$2,100	\$2,100	\$2,200	\$2,300
FUNDING LEVEL	STEPPED REDUCTION	FULL FUNDING	FULL FUNDING	FULL FUNDING	LINEAR REDUCTION	FULL FUNDING	FULL FUNDING	FULL FUNDING

CHAPTER 2

SELECTED CHARACTERISTICS OF PELL GRANT RECIPIENTS

Table 2

***Distribution of Pell Grant Recipients
By Student Aid Index and Family Income***

Award Period 1989-90

2A - Total

2B - Dependent

2C - Independent

Table 2A shows the distribution of Pell Grant recipients by Student Aid Index (SAI) and family income. Tables 2B and 2C show the same data for dependent and independent students, respectively. Throughout the End-of-Year Report, family income is considered to be the sum of the parents' (if the student is dependent on the parent for financial support) or the student's (if the student is independent) 1988 taxable and nontaxable income, including one half of certain Veteran's benefits the student may have received.

Increase in Dependent Recipients Continues. As shown in Table 2A, over 3.3 million students receive a Pell Grant during 1989-90. Comparing Tables 2B and 2C shows that recipients claiming to be independent of their parents' support have continued to increase. The proportion of independent recipients has risen steadily over the past decade. In 1989-90, 59.0 percent of all recipients were independent, up from 57.9 percent in 1988-89, and 57.5 percent in 1987-88. The reader should note that 1987-88 was the first year a student's age, veterans status, and whether he or she is an orphan or has dependents were the

critical determinants for dependency status.

Majority of Recipients Still Have Family Income Up to \$9,000. The data clearly show that Pell Grant awards are directed toward the lowest income students (See Figure 5). Over half (51.7 percent) of the 1989-90 recipients report a family income of less than \$9,001, whereas only 20.2 percent reported income greater than \$20,000, with the majority of these in the \$20,000 and \$30,000 income range.

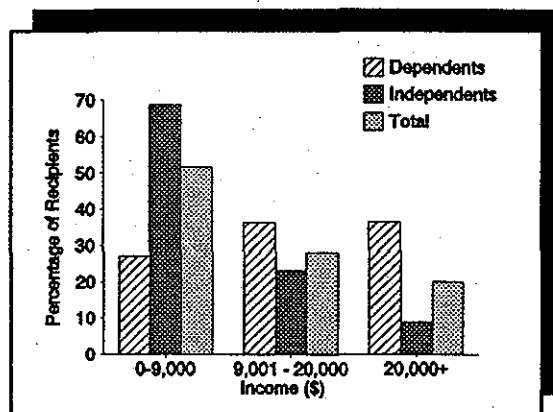


Figure 5: Distribution of Family Income by Dependency Status

Independent students, because they are reporting their often limited 1988 income,

predominated in the lower income ranges. More than two-thirds (68.8 percent) of independents reported a family income of less than \$9,001, compared to only 27.2 percent of dependents. Accordingly, dependents who must report their parents' resources are more numerous in the higher income ranges. For example, 36.4 percent of dependents have income greater than \$20,000 whereas only 8.9 percent of independents are in this range.

Family Income Increase with Inflation. Last cycle, there was a dramatic increase in the average family income of Pell Grant recipients. This increase was attributed to changes in the formulae that made more families with moderate incomes eligible for aid. Therefore, the increase in average family income in 1989-90 has resumed a slower more steady pace consistent with basic inflationary pressures. In 1988-89, average overall income (dependents and independents) increased 23 percent to \$11,326. In 1989-90, average overall income increased only 4.6 percent to \$11,852. Independents experience a greater percentage increase in family income than dependents, with an 8.3 percent increase to \$8,221 versus a 3.7 percent increase to \$17,072 for dependents.

Table 2 also presents the distribution of SAIs received by 1989-90 recipients. The SAI is an indicator of an applicant's ability to pay that the school uses with the student's educational cost and enrollment status to determine the amount of the grant. Within a given educational cost and enrollment status, a lower SAI results in a higher grant. In 1989-90, 2,100 is the highest SAI with which a student could receive and qualify for a Pell Grant.

Majority Have Zero SAI, But This Group Is Shrinking. Table 2A shows that more than half

of the recipients in 1989-90 receive a zero SAI. Therefore they were eligible for the maximum grant within their cost and enrollment status category. The percentage of recipients receiving a zero SAI has decreased steadily from 56.9 percent in 1987-88 and 53.6 percent in 1988-89 to 51.6 percent in 1989-90. As shown in Table 2B independents were much more likely to receive a lower SAI than dependents. Two-thirds (66.1 percent) of independents receive a zero SAI compared to 30.7 percent of dependents. In contrast, only 10 percent of independents have an SAI greater than 1,000, while over 28 percent of dependents are in this SAI range. Figure 5 summarizes the distribution of SAIs by dependency status graphically.

Because the SAI is a measure of the applicant's financial strength, it is not surprising that there is a strong correlation between reported family income and the SAI. In fact, family income, together with the amount of family assets and expenses and certain demographic data (number of family members, for example) determines the SAI. Table 2A shows that the lower an applicant's family income the greater potential for a low SAI, and ultimately a larger grant. Approximately 96.4 percent of all students (99.5 percent of independents and 83.3 percent of dependents) reporting incomes of \$6,000 or less receive zero SAIs. The 3.6 percent in group who do not receive zero SAIs most likely reported substantial assets. Looking further, 86.4 percent of students with incomes of \$9,000 or less receive SAIs of zero and almost 73.8 percent with incomes of \$15,000 or less received a zero SAI. Only .4 percent of the over \$15,000 income group receive the minimum SAI. To receive a zero SAI, these recipients must have certain high expenses, a large family, and/or multiple family members attending college.

TABLE 2-C
DISTRIBUTION OF PELL GRANT RECIPIENTS
BY STUDENT AID INDEX AND FAMILY INCOME
INDEPENDENT RECIPIENTS - AWARD PERIOD 1989-90

STUDENT AID INDEX	FAMILY INCOME									TOTAL			
	Less Than \$1,001	\$1,001- 3,000	\$3,001- 6,000	\$6,001- 9,000	\$9,001- 15,000	\$15,001- 20,000	20,001- 30,000	\$30,001- 40,000	\$40,001+				
0	184,261 14.2% 99.9%	258,129 19.9% 99.9%	517,880 40.0% 99.1%	222,376 17.2% 58.1%	105,568 8.2% 35.3%	6,052 0.5% 4.4%	698 0.1% 0.5%	80 0.0% 0.3%	18 0.0% 0.6%	1,295,062 100.0% 66.1%	N	R%	
1 - 200	17 0.0% 0.0%	34 0.0% 0.0%	3,213 2.6% 0.6%	24,797 20.1% 6.5%	77,341 62.7% 25.8%	16,214 13.1% 11.8%	1,776 1.4% 1.2%	34 0.0% 0.1%	4 0.0% 0.1%	123,430 100.0% 6.3%	N	R%	C%
201 - 400	11 0.0% 0.0%	28 0.0% 0.0%	459 0.4% 0.1%	21,959 20.4% 5.7%	46,760 43.4% 15.6%	31,028 28.8% 22.6%	7,192 6.7% 4.9%	190 0.2% 0.8%	3 0.0% 0.1%	107,630 100.0% 5.5%	N	R%	C%
401 - 600	12 0.0% 0.0%	37 0.0% 0.0%	270 0.3% 0.1%	21,633 23.4% 5.7%	18,078 19.6% 6.0%	35,508 38.5% 25.9%	16,169 17.5% 11.0%	582 0.6% 2.4%	23 0.0% 0.8%	92,312 100.0% 4.7%	N	R%	C%
601 - 800	11 0.0% 0.0%	25 0.0% 0.0%	221 0.3% 0.0%	20,610 28.3% 5.4%	4,338 6.0% 1.4%	27,549 37.8% 20.1%	18,796 25.8% 12.8%	1,213 1.7% 4.9%	58 0.1% 1.9%	72,821 100.0% 3.7%	N	R%	C%
801 - 1,000	13 0.0% 0.0%	23 0.0% 0.0%	169 0.3% 0.0%	18,966 29.8% 5.0%	3,443 5.4% 1.2%	14,270 22.4% 10.4%	24,334 38.3% 16.6%	2,278 3.6% 9.2%	112 0.2% 3.8%	63,608 100.0% 3.2%	N	R%	C%
1,001 - 1,200	13 0.0% 0.0%	22 0.0% 0.0%	156 0.3% 0.0%	17,778 32.0% 4.6%	3,444 6.2% 1.2%	3,781 6.8% 2.8%	27,102 48.8% 18.5%	3,003 5.4% 12.2%	228 0.4% 7.7%	55,527 100.0% 2.8%	N	R%	C%
1,201 - 1,400	7 0.0% 0.0%	24 0.1% 0.0%	114 0.3% 0.0%	14,991 36.3% 3.9%	4,762 11.5% 1.6%	641 1.6% 0.5%	17,318 42.0% 11.8%	2,980 7.2% 12.1%	419 1.0% 14.1%	41,256 100.0% 2.1%	N	R%	C%
1,401 - 1,600	10 0.0% 0.0%	13 0.0% 0.0%	100 0.3% 0.0%	11,119 30.0% 2.9%	7,118 19.2% 2.4%	372 1.0% 0.3%	14,356 38.7% 9.8%	3,470 9.4% 14.1%	495 1.3% 16.6%	37,053 100.0% 1.9%	N	R%	C%
1,601 - 1,800	5 0.0% 0.0%	7 0.0% 0.0%	94 0.3% 0.0%	5,665 17.3% 1.5%	10,978 33.6% 3.7%	484 1.5% 0.4%	10,638 32.5% 7.3%	4,158 12.7% 16.8%	663 2.0% 22.3%	32,692 100.0% 1.7%	N	R%	C%
1,801 - 2,100	5 0.0% 0.0%	19 0.1% 0.0%	131 0.3% 0.0%	2,830 7.5% 0.7%	17,497 46.4% 5.8%	1,248 3.3% 0.9%	8,337 22.1% 5.7%	6,696 17.8% 27.1%	955 2.5% 32.1%	37,718 100.0% 1.9%	N	R%	C%
Total	184,365 9.4% 100.0%	258,361 13.2% 100.0%	522,807 26.7% 100.0%	382,724 19.5% 100.0%	299,327 15.3% 100.0%	137,147 7.0% 100.0%	146,716 7.5% 100.0%	24,684 1.3% 100.0%	2,978 0.2% 100.0%	1,959,109 100.0% 100.0%	N	R%	C%

Table 3

***Distribution of Pell Grant Recipients
By Family Income and Grant Level***

Award Period 1989-90

3A - Total

3B - Dependent

3C - Independent

Tables 3A, 3B, and 3C present the distribution of Pell Grant recipients by family income and grant level for all recipients, dependents and independents, respectively. Table 3A supports the inverse relationship between family income and grant size introduced in Table 2.

Over half (51.7 percent) of all grant recipients report family income of less than \$9,000. Of recipients in that income category, 28.9 percent receive the maximum grant of \$2,300. Only 16.9 percent of these recipients receive grants of less than \$900. Of recipients reporting income greater than \$20,000, 50.6 percent receive grants less than \$900, and less than 1 percent receive the maximum grant.

Independents Receive Most of Higher Grants. A look at Tables 3B and 3C shows that the majority of those receiving both the maximum and other high or moderately high grants are independent.

- Three-quarters (72.9 percent) of those receiving the maximum grant said they are independent.

- Over sixty-one percent of recipients receiving grants of \$1,500 or more are independent of parental support. Over half (50.1 percent) of all independent recipients receive grants greater than \$1,500 with over twenty-one percent of receiving the maximum grant.

It should be remembered that independents report far lower incomes than dependents on the whole and therefore are more likely to qualify for larger grants. Dependents who must claim their parents' income are more likely to receive a smaller grant, as illustrated in Figure 6.

- In 1989-90 only 11.5 percent of dependent recipients received the maximum grant. In contrast, 21.5 percent of independent recipients receive the maximum grant.
- Although 44.7 percent of dependents received grants larger than \$1,500, 39.7 percent of those report a family income less than \$9,000; over 85 percent report family income of less than \$20,000.

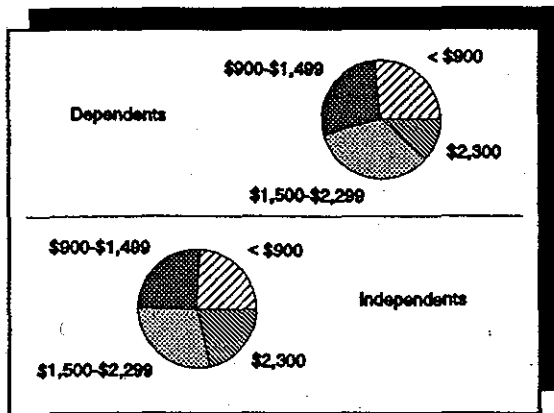


Figure 6: Distribution of Grants
By Dependency Status

- Twenty-seven percent of all dependent recipients received grants less than \$900.

For the most part, students with relatively large incomes are more likely than their low income counterparts to receive a small grant. It is important to note that educational cost is also a key determinant of grant level. Although 16.8 percent of recipients with income less than \$9,000 that received grants less than \$900, it is likely that many of these students attend low cost institutions.

Table 4

***Distribution of Pell Grant Recipients
By Student Aid Index and Grant Level***

Award Period 1989-90

4A - Total

4B - Dependent

4C - Independent

Tables 4A, 4B, and 4C present the distribution of Pell Grant recipients by Student Aid Index (SAI) and Grant Level, for all recipients, dependents and independents, respectively.

SAI is Highly Correlated With Grant. As discussed in Table 2, the SAI, along with educational cost and enrollment status, is a key determinant of the Pell Grant award. As shown in Figure 7, the lower the Student Aid Index the higher potential for a large grant. For example, 33.5 percent of recipients with a zero SAI receive the maximum grant of \$2,300, while only 15.0 percent with the minimum SAI receive grants less than \$900. These students most likely attend low cost institutions or are enrolled on a part-time basis.

Conversely, those recipients in the highest eligible SAI categories receive much smaller grants. Over 81.5 percent of recipients with SAIs greater than 1,200 receive grants less than \$900.

Invalid Awards Are Few in Number. The step-shaped line drawn diagonally through the tables depicts valid versus invalid awards. All of the

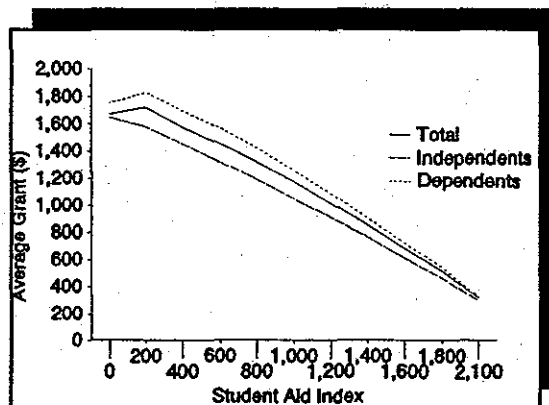


Figure 7: Average Grant and SAI by Dependency Status

cells to the right of the line should contain zeros as they are invalid combinations of SAI and grant level as defined by the 1989-90 Pell Grant Payment Schedule. For example, the maximum grant that a full-time student with an SAI of 700 may receive is \$1,650. Grants that exceed \$1,650 with this SAI represent overawards that are most likely a result of a student attending more than one institution during the award year. The number of such invalid awards continues to be less than .2 percent of the total number of awards.

It is interesting to note that a large percentage of recipients in each SAI range receive the maximum allowable grant for that range. For example, of recipients in the 1,401 to 1,600 SAI range, 72.6 percent received grants in the maximum valid grant range of \$1,500 to \$1,799. This can be explained by the data in Table 7 which show that over 61 percent of

recipients report educational cost greater than the Pell Grant maximum of \$3,800, and 77 percent report educational cost greater than \$3,300. Because educational cost is a determinant of grant level, those recipients reporting high educational cost regardless of their SAI are more likely to be eligible for the maximum grant within that SAI range.

TABLE 4-B
DISTRIBUTION OF PELL GRANT RECIPIENTS
BY STUDENT AID INDEX AND GRANT LEVEL
DEPENDENT RECIPIENTS - AWARD PERIOD 1989-90

STUDENT AID INDEX	GRANT LEVEL										TOTAL	
	\$1-299	\$300-599	\$600-899	\$900-1,199	\$1,200-1,499	\$1,500-1,799	\$1,800-2,099	\$2,100-2,299	2,300			
0.....	2,811	14,384	29,278	62,420	31,327	45,600	45,031	32,884	155,368	419,103	N	
	0.7%	3.4%	7.0%	14.9%	7.5%	10.9%	10.7%	7.8%	37.1%	100.0%	R%	
	5.2%	10.0%	17.5%	30.3%	18.5%	26.0%	26.8%	26.9%	99.3%	30.7%	C%	
1 - 200.....	673	3,965	8,085	18,322	11,277	14,229	20,067	89,176	450	166,244	N	
	0.4%	2.4%	4.9%	11.0%	6.8%	8.6%	12.1%	53.6%	0.3%	100.0%	R%	
	1.3%	2.8%	4.8%	8.9%	6.6%	8.1%	11.9%	72.9%	0.3%	12.2%	C%	
201 - 400.....	438	2,642	5,525	12,288	9,533	9,310	69,471	121	274	109,602	N	
	0.4%	2.4%	5.0%	11.2%	8.7%	8.5%	63.4%	0.1%	0.2%	100.0%	R%	
	0.8%	1.8%	3.3%	6.0%	5.6%	5.3%	41.3%	0.1%	0.2%	8.0%	C%	
401 - 600.....	438	2,855	8,312	7,892	8,175	40,610	33,295	56	170	101,803	N	
	0.4%	2.8%	8.2%	7.8%	8.0%	39.9%	32.7%	0.1%	0.2%	100.0%	R%	
	0.8%	2.0%	5.0%	3.8%	4.8%	23.2%	19.8%	0.0%	0.1%	7.5%	C%	
601 - 800.....	440	3,293	9,853	5,264	7,078	65,276	77	40	124	91,445	N	
	0.5%	3.6%	10.8%	5.8%	7.7%	71.4%	0.1%	0.0%	0.1%	100.0%	R%	
	0.8%	2.3%	5.9%	2.6%	4.2%	37.2%	0.0%	0.0%	0.1%	6.7%	C%	
801 - 1,000.....	414	3,479	9,643	6,090	69,334	104	94	47	43	89,248	N	
	0.5%	3.9%	10.8%	6.8%	77.7%	0.1%	0.1%	0.1%	0.0%	100.0%	R%	
	0.8%	2.4%	5.8%	3.0%	40.9%	0.1%	0.1%	0.0%	0.0%	6.5%	C%	
1,001 - 1,200.....	864	7,080	8,175	36,003	32,799	84	45	7	31	85,088	N	
	1.0%	8.3%	9.6%	42.3%	38.5%	0.1%	0.1%	0.0%	0.0%	100.0%	R%	
	1.6%	4.9%	4.9%	17.5%	19.3%	0.0%	0.0%	0.0%	0.0%	6.2%	C%	
1,201 - 1,400.....	1,074	9,514	5,396	57,815	77	41	19	12	7	73,955	N	
	1.5%	12.9%	7.3%	78.2%	0.1%	0.1%	0.0%	0.0%	0.0%	100.0%	R%	
	2.0%	6.6%	3.2%	28.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.4%	C%	
1,401 - 1,600.....	2,440	10,125	56,771	106	44	29	4	1	3	69,523	N	
	3.5%	14.6%	81.7%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	100.0%	R%	
	4.6%	7.0%	33.9%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	5.1%	C%	
1,601 - 1,800.....	6,056	34,192	26,317	47	22	4	0	1	1	66,640	N	
	9.1%	51.3%	39.5%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	R%	
	11.3%	23.8%	15.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.9%	C%	
1,801 - 2,100.....	37,930	52,355	63	36	5	1	0	0	1	90,391	N	
	42.0%	57.9%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	R%	
	70.8%	36.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.6%	C%	
Total.....	53,578	143,884	167,418	206,283	169,671	175,288	168,103	122,345	156,472	1,363,042	N	
	3.9%	10.6%	12.3%	15.1%	12.4%	12.9%	12.3%	9.0%	11.5%	100.0%	R%	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	C%	

Table 5

***Distribution of Pell Grant Recipients
By Student Aid Index and Type of Institution***

Award Period 1989-90

Table 5A - Total

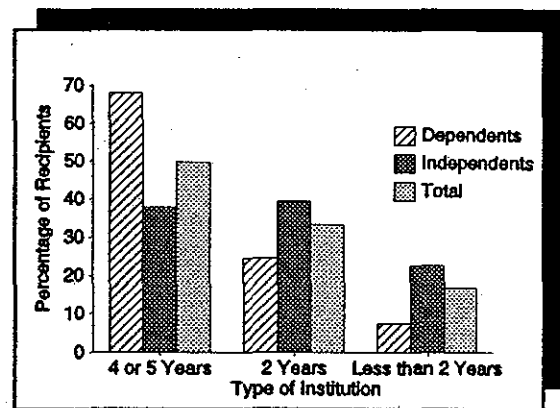
Table 5B - Dependent

Table 5C - Independent

Tables 5A, 5B, and 5C show the distribution of Pell Grant recipients by Student Aid Index (SAI) and type of institution attended for all recipients, dependents, and independents. Type of institution is identified by the length of the programs offered. Generally, 5 years indicates a university with graduate programs, 4 years indicates a college with only baccalaureate programs, 2 years denotes a community college, and less than 2 years denotes a trade school. However, some programs, mostly vocational/technical, may be either 2 years or less than 2 years.

Dependents More Likely to Attend 4 or 5 Year Schools. Overall, half (49.8 percent) of all 1989-90 Pell recipients attend schools with programs of 4 years or more. However, there are dramatic differences by dependency status as depicted in Figure 8.

- More than two thirds (67.0 percent) of dependents attend 4 or 5 year institutions compared to a little more than one third (37.7 percent) of independents.



**Figure 8: Type of Institution Attended
By Dependency Status**

- Institutions offering 2 year programs attract 39.3 percent of independent recipients and 24.4 percent of dependent Pell recipients. Overall, one third (33.1 percent) of all recipients attend these schools.
- Less than 2 year schools attract a higher proportion of independent recipients than dependent recipients. While only one out of six recipients (16.6 percent) attends these schools, 22.5 percent of independents do compared to only 8.3 percent of dependents.

2 Year Enrollment Up, Less Than 2 Year Enrollment Down. Compared to previous years, the proportion of students enrolled in at least 4 year institutions has stabilized. In 1987-88 about 48 percent attended traditional schools, compared to about 50 percent in 1988-89 and in 1989-90. Enrollment in 2 year schools has increased from about 32 percent in both 1987-88 and 1988-89 to 33.1 percent this year. Enrollment in less than 2 year schools, many of them proprietary trade schools, has dropped from 19.9 percent in 1987-88 and 17.8 percent in 1988-89 to 16.6 percent this year.

Recipients with Higher SAIs More Likely to Attend 4 Year Schools. Table 5 also shows

differences in type of institution attended by SAI. As SAI increases, recipients are increasingly likely to attend 4 year or more institutions. Recipients with zero SAIs comprise only 42.2 percent of the recipient pool at 4 year or more schools, although they represent 51.6 percent of all recipients. They are 55.8 percent of enrollees at 2 year schools and 71.4 percent of enrollees at less than 2 year schools. Recipients with SAIs of 1,801 to 2,100 constitute 5.4 percent of those enrolled at 4 or 5 year schools, 2.6 percent of those enrolled at 2 year schools, and 1.6 percent of those enrolled at less than 2 year schools.

TABLE 5-A
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY STUDENT AID INDEX AND TYPE OF INSTITUTION**
ALL RECIPIENTS - AWARD YEAR 1989-90

STUDENT AID INDEX	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEAR NO GRADUATE	3 YEARS BUT LESS THAN FOUR YEARS	2 YEARS BUT LESS THAN THREE YEARS	1 YEAR BUT LESS THAN TWO YEARS	6 MONTHS BUT LESS THAN ONE YEAR	OTHER	
0	482,994	214,136	7,476	614,394	228,525	166,640	0	1,714,165
R%	28.18	12.49	0.44	35.84	13.33	9.72	0.00	100.00
C%	41.36	44.19	49.27	55.79	72.10	70.48	0.00	51.60
1 - 200	114,840	45,127	1,225	93,212	20,039	15,231	0	289,674
R%	39.64	15.58	0.42	32.18	6.92	5.26	0.00	100.00
C%	9.83	9.31	8.07	8.46	6.32	6.44	0.00	8.72
201 - 400	82,301	33,551	992	73,708	14,736	11,944	0	217,232
R%	37.89	15.44	0.46	33.93	6.78	5.50	0.00	100.00
C%	7.05	6.92	6.54	6.69	4.65	5.05	0.00	6.54
401 - 600	76,394	31,313	940	64,360	11,723	9,385	0	194,115
R%	39.36	16.13	0.48	33.16	6.04	4.83	0.00	100.00
C%	6.54	6.46	6.20	5.84	3.70	3.97	0.00	5.84
601 - 800	67,844	27,131	779	52,261	9,048	7,203	0	164,266
R%	41.30	16.52	0.47	31.81	5.51	4.38	0.00	100.00
C%	5.81	5.60	5.13	4.75	2.85	3.05	0.00	4.94
801 - 1,000	65,664	25,899	732	46,523	7,820	6,218	0	152,856
R%	42.96	16.94	0.48	30.44	5.12	4.07	0.00	100.00
C%	5.62	5.34	4.82	4.22	2.47	2.63	0.00	4.60
1,001 - 1,200	61,770	24,430	701	41,560	6,793	5,361	0	140,615
R%	43.93	17.37	0.50	29.56	4.83	3.81	0.00	100.00
C%	5.29	5.04	4.62	3.77	2.14	2.27	0.00	4.23
1,201 - 1,400	53,592	20,457	635	31,651	4,909	3,967	0	115,211
R%	46.52	17.76	0.55	27.47	4.26	3.44	0.00	100.00
C%	4.59	4.22	4.19	2.87	1.55	1.68	0.00	3.47
1,401 - 1,600	49,971	19,253	566	28,912	4,430	3,444	0	106,576
R%	46.89	18.07	0.53	27.13	4.16	3.23	0.00	100.00
C%	4.28	3.97	3.73	2.63	1.40	1.46	0.00	3.21
1,601 - 1,800	47,770	18,345	491	25,519	4,023	3,184	0	99,332
R%	48.09	18.47	0.49	25.69	4.05	3.21	0.00	100.00
C%	4.09	3.79	3.24	2.32	1.27	1.35	0.00	2.99
1,801 - 2,100	64,615	24,958	636	29,121	4,916	3,863	0	128,109
R%	50.44	19.48	0.50	22.73	3.84	3.02	0.00	100.00
C%	5.53	5.15	4.19	2.64	1.55	1.63	0.00	3.86
TOTAL	1,167,755	484,600	15,173	1,101,221	316,962	236,440	0	3,322,151
R%	35.15	14.59	0.46	33.15	9.54	7.12	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00

TABLE 5-B
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY STUDENT AID INDEX AND TYPE OF INSTITUTION**
DEPENDENT RECIPIENTS - AWARD YEAR 1989-90

STUDENT AID INDEX	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEAR NO GRADUATE	3 YEARS BUT LESS THAN FOUR YEARS	2 YEARS BUT LESS THAN THREE YEARS	1 YEAR BUT LESS THAN TWO YEARS	6 MONTHS BUT LESS THAN ONE YEAR	OTHER	
0	159,870	71,383	1,250	121,093	43,274	22,233	0	419,103
R%	38.15	17.03	0.30	28.89	10.33	5.30	0.00	100.00
C%	24.36	27.74	26.81	36.44	61.20	53.15	0.00	30.75
1 - 200	84,136	30,976	565	40,476	6,119	3,972	0	166,244
R%	50.61	18.63	0.34	24.35	3.68	2.39	0.00	100.00
C%	12.82	12.04	12.12	12.18	8.65	9.49	0.00	12.20
201 - 400	54,413	20,497	339	27,230	4,156	2,967	0	109,602
R%	49.65	18.70	0.31	24.84	3.79	2.71	0.00	100.00
C%	8.29	7.97	7.27	8.20	5.88	7.09	0.00	8.04
401 - 600	51,617	19,657	382	24,519	3,204	2,424	0	101,803
R%	50.70	19.31	0.38	24.08	3.15	2.38	0.00	100.00
C%	7.87	7.64	8.19	7.38	4.53	5.79	0.00	7.47
601 - 800	47,128	17,804	300	21,448	2,757	2,008	0	91,445
R%	51.54	19.47	0.33	23.45	3.01	2.20	0.00	100.00
C%	7.18	6.92	6.43	6.46	3.90	4.80	0.00	6.71
801 - 1,000	46,777	17,692	318	20,186	2,438	1,837	0	89,248
R%	52.41	19.82	0.36	22.62	2.73	2.06	0.00	100.00
C%	7.13	6.88	6.82	6.08	3.45	4.39	0.00	6.55
1,001 - 1,200	45,015	17,079	326	18,808	2,209	1,651	0	85,088
R%	52.90	20.07	0.38	22.10	2.60	1.94	0.00	100.00
C%	6.86	6.64	6.99	5.66	3.12	3.95	0.00	6.24
1,201 - 1,400	40,442	14,854	291	15,453	1,701	1,214	0	73,955
R%	54.68	20.09	0.39	20.90	2.30	1.64	0.00	100.00
C%	6.16	5.77	6.24	4.65	2.41	2.90	0.00	5.43
1,401 - 1,600	38,046	14,085	273	14,457	1,552	1,110	0	69,523
R%	54.72	20.26	0.39	20.79	2.23	1.60	0.00	100.00
C%	5.80	5.47	5.85	4.35	2.19	2.65	0.00	5.10
1,601 - 1,800	37,227	13,757	255	12,871	1,459	1,071	0	66,640
R%	55.86	20.64	0.38	19.31	2.19	1.61	0.00	100.00
C%	5.67	5.35	5.47	3.87	2.06	2.56	0.00	4.89
1,801 - 2,100	51,562	19,552	364	15,725	1,842	1,346	0	90,391
R%	57.04	21.63	0.40	17.40	2.04	1.49	0.00	100.00
C%	7.86	7.60	7.81	4.73	2.60	3.22	0.00	6.63
TOTAL	656,233	257,336	4,663	332,266	70,711	41,833	0	1,363,042
R%	48.14	18.88	0.34	24.38	5.19	3.07	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00

TABLE 5-C
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY STUDENT AID INDEX AND TYPE OF INSTITUTION**
INDEPENDENT RECIPIENTS - AWARD YEAR 1989-90

STUDENT AID INDEX	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEAR NO GRADUATE	3 YEARS BUT LESS THAN FOUR YEARS	2 YEARS BUT LESS THAN THREE YEARS	1 YEAR BUT LESS THAN TWO YEARS	6 MONTHS BUT LESS THAN ONE YEAR	OTHER	
0	323,124	142,753	6,226	493,301	185,251	144,407	0	1,295,062
R%	24.95	11.02	0.48	38.09	14.30	11.15	0.00	100.00
C%	63.17	62.81	59.24	64.15	75.23	74.20	0.00	66.10
1 - 200	30,704	14,151	660	52,736	13,920	11,259	0	123,430
R%	24.88	11.46	0.53	42.73	11.28	9.12	0.00	100.00
C%	6.00	6.23	6.28	6.86	5.65	5.79	0.00	6.30
201 - 400	27,888	13,054	653	46,478	10,580	8,977	0	107,630
R%	25.91	12.13	0.61	43.18	9.83	8.34	0.00	100.00
C%	5.45	5.74	6.21	6.04	4.30	4.61	0.00	5.49
401 - 600	24,777	11,656	558	39,841	8,519	6,961	0	92,312
R%	26.84	12.63	0.60	43.16	9.23	7.54	0.00	100.00
C%	4.84	5.13	5.31	5.18	3.46	3.58	0.00	4.71
601 - 800	20,716	9,327	479	30,813	6,291	5,195	0	72,821
R%	28.45	12.81	0.66	42.31	8.64	7.13	0.00	100.00
C%	4.05	4.10	4.56	4.01	2.55	2.67	0.00	3.72
801 - 1,000	18,887	8,207	414	26,337	5,382	4,381	0	63,608
R%	29.69	12.90	0.65	41.41	8.46	6.89	0.00	100.00
C%	3.69	3.61	3.94	3.43	2.19	2.25	0.00	3.25
1,001 - 1,200	16,755	7,351	375	22,752	4,584	3,710	0	55,527
R%	30.17	13.24	0.68	40.97	8.26	6.68	0.00	100.00
C%	3.28	3.23	3.57	2.96	1.86	1.91	0.00	2.83
1,201 - 1,400	13,150	5,603	344	16,198	3,208	2,753	0	41,256
R%	31.87	13.58	0.83	39.26	7.78	6.67	0.00	100.00
C%	2.57	2.47	3.27	2.11	1.30	1.41	0.00	2.11
1,401 - 1,600	11,925	5,168	293	14,455	2,878	2,334	0	37,053
R%	32.18	13.95	0.79	39.01	7.77	6.30	0.00	100.00
C%	2.33	2.27	2.79	1.88	1.17	1.20	0.00	1.89
1,601 - 1,800	10,543	4,588	236	12,648	2,564	2,113	0	32,692
R%	32.25	14.03	0.72	38.69	7.84	6.46	0.00	100.00
C%	2.06	2.02	2.25	1.64	1.04	1.09	0.00	1.67
1,801 - 2,100	13,053	5,406	272	13,396	3,074	2,517	0	37,718
R%	34.61	14.33	0.72	35.52	8.15	6.67	0.00	100.00
C%	2.55	2.38	2.59	1.74	1.25	1.29	0.00	1.93
TOTAL	511,522	227,264	10,510	768,955	246,251	194,607	0	1,959,109
R%	26.11	11.60	0.54	39.25	12.57	9.93	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00

Table 6

***Distribution of Pell Grant Recipients
By Family Income and Type of Institution***

Award Period 1989-90

Table 6A - Total

Table 6B - Dependent

Table 6C - Independent

Tables 6A, 6B, and 6C depict the distribution of recipients by family income and type of institution for all recipients and by dependency status. These tables support the conclusions on differences in recipients across institutions by SAI, as discussed for Table 5, because family income and SAI tend to be closely related.

Higher Income Recipients More Likely to Attend 4 or 5 Year Schools. As income increases, recipients are increasingly likely to attend 4 or 5 year institutions and less likely to attend 2 year schools or less than 2 year schools. This pattern is portrayed in Figure 9.

- Recipients with family income up to \$6,000 comprise 35.8 percent of the total. However, only 30.0 percent of those enrolled in 4 or 5 year institutions are in this low income group. In contrast, 37.0 percent of those enrolled in 2 year schools are in this group, as are more than half (50.8 percent) of those enrolled in less than 2 year schools.

- Differences in type of institution attended by family income remain strong in families with incomes up to \$9,000. While this group is just over half (51.7 percent) of all recipients it constitutes only 44.2 percent of 4 or 5 year institution enrollees, but 54.4 percent of 2 year enrollees and more than two thirds (68.9 percent) of less than 2 year enrollees.

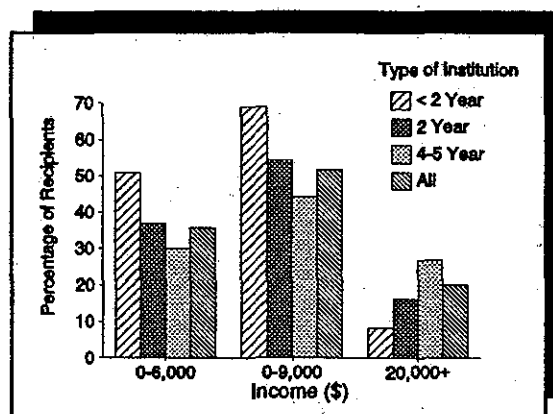


Figure 9: Type of Institution Attended by Family Income

- The opposite pattern is found for recipients from families with incomes over \$20,000, who attend programs of longer length in

disproportionate numbers. While they are 20.2 percent of the recipient population, they make up more than one quarter (26.8 percent) of 4 or 5 year enrollees, 16.2 percent of 2 year enrollees, and only 8.3 percent of less than 2 year enrollees.

Dependents Account for Most Differences in Enrollment Patterns by Family Income. For independents, only minor differences occur in type of school attended by family income levels, while these differences are more pronounced for dependents.

- Seventy percent of independents at 4 or 5 year schools earn \$9,000 or less; 64.7 percent of independents at 2 year schools and 74.1 percent of independents at less than 2 year institutions are in this income bracket. Similar findings exist at other income brackets.
- Twice as many dependents at less than 2 year schools are from families earning \$9,000 or less (48.3 percent), as are dependents enrolled at 4 or 5 year schools (23.2 percent). At 2 year schools, 30.8 percent of dependents are from families earning \$9,000 or less. Just over one quarter (27.2 percent) of dependents are in this low income group.
- More dependents enrolled at 4 or 5 year schools are from higher income families earning \$20,000 or more (40.9 percent) than are dependents at 2 year schools (30.1 percent) or less than 2 year schools (17.7 percent); 36.4 percent of dependents are in this higher income group.

TABLE 6-A
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY FAMILY INCOME AND TYPE OF INSTITUTION**
ALL RECIPIENTS - AWARD YEAR 1989-90

FAMILY INCOME	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEAR NO GRADUATE	3 YEARS BUT < 4 YEARS	2 YEARS BUT < 3 YEARS	1 YEAR BUT < 2 YEARS	6 MONTHS BUT < 1 YEAR	OTHER	
LESS THAN \$1,001	70,050	31,364	786	79,645	22,115	15,053	0	219,013
R%	31.98	14.32	0.36	36.37	10.10	6.87	0.00	100.00
C%	6.00	6.47	5.18	7.23	6.98	6.37	0.00	6.59
\$1,001 - 3,000	90,606	36,693	1,207	100,206	49,923	32,623	0	311,258
R%	29.11	11.79	0.39	32.19	16.04	10.48	0.00	100.00
C%	7.76	7.57	7.95	9.10	15.75	13.80	0.00	9.37
\$3,001 - 6,000	189,096	78,122	3,312	227,503	90,427	70,979	0	659,439
R%	28.68	11.85	0.50	34.50	13.71	10.76	0.00	100.00
C%	16.19	16.12	21.83	20.66	28.53	30.02	0.00	19.85
\$6,001 - 9,000	166,193	68,001	2,618	192,131	56,309	43,657	0	528,909
R%	31.42	12.86	0.49	36.33	10.65	8.25	0.00	100.00
C%	14.23	14.03	17.25	17.45	17.77	18.46	0.00	15.92
\$9,001 - 15,000	197,513	82,819	2,612	205,530	50,081	37,732	0	576,287
R%	34.27	14.37	0.45	35.66	8.69	6.55	0.00	100.00
C%	16.91	17.09	17.21	18.66	15.80	15.96	0.00	17.35
\$15,001 - 20,000	140,173	58,637	1,685	118,168	21,878	16,688	0	357,229
R%	39.24	16.41	0.47	33.08	6.12	4.67	0.00	100.00
C%	12.00	12.10	11.11	10.73	6.90	7.06	0.00	10.75
\$20,001 - 30,000	208,252	86,906	2,247	138,575	22,242	16,702	0	474,924
R%	43.85	18.30	0.47	29.18	4.68	3.52	0.00	100.00
C%	17.83	17.93	14.81	12.58	7.02	7.06	0.00	14.30
\$30,001 - 40,000	78,503	31,663	578	32,971	3,519	2,669	0	149,903
R%	52.37	21.12	0.39	21.99	2.35	1.78	0.00	100.00
C%	6.72	6.53	3.81	2.99	1.11	1.13	0.00	4.51
\$40,001 +	27,369	10,395	128	6,492	468	337	0	45,189
R%	60.57	23.00	0.28	14.37	1.04	0.75	0.00	100.00
C%	2.34	2.15	0.84	0.59	0.15	0.14	0.00	1.36
TOTAL	1,167,755	484,600	15,173	1,101,221	316,962	236,440	0	3,322,151
R%	35.15	14.59	0.46	33.15	9.54	7.12	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00

TABLE 6-B
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY FAMILY INCOME AND TYPE OF INSTITUTION**
DEPENDENT RECIPIENTS - AWARD YEAR 1989-90

FAMILY INCOME	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEAR NO GRADUATE	3 YEARS BUT < 4 YEARS	2 YEARS BUT < 3 YEARS	1 YEAR BUT < 2 YEARS	6 MONTHS BUT < 1 YEAR	OTHER	
LESS THAN \$1,001	17,382	5,769	106	8,982	1,588	821	0	34,648
R%	50.17	16.65	0.31	25.92	4.58	2.37	0.00	100.00
C%	2.65	2.24	2.27	2.70	2.25	1.96	0.00	2.54
\$1,001 - 3,000	20,213	8,431	150	14,380	7,065	2,658	0	52,897
R%	38.21	15.94	0.28	27.18	13.36	5.02	0.00	100.00
C%	3.08	3.28	3.22	4.33	9.99	6.35	0.00	3.88
\$3,001 - 6,000	51,554	23,326	487	38,141	15,210	7,914	0	136,632
R%	37.73	17.07	0.36	27.92	11.13	5.79	0.00	100.00
C%	7.86	9.06	10.44	11.48	21.51	18.92	0.00	10.02
\$6,001 - 9,000	60,459	25,382	459	40,806	12,195	6,884	0	146,185
R%	41.36	17.36	0.31	27.91	8.34	4.71	0.00	100.00
C%	9.21	9.86	9.84	12.28	17.25	16.46	0.00	10.72
\$9,001 - 15,000	127,255	49,097	927	75,100	15,089	9,492	0	276,960
R%	45.95	17.73	0.33	27.12	5.45	3.43	0.00	100.00
C%	19.39	19.08	19.88	22.60	21.34	22.69	0.00	20.32
\$15,001 - 20,000	109,165	41,487	828	54,856	8,040	5,706	0	220,082
R%	49.60	18.85	0.38	24.93	3.65	2.59	0.00	100.00
C%	16.64	16.12	17.76	16.51	11.37	13.64	0.00	16.15
\$20,001 - 30,000	172,007	66,645	1,201	72,495	9,185	6,675	0	328,208
R%	52.41	20.31	0.37	22.09	2.80	2.03	0.00	100.00
C%	26.21	25.90	25.76	21.82	12.99	15.96	0.00	24.08
\$30,001 - 40,000	71,767	27,492	397	22,171	1,978	1,414	0	125,219
R%	57.31	21.96	0.32	17.71	1.58	1.13	0.00	100.00
C%	10.94	10.68	8.51	6.67	2.80	3.38	0.00	9.19
\$40,001 +	26,431	9,707	108	5,335	361	269	0	42,211
R%	62.62	23.00	0.26	12.64	0.86	0.64	0.00	100.00
C%	4.03	3.77	2.32	1.61	0.51	0.64	0.00	3.10
TOTAL	656,233	257,336	4,663	332,266	70,711	41,833	0	1,363,042
R%	48.14	18.88	0.34	24.38	5.19	3.07	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00

TABLE 6-C
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY FAMILY INCOME AND TYPE OF INSTITUTION**
INDEPENDENT RECIPIENTS - AWARD YEAR 1989-90

FAMILY INCOME	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEAR NO GRADUATE	3 YEARS BUT < 4 YEARS	2 YEARS BUT < 3 YEARS	1 YEAR BUT < 2 YEARS	6 MONTHS BUT < 1 YEAR	OTHER	
LESS THAN \$1,001	52,668	25,595	680	70,663	20,527	14,232	0	184,365
R%	28.57	13.88	0.37	38.33	11.13	7.72	0.00	100.00
C%	10.30	11.26	6.47	9.19	8.34	7.31	0.00	9.41
\$1,001 - 3,000	70,393	28,262	1,057	85,826	42,858	29,965	0	258,361
R%	27.25	10.94	0.41	33.22	16.59	11.60	0.00	100.00
C%	13.76	12.44	10.06	11.16	17.40	15.40	0.00	13.19
\$3,001 - 6,000	137,542	54,796	2,825	189,362	75,217	63,065	0	522,807
R%	26.31	10.48	0.54	36.22	14.39	12.06	0.00	100.00
C%	26.89	24.11	26.88	24.63	30.54	32.41	0.00	26.69
\$6,001 - 9,000	105,734	42,619	2,159	151,325	44,114	36,773	0	382,724
R%	27.63	11.14	0.56	39.54	11.53	9.61	0.00	100.00
C%	20.67	18.75	20.54	19.68	17.91	18.90	0.00	19.54
\$9,001 - 15,000	70,258	33,722	1,685	130,430	34,992	28,240	0	299,327
R%	23.47	11.27	0.56	43.57	11.69	9.43	0.00	100.00
C%	13.74	14.84	16.03	16.96	14.21	14.51	0.00	15.28
\$15,001 - 20,000	31,008	17,150	857	63,312	13,838	10,982	0	137,147
R%	22.61	12.50	0.62	46.16	10.09	8.01	0.00	100.00
C%	6.06	7.55	8.15	8.23	5.62	5.64	0.00	7.00
\$20,001 - 30,000	36,245	20,261	1,046	66,080	13,057	10,027	0	146,716
R%	24.70	13.81	0.71	45.04	8.90	6.83	0.00	100.00
C%	7.09	8.92	9.95	8.59	5.30	5.15	0.00	7.49
\$30,001 - 40,000	6,736	4,171	181	10,800	1,541	1,255	0	24,684
R%	27.29	16.90	0.73	43.75	6.24	5.08	0.00	100.00
C%	1.32	1.84	1.72	1.40	0.63	0.64	0.00	1.26
\$40,001 +	938	688	20	1,157	107	68	0	2,978
R%	31.50	23.10	0.67	38.85	3.59	2.28	0.00	100.00
C%	0.18	0.30	0.19	0.15	0.04	0.03	0.00	0.15
TOTAL	511,522	227,264	10,510	768,955	246,251	194,607	0	1,959,109
R%	26.11	11.60	0.54	39.25	12.57	9.93	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00

Table 7***Distribution of Pell Grant Recipients
By Student Aid Index and Educational Cost*****Award Period 1989-90**

7A - Total

7B - Dependent

7C - Independent

Tables 7A, 7B, and 7C show the distribution of Pell Grant recipients by Student Aid Index (SAI) and educational cost. Table 7A shows the distribution for all recipients. Tables 7B and 7C present the same breakdown for dependents and independents respectively.

Student educational costs considered for Pell Grant award purposes include tuition and fees, and, within established limits, the cost of room, board, books, supplies, transportation, and miscellaneous expenses. The dollar limits exclusive of tuition and fees are \$1,700 for students without dependents living at home with their parents and \$2,300 for all other students enrolled at least half time. Also permitted are certain additional allowances such as provisions for child care (up to \$1,000) and costs of special services or equipment required by handicapped students for attendance but not provided by other assisting agencies. Because of this cost of attendance structure, as Table 7A indicates, few recipients (1 percent) have costs below \$1,800. The recipients in this very low cost group are most likely students who are incarcerated or taking

correspondence courses, where the costs are lower.

Majority of Costs in Higher Ranges. Table 7A shows that a majority of students have costs in the higher ranges established for Pell Grant awarding purposes. For example, over three quarters of all recipients (77.0 percent) attend schools where costs are greater than \$3,300, with 61.6 percent attending schools with costs above the maximum cost for Pell purposes of \$3,800. Relatively few (less than 5%) have costs of \$2,400 or less.

Tables 7B and 7C indicate there is relatively little difference in the educational costs of dependents and independents. For example, 73.1 percent of dependents and 79.7 percent of independents have costs greater than \$3,300. Costs for dependents average \$5,122 in 1989-90; costs for independents average \$4,851 (not shown in table).

Figure 10 depicts the distribution of educational costs overall and by dependency status. It clearly shows that the large majority of

recipients have educational costs of \$3,300 or more.

Cost Up Since Last Year. A comparison with 1988-89 data indicates an increase in costs for Pell Grant recipients. Average costs overall increased by 5.3 percent between the two years, from \$4,712 to \$4,962. As a result, recipients in the high cost ranges represent a

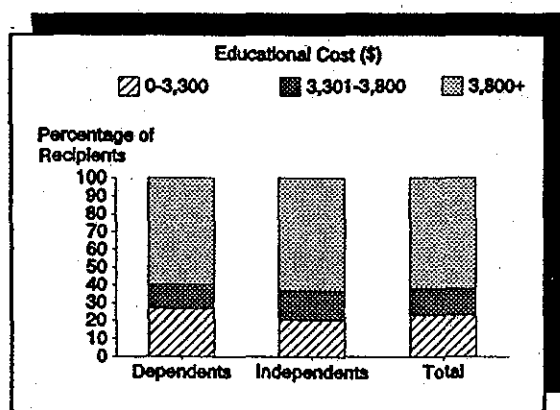


Figure 10: Distribution of Educational Costs by Dependency Status

greater percentage of the total in 1989-90. For example, recipients with costs greater than \$3,300 comprised 74.0 percent of all recipients in 1988-89 and comprise 77.0 percent of all recipients in 1989-90.

Table 7A also shows no clear relationship between cost and SAI level. For example, the proportion of recipients attending higher cost schools does not vary greatly by SAI level. About 77.2 percent of the zero SAI recipients attend institutions with educational costs over \$3,300, as do 76.0 percent of the recipients with indexes between 1 and 1,400, and 79.5 percent of recipients with SAIs over 1,400. Neither does the percentage of recipients attending lower cost schools vary greatly by SAI. Just over 5.3 percent of the zero SAI recipients are enrolled in schools with costs of \$2,400 or less as compared to 4.6 percent of the recipients with indexes between 1 and 1,400 and 2.9 percent of recipients with SAIs over 1,400.

Table 8

***Distribution of Pell Grant Recipients
By Family Income and Educational Cost***

Award Period 1989-90

8A - Total

8B - Dependents

8C - Independents

Tables 8A, 8B, and 8C show the distribution of Pell Grant recipients by family income and educational cost.

Low and High Cost Schools Attract Students from all Income Ranges at Similar Rate. Table 8A shows no clear relationship between income and educational cost. This is consistent with the lack of relationship between SAI and educational cost for Table 7. Low cost schools attract low income students at about same rate as high income students. For example, 4.8 percent of all recipients with income of \$9,000 or less attend institutions where costs are \$2,400 or less. By comparison, 3.7 percent of recipients with income greater than \$20,000 have costs in this low range. Likewise, higher cost schools attract recipients from both income groups at the same rate. About three-quarters of the \$9,000 or less income group (77.5 percent) and the greater than \$20,000 income group (78.6 percent) have costs greater than \$3,300.

More Dependents in High Income and Cost Ranges. Tables 8B and 8C show that more

dependents are in the higher income and educational cost ranges than independents. For example, as shown in Figure 11, 28.3 percent of dependents versus only 7.2 percent of independents have incomes of more than \$20,000 and costs over \$3,300. Family incomes ranges of \$9,001 to \$20,000 for the same educational cost ranges are found for 25.7 percent of dependent students and 17.8 percent of independent students. Those with family income up to \$9,000 and the same educational cost range account for 54.7 percent of independents and 19.1 percent of dependents.

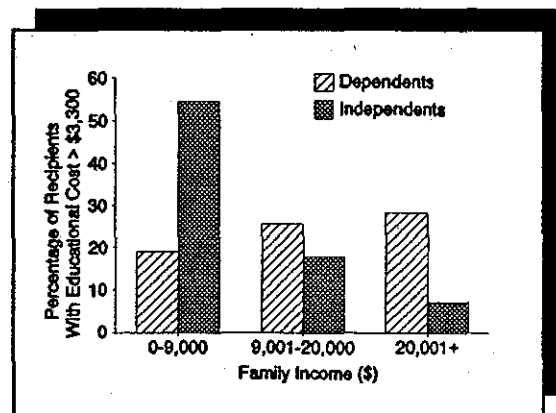


Figure 11: High Educational Costs by Income

Table 9

Distribution of Pell Grant Recipients By Family Income and Net Asset Level

Award Period 1989-90

Table 9A - Total

Table 9B - Dependent

Table 9C - Independent

Tables 9A, 9B, and 9C present the distribution of Pell Grant recipients by family income and asset level, first for all recipients, then for dependents and independents, respectively.

Net assets is the sum of the market value, less unpaid debts, of the home, other real estate/investments, and business/farm, plus cash/savings/checking. The formulae for calculating Student Aid Index provide for asset reserves that "protect" a portion of the student's or parents' assets when determining the contribution from assets. Asset reserves apply to all Pell recipients except single independents with no dependents (i.e., those with a family size of one). The asset reserves, established by the Higher Education Act amendments of 1986, are \$30,000 for a home, \$80,000 for a business, \$100,000 for a farm, and \$25,000 for all other assets combined.

For Most Pell Recipients Assets Have No Impact on Family Contribution. As Table 9A shows, Pell recipients have few assets. Seven out of eight recipients (87.5 percent) have net assets of \$25,000 or less and thus are

expected to make no contribution (except single independents) from any net assets because of the protection allowances. Three quarters (76.1 percent) have net assets of \$7,500 or less and 43 percent report zero assets. These figures are within 1 percent of those reported in 1988-89.

The percentage of recipients with net assets of \$25,000 or less generally declines with family income. For the lowest income groups (up to \$9,000), approximately 94 to 97 percent report assets of \$25,000 or less. From thereon, net assets decline steadily as income rises, reaching 62.5 percent at the \$30,000 to \$40,000 income level and declining to a low of 52.7 percent among those few recipients with incomes of \$40,000 or more.

Independents Have Much Lower Net Assets Than Dependents. While 72.9 percent of dependents have net assets of \$25,000 or less, nearly all (97.6 percent) independents do. Fifty-two percent of dependents have net assets of \$7,500 or less, compared to 92.9 percent of independents. Figure 12 shows the

distribution of net assets by dependency status. Average net assets (not in these tables) are \$17,504 for dependents, \$2,046 for independents, and \$8,388 for all recipients.

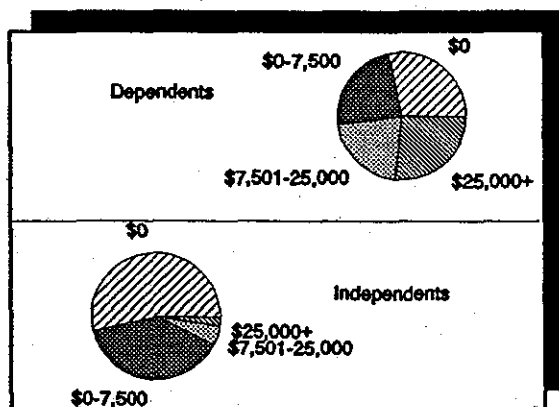


Figure 12: Distribution of Net Assets by Dependency Status

Pell Grants Targeted to Low Income and Low Asset Groups. In 1989-90, 33.1 percent of all Pell Grants recipients report net assets of \$7,500 or less and incomes of \$6,000 or less. This is about a 2 percent decline from last year. Many more independents (48.1 percent) than dependents (11.5 percent) are in this group. Expanding the ranges to \$25,000 for assets and \$9,000 for income increases this group to 49.5 percent (68.1 percent of independents and 22.5 percent of dependents).

As expected, few high asset, high income students receive Pell Grants. Only 8.0 percent of recipients (1.3 percent of independents and 17.6 percent of dependents) report assets greater than \$25,000 and income greater than \$15,000.

Table 10

Distribution of Pell Grant Recipients By Age and Family Income

Award Period 1989-90

10A - Total

10B - Dependent

10C - Independent

Tables 10A, 10B, and 10C, show the distribution of Pell Grant recipients by age and family income. Table 10A displays the distribution for all recipients, while Tables 10B and 10C provide the same data for dependents and independents.

As has been the case since 1987-88, students over the age of 24 years and older are automatically considered independent for Pell Grant award purposes. However, students who are less than 24 years old also may be independent if they meet certain criteria. The law provides for dependency status overrides in some circumstances.

Aging of Pell Recipients Continues, But At Moderate Pace. The majority of Pell Grant recipients continue to be traditional age students. The data indicate that the recent trend towards an increasingly older population of Pell Grant recipients continues at a much more moderate pace than in past cycles. Table 10A shows that 56.3 percent of all recipients are 23 years or younger and 31.3 percent are 27 years or older in 1989-90. This is a slight

increase over 1988-89 when 56.9 percent of all recipients were 23 years or younger and 30.5 percent were 27 years or older. Almost all of the increase in the older ranges occurred in the 31-40 and over 40 age group. In 1988-89, this group represented only 19.8 percent of the total recipient population this percentage increased to 20.6 percent in 1989-90.

Younger, Mostly Dependent Recipients Have Higher Family Incomes. The relationship between age and family income that is illustrated in Table 10A closely reflects the

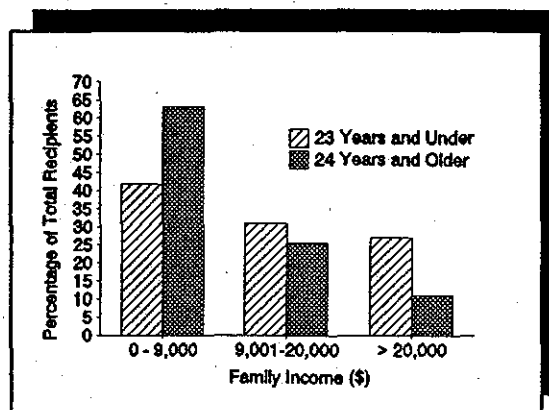


Figure 13: Total Recipients by Age and Family Income

relationship between family income and dependency status. As illustrated in Figure 13, recipients in the younger age groups, most of whom are dependent and report their parent's income, had relatively higher family incomes. For example, 64.9 percent of the over 24

group report income less than \$9,000 as compared to only 38.6 percent of the younger group. Similarly, 27.1 percent of the 23 years and younger group report family income greater than \$20,000, whereas only 11.2 percent of the older recipients report incomes in this range.

CHAPTER 3

MISCELLANEOUS

Table 11

***Distribution of Pell Grant Recipients
By Family Income and Dependent Student Earnings***

Award Period 1989-90

Table 11 presents a distribution of dependent Pell Grant recipients by family income and student earnings. The dependent student earnings for this table equal the sum of the student's (and spouse's) 1988 taxable and nontaxable income minus the amount of 1988 federal taxes paid. Dependent recipients who did not report any 1988 earnings--about 37 percent of all dependents--are not included in this table.

Most Dependent Student Earnings Are Under \$4,000. Of those dependents included in Table 11, few report a large amount of earnings. As shown in Figure 14, only 15.9 percent report earnings greater than \$4,000 in 1988, the year reported on the 1989-90 application, less than 1 percent report earnings of more than \$7,500. A large majority (63.5 percent) of these recipients report incomes between \$1,001 and \$4,000. Almost 21 percent (20.6) report income less than \$1,000.

Dependent Student Earnings Related to Family Income. A comparison of Table 11 with other

End-of-Year Report tables that examine the distribution of dependent recipients by family income (Table 2B) indicate that dependent recipients whose parents report relatively large incomes are more likely to report earnings than dependents whose parents report little income. For example, 72.3 percent of dependent recipients whose parents report income greater than \$20,000 report earnings in 1988 (and therefore are included in Table 11). In contrast, only 51.3 percent of dependents with family incomes of less than \$9,000 report any student earnings.

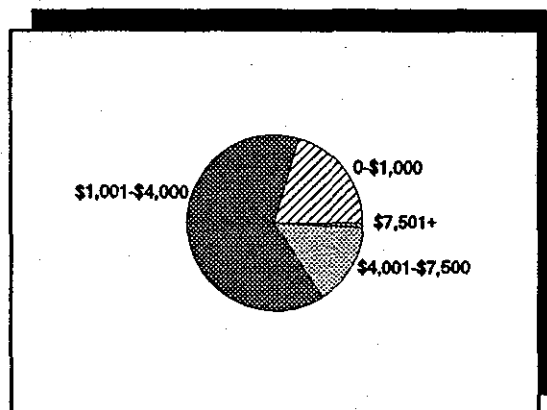


Figure 14: Distribution of Dependent Student Earnings

TABLE 11
DISTRIBUTION OF PELL GRANT RECIPIENTS
BY FAMILY INCOME AND DEPENDENT STUDENT EARNINGS
AWARD PERIOD 1989-90

FAMILY INCOME:	DEPENDENT STUDENT EARNINGS										TOTAL	
	\$1-500	\$501-1,000	\$1,001-1,500	\$1,501-2,000	\$2,001-3,200	\$3,201-4,000	\$4,001-5,000	\$5,001-7,500	\$7,501-10,000	\$10,001+		
Less Than \$1,001.....	2,426	2,708	2,558	2,383	4,839	2,472	2,190	2,560	796	263	23,195	N
	10.5%	11.7%	11.0%	10.3%	20.9%	10.7%	9.4%	11.0%	3.4%	1.1%	100.0%	R%
	3.2%	2.6%	2.5%	2.3%	2.2%	2.1%	2.7%	5.3%	11.9%	21.2%	2.7%	C%
\$1,001 - 3,000.....	2,564	3,208	2,931	2,728	5,152	2,534	2,402	3,008	864	227	25,618	N
	10.0%	12.5%	11.4%	10.6%	20.1%	9.9%	9.4%	11.7%	3.4%	0.9%	100.0%	R%
	3.4%	3.1%	2.8%	2.6%	2.3%	2.2%	3.0%	6.2%	12.9%	18.3%	3.0%	C%
\$3,001 - 6,000.....	6,093	8,130	7,266	6,825	13,461	7,064	6,421	7,846	2,137	384	65,627	N
	9.3%	12.4%	11.1%	10.4%	20.5%	10.8%	9.8%	12.0%	3.3%	0.6%	100.0%	R%
	8.1%	8.0%	7.0%	6.6%	6.0%	6.1%	8.0%	16.1%	31.9%	30.9%	7.6%	C%
\$6,001 - 9,000.....	6,634	9,276	8,685	8,007	16,240	8,553	7,662	8,844	1,558	216	75,675	N
	8.8%	12.3%	11.5%	10.6%	21.5%	11.3%	10.1%	11.7%	2.1%	0.3%	100.0%	R%
	8.8%	9.1%	8.4%	7.8%	7.3%	7.4%	9.6%	18.1%	23.3%	17.4%	8.8%	C%
\$9,001 - 15,000.....	14,267	19,806	19,213	18,570	38,832	20,855	17,487	14,327	1,195	137	164,689	N
	8.7%	12.0%	11.7%	11.3%	23.6%	12.7%	10.6%	8.7%	0.7%	0.1%	100.0%	R%
	19.0%	19.4%	18.5%	18.0%	17.4%	18.0%	21.9%	29.4%	17.8%	11.0%	19.2%	C%
\$15,001 - 20,000.....	12,222	16,953	17,454	17,473	38,308	20,552	15,994	6,938	123	10	146,027	N
	8.4%	11.6%	12.0%	12.0%	26.2%	14.1%	11.0%	4.8%	0.1%	0.0%	100.0%	R%
	16.3%	16.6%	16.8%	17.0%	17.2%	17.7%	20.0%	14.2%	1.8%	0.8%	17.0%	C%
\$20,001 - 30,000.....	19,995	27,288	28,976	29,574	66,046	34,215	19,993	4,507	19	3	230,616	N
	8.7%	11.8%	12.6%	12.8%	28.6%	14.8%	8.7%	2.0%	0.0%	0.0%	100.0%	R%
	26.6%	26.7%	27.9%	28.7%	29.7%	29.5%	25.0%	9.2%	0.3%	0.2%	26.8%	C%
\$30,001 - 40,000.....	8,117	10,997	12,198	12,786	28,705	14,520	6,486	671	5	2	94,487	N
	8.6%	11.6%	12.9%	13.5%	30.4%	15.4%	6.9%	0.7%	0.0%	0.0%	100.0%	R%
	10.8%	10.8%	11.8%	12.4%	12.9%	12.5%	8.1%	1.4%	0.1%	0.2%	11.0%	C%
\$40,001 +	2,728	3,898	4,421	4,723	11,116	5,216	1,298	59	3	0	33,462	N
	8.2%	11.6%	13.2%	14.1%	33.2%	15.6%	3.9%	0.2%	0.0%	0.0%	100.0%	R%
	3.6%	3.8%	4.3%	4.6%	5.0%	4.5%	1.6%	0.1%	0.0%	0.0%	3.9%	C%
Total.....	75,046	102,264	103,702	103,069	222,699	115,981	79,933	48,760	6,700	1,242	859,396	N
	8.7%	11.9%	12.1%	12.0%	25.9%	13.5%	9.3%	5.7%	0.8%	0.1%	100.0%	R%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	C%

Table 12

**Summary Statistics for Pell Grant Applicants
Reporting Veteran's Benefits**

Award Period 1989-90

Table 12 presents data on Pell Grant applicants reporting GI Bill and Dependents Educational Benefits.

In 1989-90, less than one percent of the total applicant pool report receiving Veteran's benefits on their application. Of those who do receive these benefits, 72.2 percent claim to be independent of their parents' support. Figure 15 depicts the number of applicants, qualified or eligible applicants and recipients reporting Veteran's benefits by dependency status.

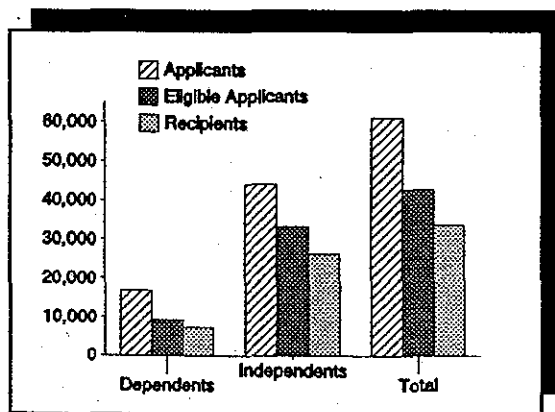


Figure 15: Reports of Veteran's Benefits by Dependency Status

Veterans Qualify At Higher Rate But Their Numbers Are Down. Table 12 shows that applicants who report Veteran's benefits

qualify for a Pell Grant at a slightly higher rate than the total applicant pool. In 1989-90, 66.2 percent of those applicants reporting Veteran's benefits were eligible for a Pell Grant in comparison to 64.1 percent of the total applicants shown in Table 1. The reader should note that this is a decrease from 1988-89, when over 69 percent of applicants reporting Veteran's benefits were eligible to receive a grant.

Of those eligible for a Pell Grant, applicants who report receiving Veteran's benefits are also more likely to receive a Pell Grant. Seventy-nine percent of eligible applicants receiving Veteran's benefits also receive a Pell Grant in comparison to 76.4 percent of all eligible applicants. This may be explained by the fact that independents, who make up most recipients with Veteran's benefits, qualify for Pell Grants at a much higher rate than dependents, as shown in earlier tables. Approximately 71.7 percent of independents in this category are eligible to receive a grant versus 52.1 percent of dependents receiving Veteran's benefits.

The average grant for recipients reporting Veteran's benefits (\$1,442) is about equal to that of the total recipient pool (\$1,438). However, due to the decrease in eligible

applicants reporting Veteran's benefits, total Pell Grant expenditures on those recipients reporting Veteran's benefits have decreased as a percentage of total recipients. Approximately \$48.6 million dollars were awarded to

recipients reporting Veteran's benefits in both 1988-89 and 1989-90. This represents a slight decrease from 1.1 percent of total program expenditures in 1988-89 to 1.0 percent in 1989-90.

TABLE 12
**SUMMARY STATISTICS FOR PELL GRANT APPLICANTS
 REPORTING VETERAN'S BENEFITS
 AWARD YEAR 1989-90**

	DEPENDENT	INDEPENDENT	TOTAL
NUMBER OF APPLICANTS SUBMITTING OFFICIAL APPLICATIONS	18,011	46,410	64,421
NUMBER OF APPLICANTS SUBMITTING VALID APPLICATIONS	16,983	44,037	61,020
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS	9,385 52.11	33,256 71.66	42,641 66.19
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS	7,598 42.19	10,781 23.23	18,379 28.53
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA NEVER RE-SUBMITTED FOR PROCESSING	1,028 5.71	2,373 5.11	3,401 5.28
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	872	1,834	2,706
NUMBER OF APPLICANTS SELECTED FOR VALIDATION	3,772	9,372	13,144
NUMBER OF PELL GRANT RECIPIENTS	7,538	26,169	33,707
TOTAL EXPENDITURES	\$10,470,365	\$38,128,157	\$48,598,522
AVERAGE GRANT	\$1,389	\$1,457	\$1,442

Table 13

***Distribution of Pell Grant Applicants
By Eligibility Status and Income Range***

Award Period 1989-90

Table 13 presents a distribution of Pell Grant applicants by eligibility status and income range. Unlike other tables in the End-of-Year Report, Table 13 is based on data collected by the Management Information System (MIS) of the Pell Grant Application Processing System (PGAPS). It contains information on the total applicant pool rather than total recipients. The family income categories used in Table 13 are driven by the PGAPS MIS reports and consequently differ from other tables in this report. Because Table 13 is derived from the PGAPS MIS, the counts for total applicants, qualified applicants, and non-qualifying (ineligible) applicants vary slightly from those in Table 1.

More Independent Applicants Qualify For Grants Than Dependents. Over 70 percent of applicants are qualified (or eligible) to receive a Pell Grant. Table 13 further supports the conclusion that independents qualify at a higher rate than dependents. In 1989-90, 84.8 percent of independents are eligible to receive a grant compared to 55.2 percent of dependents.

The difference in eligibility rates for independents and dependents is directly related to the difference in incomes for the two groups of applicants. Independent applicants clearly

report lower incomes on the whole with almost 73.6 percent of all independents reporting income less than \$10,000. Only 31.1 percent of dependents report income in these lower ranges. In contrast, 36.3 percent of dependent applicants report income over \$20,000 in comparison to 8.7 percent of independent applicants. As shown in earlier tables, Pell Grants are directed towards the lowest income students. Therefore, independent applicants, who traditionally report lower incomes, are more likely to qualify for a grant.

Low Income Applicants Qualify At Very High Rate. As shown in Figure 16, low income applicants, dependent and independent alike, do qualify for grants with a much higher

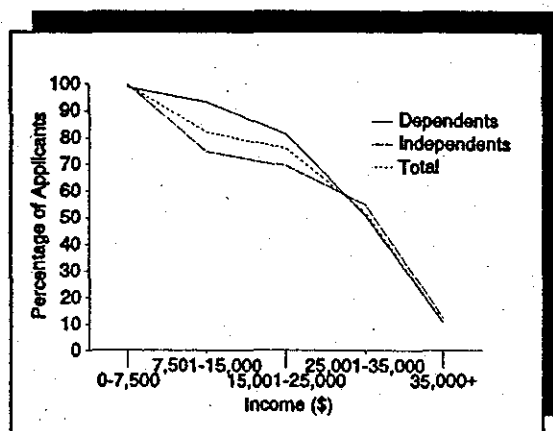


Figure 16: Distribution of Applicants by Family Income

frequency than their higher income counterparts. Over 96.0 percent all applicants reporting less than \$10,000 income are eligible to receive a Pell Grant. The small percentage of low income applicants that do not qualify most likely reported sizable assets. Only about 36.3 percent of those applicants reporting

income greater than \$20,000 are eligible to receive a grant. It is likely that many of these applicants also reported a large family size, more than one family member in postsecondary education, or high medical and dental expenses.

TABLE 13
**DISTRIBUTION OF PELL GRANT APPLICANTS
 BY ELIGIBILITY STATUS AND INCOME RANGE**
ALL APPLICANTS - AWARD YEAR 1989-90

<u>TOTAL APPLICANTS</u>	<u>INCOME RANGE</u>										TOTAL
	\$0 - 4,000	\$4,001 - 7,500	\$7,501 - 10,000	\$10,001 - 12,000	\$12,001 - 15,000	\$15,001 - 20,000	\$20,001 - 25,000	\$25,001 - 30,000	\$30,001 - 35,000	\$35,001 +	
TOTAL QUALIFIED APPLICANTS	1,010,576	987,642	493,465	246,662	321,371	446,395	346,952	242,970	122,637	121,568	4,340,238
PERCENT OF TOTAL QUALIFIED APPLICANTS	23.3	22.8	11.4	5.7	7.4	10.3	8.0	5.6	2.8	2.8	100.0
TOTAL APPLICANTS	1,013,349	993,388	517,210	328,013	426,809	583,953	460,152	377,102	311,391	1,149,238	6,160,605
PERCENT OF TOTAL APPLICANTS	16.4	16.1	8.4	5.3	6.9	9.5	7.5	6.1	5.1	18.7	100.0

<u>DEPENDENT APPLICANTS</u>	<u>INCOME RANGE</u>										TOTAL
	\$0 - 4,000	\$4,001 - 7,500	\$7,501 - 10,000	\$10,001 - 12,000	\$12,001 - 15,000	\$15,001 - 20,000	\$20,001 - 25,000	\$25,001 - 30,000	\$30,001 - 35,000	\$35,001 +	
TOTAL QUALIFIED APPLICANTS	157,292	211,165	145,867	110,761	164,972	263,398	226,684	168,447	95,904	109,420	1,653,910
PERCENT OF TOTAL QUALIFIED APPLICANTS	9.5	12.8	8.8	6.7	10.0	15.9	13.7	10.2	5.8	6.6	100.0
TOTAL APPLICANTS	158,964	214,248	151,581	118,741	182,962	310,862	292,291	269,690	244,894	1,049,619	2,993,852
PERCENT OF TOTAL APPLICANTS	5.3	7.2	5.1	4.0	6.1	10.4	9.8	9.0	8.2	35.1	100.0

<u>INDEPENDENT APPLICANTS</u>	<u>INCOME RANGE</u>										TOTAL
	\$0 - 4,000	\$4,001 - 7,500	\$7,501 - 10,000	\$10,001 - 12,000	\$12,001 - 15,000	\$15,001 - 20,000	\$20,001 - 25,000	\$25,001 - 30,000	\$30,001 - 35,000	\$35,001 +	
TOTAL QUALIFIED APPLICANTS	853,284	776,477	347,598	135,901	156,399	182,997	120,268	74,523	26,733	12,148	2,686,328
PERCENT OF TOTAL QUALIFIED APPLICANTS	31.8	28.9	12.9	5.1	5.8	6.8	4.5	2.8	1.0	0.5	100.0
TOTAL APPLICANTS	854,385	779,140	365,629	209,272	243,847	273,091	167,861	107,412	66,497	99,619	3,166,753
PERCENT OF TOTAL APPLICANTS	27.0	24.6	11.5	6.6	7.7	8.6	5.3	3.4	2.1	3.1	100.0

Table 14

***Pell Grant Recipient Enrollment Status
By Type and Control of Institution***

Award Period 1989-90

Table 14 shows the distribution of Pell Grant recipients by enrollment status (full time, three-quarter time, half time, and -- new for 1989-90 -- less-than-half-time students with an SAI of zero) and type and control of institution.

Some recipients (13.8 percent) are excluded from Table 14 because they either changed enrollment status within the award year or had no reported enrollment status.

Full-Time Enrollment Continues To Decline. The percentage of Pell recipients enrolled full time continues to decline. About 71.9 percent are enrolled full time this year, a modest drop from 73.2 percent last year, which was a precipitous drop from the 80.3 percent level of 1987-88. This pattern is consistent with postsecondary education trends toward increased part-time enrollment, reflecting the many students working to pay for their education. Among Pell Grant recipients another explanation operates as well: the decrease in full-time enrollment corresponds with an increase in the proportion of independent students, who may be even more likely to work while attending school. In addition, the eligibility of less-than-half-time enrollees for the first time also contributes slightly to the drop in

percentage of recipients enrolled full time.

With the loss in full-time enrollment there is a slight increase in the percentages enrolled three-quarter time (now 3.5 percent, up from 3.3 percent) and half time (now 9.3 percent, up from 9.0 percent). Also, 1.5 percent of Pell recipients are enrolled less-than-half-time. (The percentage enrolled less-than-half-time includes students attending clock hour and non-term credit hour schools for which conversions to enrollment status were made. As many of these students were eligible for Pell Grants last year, the real increase in less-than-half-time enrollment due to changes in the regulations is considerably smaller.)

Independent Students Mostly Part Time. Enrollment status varies substantially by dependency status. Among full-time recipients, a bit less than half (47.6 percent) are dependent and a bit more than half (52.4 percent) are independent. However, part-time recipients are much more likely to be independent, as are 80.9 percent of those enrolled three-quarter time, 83.7 percent of those enrolled half time, and 85.4 percent of those enrolled less-than-half-time.

Part Time Enrollees Attend Programs of Shorter Length. As shown in Figure 17, enrollment status varies greatly by program length. For example, the majority of full-time students attend 4 or 5 year institutions (56.9 percent). As enrollment status declines from full time, there is a decreasing likelihood of students attending 4 or 5 year schools (24.2 percent of three-quarter enrollees, 15.0 percent of half-time enrollees, and 3.3 percent of less-than-half-time enrollees) and an increasing likelihood of students attending less than 2 year programs (13.6 percent of full timers, 31.0 percent of three-quarter enrollees, 48.7 percent of half-time enrollees, and 77.4 percent of less-than-half-time enrollees). Attendance at 2 year schools does not vary directly with enrollment status.

Because 4 or 5 year schools enrolling the largest numbers of students are public, most full-time enrollees (60.1 percent) attend public institutions; full time students enroll in private and proprietary institutions at about the same level (20.4 percent and 19.5 percent, respectively). Three-quarter time students tend to enroll most at public institutions (52.8 percent) or proprietary institutions (33.5 percent). Half-timers are most likely to be

found at proprietary institutions (55.5 percent), followed by public institutions (36.5 percent). Less-than-half-time students are overwhelmingly found in proprietary schools (73.1 percent), followed by public institutions (20.4 percent).

Looking at the data in Table 14 across institutions (and as a function of total enrollment, including those with changed enrollment status not reflected on this table), we find that 71.9 percent of Pell recipients are enrolled full time. This ranges from 64.5 percent at proprietary institutions to 72.0 percent at public institutions (83.0 percent in 4 and 5 year programs compared to 58.8 percent in 2 year programs) and 80.4 percent at private institutions.

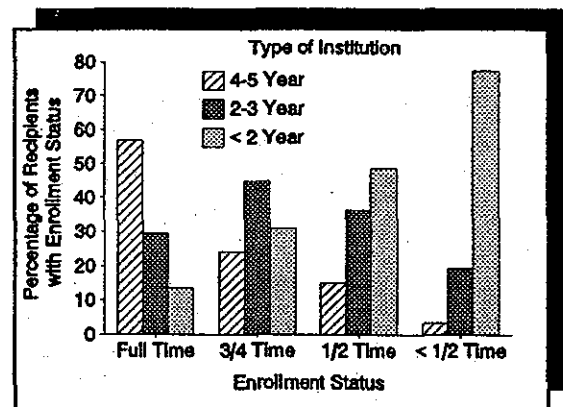


Figure 17: Distribution of Enrollment Status by Type of Institution

TABLE 14
PELLGRANT RECIPIENT ENROLLMENT STATUS
BY TYPE AND CONTROL OF INSTITUTION
ALL INSTITUTIONS - AWARD PERIOD 1989-90

TYPE OF INSTITUTION	FULL TIME			THREE QUARTER TIME			HALF TIME			LESS THAN HALF TIME		
	TOTAL	DEPEND.	INDEPEND.	TOTAL	DEPEND.	INDEPEND.	TOTAL	DEPEND.	INDEPEND.	TOTAL	DEPEND.	INDEPEND.
TOTAL PUBLIC INSTITUTIONS	1,435,171	726,528	708,643	61,371	13,057	48,314	112,299	18,966	93,333	10,236	1,330	8,906
5 YEARS OR MORE	767,325	455,215	312,110	11,731	3,156	8,575	16,447	2,369	14,078	176	25	151
4 YEAR NO GRADUATE	139,567	77,651	61,916	3,783	902	2,881	10,484	3,171	7,313	55	7	48
3 YEARS BUT LESS THAN 4 YEARS	2,124	437	1,687	75	18	57	128	8	120	0	0	0
2 YEARS BUT LESS THAN 3 YEARS	509,970	189,412	320,558	43,511	8,686	34,825	80,594	12,875	67,719	5,297	710	4,587
1 YEAR BUT LESS THAN 2 YEARS	12,830	2,941	9,889	1,821	257	1,564	3,713	457	3,256	3,977	533	3,444
6 MONTHS BUT LESS THAN 1 YEAR	3,355	872	2,483	450	38	412	933	86	847	731	55	676
TOTAL PRIVATE, NON-PROFIT	487,891	295,653	192,238	15,838	2,474	13,364	24,612	2,787	21,825	3,286	339	2,947
5 YEARS OR MORE	189,331	120,371	68,960	4,062	874	3,188	5,301	460	4,841	42	8	34
4 YEAR NO GRADUATE	241,551	150,721	90,830	7,568	934	6,634	10,944	810	10,134	1,292	46	1,246
3 YEARS BUT LESS THAN 4 YEARS	3,024	1,143	1,881	164	62	102	158	26	132	24	9	15
2 YEARS BUT LESS THAN 3 YEARS	39,355	19,217	20,138	2,456	366	2,090	4,575	537	4,038	751	118	633
1 YEAR BUT LESS THAN 2 YEARS	12,354	3,891	8,463	872	147	725	3,059	882	2,177	952	129	823
6 MONTHS BUT LESS THAN 1 YEAR	2,276	310	1,966	716	91	625	575	72	503	225	29	196
TOTAL PRIVATE, PROFIT-MAKING	466,024	114,111	351,913	38,930	6,682	32,248	170,444	28,376	142,068	36,745	5,680	31,065
5 YEARS OR MORE	1,438	237	1,201	46	0	46	363	29	334	2	0	2
4 YEAR NO GRADUATE	21,236	7,899	13,337	925	158	767	2,651	354	2,297	82	12	70
3 YEARS BUT LESS THAN 4 YEARS	5,698	2,415	3,283	228	57	171	2,618	325	2,293	271	35	236
2 YEARS BUT LESS THAN 3 YEARS	144,276	37,949	106,327	5,614	900	4,714	23,402	3,299	20,103	3,385	474	2,911
1 YEAR BUT LESS THAN 2 YEARS	176,902	43,056	133,846	13,864	2,319	11,545	66,794	12,388	54,406	16,163	2,843	13,320
6 MONTHS BUT LESS THAN 1 YEAR	116,474	22,555	93,919	18,253	3,248	15,005	74,616	11,981	62,635	16,842	2,316	14,526
TOTAL	2,389,086	1,136,292	1,252,794	116,139	22,213	93,926	307,355	50,129	257,226	50,267	7,349	42,918

Table 15

***Distribution of Pell Grant Recipients
Paid on a Simplified Needs Test SAI
By Family Income and Grant Level***

Award Period 1989-90

15A - Total

15B - Dependent

15C - Independent

Tables 15A, 15B, and 15C show the distribution of Pell recipients who qualify for and are paid on the basis of the Simplified Needs Test (SNT) by family income and grant level. SNT, which is intended to reduce the burden associated with completing an application for Federal student aid, was first implemented in 1988-89. It permits applicants with low incomes (AGI or earned income of \$15,000 or less; combined student and parent income for dependents), who either filed their Federal income tax return on a short form (Form 1040A or 1040EZ) or did not file to omit all application sections regarding assets, expenses, Veteran's educational benefits, and expected income and benefits.

SNT Qualification Rate Unchanged; Independents Dominate. As shown in Table 15A, almost 1.64 million recipients qualified for their grants through SNT. This represents 49.4 percent of all recipients in 1989-90, about the same as reported for 1988-89. Of these SNT-qualified recipients more than 1.31 million (80.1 percent) are independent compared to

over 325,500 (19.9 percent) who were dependent (see Tables 15B and 15C). Another way of showing the extent to which independents dominate over dependents in qualifying for SNT is to examine the percentage of all recipients in each dependency category who are paid on SNT. Two thirds (67.1 percent) of all independent recipients were paid on SNT compared to only 23.9 percent of dependent student recipients. Table 15A shows the distribution of all SNT recipients by family income and grant level. To be consistent with other tables in this report, family income as shown here includes both taxable income (or earned income for non-tax filers) and nontaxable income such as Social Security benefits, AFDC, and child support. Thus, it is not the same definition of income used for qualifying for SNT. All SNT recipients, however, have taxable or earned income of \$15,000 or less.

More SNT Recipients Receive Maximum Grant. Overall, Table 15A indicates that the largest single group of SNT recipients (more than

432,000 or 26.4 percent of the total) receive the maximum grant. As expected of low income recipients, this is greater than the 17.4 percent of all Pell recipients (see Table 3) who received the maximum grant.

Figure 18 shows the average grants that SNT-qualified recipients receive by dependency status. For comparison purposes, the average grant of all recipients (SNT and non-SNT) is also shown. Only 2.4 percent of these SNT

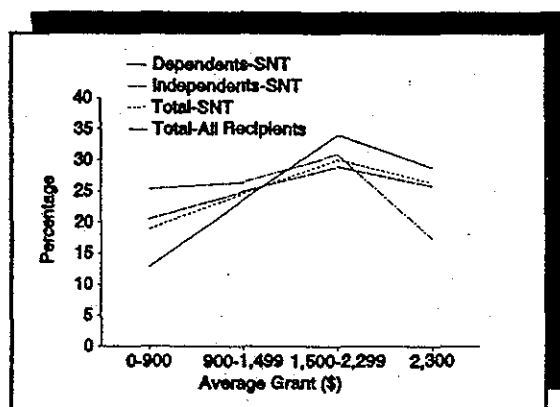


Figure 18: Average Grant for SNT and Total Recipients

recipients have total family income, including income from nontaxable sources, of more than \$15,000. Approximately 57.8 percent of this group have total family incomes of \$6,000 or less and 80.3 percent have total family incomes of \$9,000 or less.

Once qualification for SNT has been determined, there are relatively few differences between those who are dependent (Table 15B) and those who are independent (Table 15C). Slightly more dependent recipients (28.8 percent) than independents (25.8 percent) receive the maximum grant. Consistent with the finding that family income for dependent students is generally higher than that of independent students, 64.4 percent of dependent SNT recipients report family income less than \$9,000 compared to 84.1 percent of independent recipients. Far fewer of each group (5.6 percent of dependents and 1.6 percent of independents) report total family incomes greater than \$15,000.

Table 16

***Distribution of Pell Grant Recipients
Qualified Under Dislocated Worker Provision
By Expected Family Income and Grant Level***

Award Period 1989-90

16A - Total
16B - Dependent
16C - Independent

Tables 16A, 16B, and 16C show the distribution of Pell Grant recipients who qualify as dislocated workers. This provision, which was introduced in 1988-89, applies to a parent of a dependent student, a student or a student's spouse who was terminated or laid-off, or if self-employed, was unemployed because of poor economic conditions or natural disaster. For those applicants qualifying under this provision, eligibility is based on expected 1989 income rather than 1988 income, and home assets are excluded in eligibility determination.

Dislocated Workers Decrease Since Last Cycle. Table 16A shows that almost 73,000 or 2.1 percent of total recipients qualify as dislocated workers. This represents a significant decrease from last cycle when over 100,000 or 3 percent of total recipients qualified as dislocated workers. Because the dislocated worker provision was only introduced last cycle, this decrease may be attributed to a better understanding of the dislocated worker criteria by applicants and the financial aid

community. Forty-three percent of those recipients qualifying under the dislocated worker provision are dependent, while 57 percent are independent in 1989-90. This breakdown is very similar to the overall breakdown of recipients by dependency status.

Dislocated Worker Expected Year Income Higher Than Base Year Income For All Recipients. Table 16A shows that for these dislocated worker applicants, the expected income is slightly larger than the base year income for Pell recipients as a whole. This may be attributed to an influx of middle income dislocated worker recipients who would not have otherwise qualified. In 1989-90, 39.5 percent of dislocated workers report an expected income of less than \$9,000 compared to 51.7 percent of total recipients. Similarly, 23.6 percent of dislocated worker recipients report expected year income of greater than \$20,000 compared to 20.2 percent of all recipients.

As a result, dislocated workers are more likely

to receive slightly smaller, more moderate grants than all recipients. Only 14.6 percent of those recipients who qualify as dislocated workers receive the maximum grant as compared to 17.4 percent of all recipients. About 23.3 percent of dislocated workers received grants of less than \$900 as compared to 25.3 percent of total recipients. Recipients who qualified under the dislocated worker provision predominate in the moderate grant levels where 62.3 percent of these recipients receive grants between \$900 and \$2,299 (compared to 57.4 percent of total recipients).

As anticipated from the larger recipient pool, there are some differences in expected income between dependents and independents who qualified as dislocated workers (see Figure 19). Dependents are almost twice as likely to have an expected year income greater than \$20,000 (32.7 percent) than independents (16.6 percent). Independents are about twice as likely to have an expected income of \$9,000 or less (49.7 percent) than are dependents (26.1 percent).

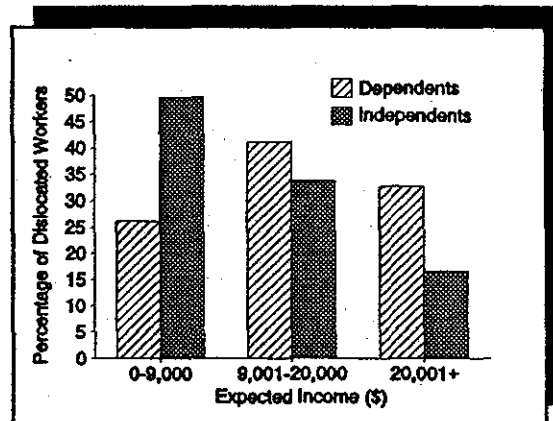


Figure 19: Expected Income for Dislocated Workers by Dependency Status

As a function of these differences in income between dependent and independent students, there are some differences in the grant amounts received by dependency status. About 17.8 percent of independents receive the maximum grant of \$2,300 compare to about 10.4 percent of dependents. However, when grants of \$1,800 or above are examined, there is no longer much difference (37.9 percent of dependents compared to 36.6 percent of independents).

Table 17

***Distribution of Pell Grant Recipients
Qualified Under Displaced Homemaker Provision
By Family Income and Grant Level***

Award Period 1989-90

17A - Total

17B - Dependent

17C - Independent

Tables 17A, 17B, and 17C show the distribution of recipients who qualify for a Pell Grant based upon the displaced homemaker provision. These tables depict family income by the grant received for all recipients (Table 17A), dependent recipients (Table 17B), and independent recipients (Table 17C).

The displaced homemaker provision, like the dislocated worker provision, was applied for the first time in the 1988-89 award year. An applicant (either parent for a dependent student or the student or student's spouse) qualifies as a displaced homemaker by meeting each of three provisions: 1) not in the labor force for 5 or more years and serving as a homemaker during that period; 2) dependent on public assistance or previously dependent for support on public assistance or the income of another family member, but no longer receiving that support; and 3) unemployed or underemployed and having difficulty obtaining or upgrading employment. An applicant who qualifies as a displaced homemaker has net home assets ignored in determining eligibility.

Displaced Homemaker Rates Unchanged. Table 17A indicates that few recipients (about 62,000 or 1.9 percent of all recipients) qualify under the displaced homemaker provision. This percentage is little changed from last year. Those who qualify are divided almost evenly by dependency status (47.7 percent dependent and 52.3 percent independent).

Displaced Homemakers Reflect All Recipients in Income and Grants. As shown in Figure 20,

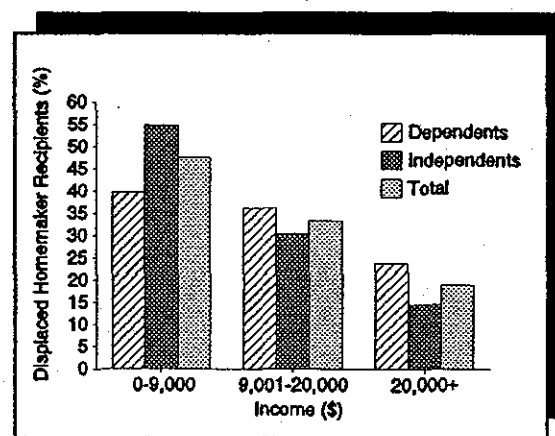


Figure 20: Family Income for Displaced Homemakers by Dependency Status

the distribution of family income among displaced homemakers is similar to that of all recipients, with 19.0 percent above \$20,000 (compared to 20.2 for all recipients) and 47.6 percent up to \$9,000 (compared to 51.7 percent of all recipients). Dependents with a displaced homemaker for a parent are much more likely to have incomes above \$20,000 (23.9 percent) than independent displaced homemakers (14.6 percent), and independents are much more likely to have an income up to \$9,000 (54.9 percent) than dependents (39.7 percent).

The distribution of grants received among displaced-homemaker qualifiers also closely

reflects that of the total recipient population. Approximately 23.9 percent of displaced homemaker qualifiers receive grants less than \$900, compared to 25.3 of the total recipient pool. Fourteen percent of those qualifying as displaced homemakers received the maximum grant compared to 17.4 percent of all recipients. Differences by dependency status in the grants received by displaced homemaker qualifiers are modest with 13.2 percent of dependents and 15.2 percent of independents receiving the maximum grant and 20.9 percent of dependents and 26.8 percent of dependents receiving grants less than \$900.

Table 18

**Summary Statistics for Pell Grant Applicant
Special Condition Filers**

Award Period 1989-90

Table 18 summarizes statistics for the 1.2 percent of applicants who are valid special condition filers. Special conditions refer to the Secretary of Education's authority to prescribe certain circumstances under which the Student Aid Index can be calculated using the family's expected year income rather than the base year income. For example, in the 1989-90 award year, 1989 income replaces 1988 income.

For dependents, reasons for filing an application under a special condition pertain to a drastic drop in the parent's income, for reasons ranging from death of a parent to loss of employment. For independents, the reasons pertain to the student's or spouse's change in income and the special condition status may be used to help an applicant who is leaving a full-time job or reducing work hours in order to attend school, as well as for circumstances similar to those affecting dependent students.

Most Special Condition Filers are Independent. Figure 21 shows that of those submitting valid special condition applications, significantly more are independents than dependent students (74.7 percent versus 25.3 percent). And a consistently higher number of special condition filers who receive Pell Grants are independent (75.7 percent) than dependent (24.3 percent). Independents receive 78.2

percent of the total expenditures for special condition filers. This is consistent with the fact that a considerably higher number of independent apply as special condition filers.

Independents Receive Higher Grants. The average grant for special condition recipients of Pell Grants is higher for independents (\$1,599) than for dependents (\$1,387).

Special condition recipients are 1.9 percent of recipients, 2.4 percent of independents and 1.1 percent of dependents (not in this table). Expenditures of \$92.5 million for special condition filers are 2.0 percent of all Pell Grant expenditures. The average grant (\$1,548) for all special condition filers is \$110 higher than the average Pell Grant award of \$1,438.

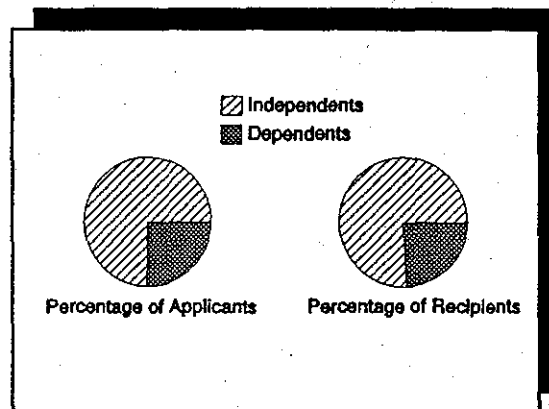


Figure 21: Special Condition Applicants and Recipients by Dependency Status

TABLE 18
SUMMARY STATISTICS FOR PELL GRANT
APPLICANT SPECIAL CONDITION FILERS
ALL APPLICANTS - AWARD PERIOD 1989-90

	DEPENDENT	INDEPENDENT	TOTAL
NUMBER OF TITLE IV APPLICANTS SUBMITTING OFFICIAL APPLICATIONS.	19,395	57,839	77,234
NUMBER OF TITLE IV APPLICANTS SUBMITTING VALID APPLICATIONS.	19,237	56,835	76,072
NUMBER AND PERCENT OF ELIGIBLE PELL GRANT APPLICANTS.	16,011 82.6%	52,452 90.7%	68,463 88.6%
NUMBER AND PERCENT OF INELIGIBLE PELL GRANT APPLICANTS.	3,226 16.6%	4,383 7.6%	7,609 9.9%
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING.	158 0.8%	1,004 1.7%	1,162 1.5%
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS.	1,156	2,191	3,347
NUMBER OF PELL GRANT RECIPIENTS.	14,933	46,589	61,522
TOTAL EXPENDITURES. ...	\$20,711,860	\$74,495,358	\$95,207,218
AVERAGE GRANT.	\$1,387	\$1,599	\$1,548

CHAPTER 4

DISTRIBUTION OF VERIFIED PELL GRANT RECIPIENTS BY INCOME AND GRANT LEVEL

Table 19

***Distribution of Verified Pell Grant Recipients
By Income and Grant Level***

Award Period 1989-90

Table 19 presents the relationship between family income and grant level for recipients selected for verification, 27.0 percent of the recipient population.

Comparing Table 19 with others indicates that recipients reporting lower incomes are less likely to be selected for verification than those with higher income. Of recipients reporting income of less than \$9,000 only 18.7 percent were selected for verification. By comparison, over 37 percent of recipients reporting income greater than \$20,000 were selected.

Those Selected For Verification Have Higher Income and Lower Grants. Figure 22 shows that of the verified population, 35.9 percent report family income of \$9,000 or less and 28.0 percent report income greater than \$20,000. By comparison, almost 57.6 percent of non-verified recipients report income of \$9,000 or less and only 17.2 percent of those not verified reported income above \$20,000.

A comparison of the data in Table 3 with that of Table 19 shows that recipients with lower grants (and generally higher incomes) are more likely to be selected for verification. Among those receiving grants up to \$900, 27.9 percent were selected for verification. In

contrast only 23.9 percent of those receiving grants greater than \$1,800 were selected.

The distribution of grants among those selected for verification indicates that selected recipients are awarded slightly smaller grants. This can be explained by the earlier discussion that recipients selected for verification report relatively higher incomes, and thus qualify for smaller grants. For example, 27.9 percent of selected applicants with grants less than \$900, compared to 24.4 percent of non-selected recipients. About 31.9 percent of recipients selected for verification receive grants greater than \$1,800, compared to 37.4 percent of recipients not selected for verification.

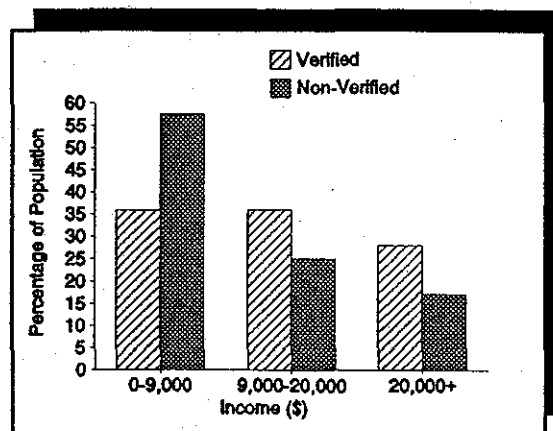


Figure 22: Income for Verified and Non-Verified Recipients

CHAPTER 5

SUMMARY STATISTICS FOR THE MULTIPLE DATA ENTRY SYSTEM

*Table 20**Multiple Data Entry Summary Statistics*

Award Period 1989-90

Table 20 presents summary statistics by application source for all Pell Grant applicants. These statistics include information on official applicants, valid applicants (official applicants less applications returned for insufficient data and never re-submitted), and applicants selected for verification, as well as data on Pell Grant recipients per application source.

In 1989-90, students can apply for a Pell Grant by completing the Federal application (Application for Federal Student Aid) or one of four Multiple Data Entry (MDE) applications: the American College Testing (ACT) Program's Family Financial Statement; College Scholarship Service's (CSS) Financial Aid Form; the Pennsylvania Higher Education Assistance Agency (PHEAA) form; or the Illinois State Scholarship Commission (ISSC) form. These MDEs are unchanged from 1988-89.

MDE Shares Remain Constant. Looking at the percentage of official applicants using each form, as shown in Table 20, the CSS form remains the most used at 42.4 percent, followed by the Federal form (32.4 percent) and the ACT (19.9 percent), PHEAA (4.2 percent), and ISSC (1.1 percent) forms. Another important indicator of MDE activity is share of applications compared to the previous year. There was little change across this period of time. The Federal share decreased 1

percent, CSS and ACT each increased by less than .5 percent, and the other MDEs remained essentially unchanged.

Overall, application volume since 1988-89 increased by 4.0 percent and Pell recipients increased by 3.9 percent. MDE volumes increased by similar amounts, as suggested by their approximately constant shares of applications. PHEAA has the largest increase (8.0 percent), followed by ACT at 6.4 percent, CSS at 4.9 percent, and ISSC at 4.2 percent. The Federal volume increased by less than 1 percent.

Federal Applicants Qualify at the Highest Rate. Table 20 indicates that there is substantial variation by application source in the percentage of applicants who are eligible or qualified to receive a Pell Grant. Eligibility is based on financial need; an applicant with a Student Aid Index of 2,100 or less qualifies for a Pell Grant. While more than one fourth (26.8 percent) of all applicants do not qualify, only 11.4 percent of Federal applicants fail to qualify. (In addition, 5.4 percent of Federal applicants fail to revise and return incomplete applications, compared to 9.0 percent of all applicants; thus their eligibility cannot be determined.) Two MDEs have the highest proportions of non-qualified applicants: PHEAA at 43.5 percent and CSS at 36.3 percent.

(CSS also has the highest percentage of "rejected" applicants who fail to return the application with additional information at 12.3 percent.) ACT applicants mirror the general population, with 28.6 percent not qualified and 8.7 percent rejected. Only 17.9 percent of ISSC applicants do not qualify.

Figure 23 shows the percentage of applicants qualified, not qualified, and rejected for insufficient information by application source along with percentage of qualified applicants receiving a Pell Grant, who are discussed below.

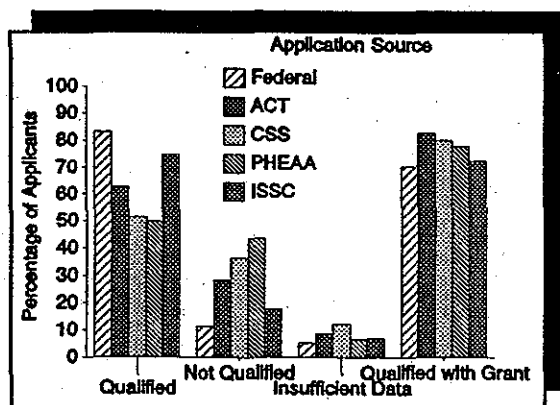


Figure 23: Applicant Qualification Status by Source

Federal Applicants Most Likely to Become Recipients. As was the case in previous years, Table 20 shows that the proportion of official applicants and qualified applicants receiving grants varies considerably according to the application source. Qualified students using ISSC and the Federal application are least likely to become recipients (72.4 percent and 70.5 percent of qualified applicants, respectively), probably because many of them choose not to enroll in school. Qualified students using the

other MDEs are about equally likely to receive a Pell Grant (82.8 percent for ACT, 80.1 percent for CSS, and 77.8 percent for PHEAA).

The average grants by application source vary due to differences in applicant family's financial circumstances, educational cost and enrollment status by application source. The largest average grant went to students using the Federal form (\$1,452), probably because these applicants generally have lower incomes. This group is followed in average grant size by applicants using ACT (\$1,438), CSS (\$1,432), and PHEAA (\$1,430) -- groups with higher incomes who tend to enroll at institutions with higher costs. ISSC applicants receive the lowest average grant (\$1,235), probably because they attend lower cost institutions.

Selection for Verification Rates Are Consistent with Target. The rate at which qualified or eligible applicants are selected for verification by MDE also is depicted in Table 20. There is relatively modest variation by application source, ranging from 26.5 percent for Federal form applicants to 33.0 percent for CSS applicants. The variation that exists is most likely a function of income, as shown in Table 21. Those application sources with the lowest selection for verification rates -- Federal and ISSC -- have more lower income applicants, while those with the highest selection for verification rates -- CSS and PHEAA -- have more applicants with higher income. Overall, the rate of selection for verification is 29.4 percent -- very close to the 30 percent target.

TABLE 20
MULTIPLE DATA ENTRY SUMMARY STATISTICS
ALL APPLICANTS - AWARD YEAR 1989-90

	FEDERAL	ACT	CSS	PHEAA	ISSC	TOTAL
NUMBER OF APPLICANTS						
SUBMITTING OFFICIAL APPLICATIONS	2,193,271	1,347,448	2,876,771	285,836	74,666	6,777,992
NUMBER OF APPLICANTS						
SUBMITTING VALID APPLICATIONS	2,075,562	1,230,198	2,523,321	266,928	69,300	6,165,309
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS	1,825,061 83.21	844,481 62.67	1,479,653 51.43	142,563 49.88	55,923 74.90	4,347,681 64.14
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS	250,501 11.42	385,717 28.63	1,043,668 36.28	124,365 43.51	13,377 17.92	1,817,628 26.82
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA NEVER RE-SUBMITTED FOR PROCESSING	117,709 5.37	117,250 8.70	353,450 12.29	18,908 6.61	5,366 7.19	612,683 9.04
NUMBER OF APPLICANTS						
SUBMITTING UNOFFICIAL APPLICATIONS	105,915	49,956	95,859	44,714	5,214	301,658
NUMBER OF APPLICANTS						
SELECTED FOR VALIDATION	484,412	243,824	488,752	44,795	15,614	1,277,397
NUMBER OF PELL GRANT RECIPIENTS	1,286,797	699,381	1,184,620	110,845	40,508	3,322,151
TOTAL EXPENDITURES	\$1,868,119,561	\$1,005,363,941	\$1,695,829,867	\$158,513,081	\$50,017,782	\$4,777,844,232
AVERAGE GRANT	\$1,452	\$1,438	\$1,432	\$1,430	\$1,235	\$1,438

Table 21

**Distribution of Pell Grant Recipients By
Family Income and Multiple Data Entry Application**

Award Period 1989-90

21A - Total

21B - Dependents

21C - Independents

Table 21A, 21B, and 21C display the distribution of Pell Grant recipients by family income for each application source or Multiple Data Entry (MDE) processor. These tables present this information for total recipients, dependents, and independents, respectively.

Most Recipients Use Federal Form to Apply. Table 20 showed that the CSS form is most frequently used by *applicants* for a Pell Grant. However, as Table 21A indicates, the Federal form is most often used by Pell *recipients*. In 1989-90, 38.7 percent of recipients apply for a Pell Grant using the Federal form, 35.7 percent use the CSS form, 21.1 percent use ACT's form, 3.3 percent use PHEAA's form, and 1.2 percent use ISSC's form. These percentages remain essentially unchanged from last year, as do the percentages of applicants using each MDE in Table 20.

Most Dependent Recipients Use CSS; Most Independents Use Federal Form. Figure 24 illustrates the differences between dependents and independents in the application sources used, also presented in Tables 21B and 21C.

Dependent recipients are most likely to apply through CSS (44.6 percent), followed by the Federal form processor (26.1 percent), ACT (23.6 percent), PHEAA (4.8 percent), and ISSC (.9 percent). In contrast, independent recipients are most likely to use the Federal form (47.5 percent), followed by CSS (29.5 percent), ACT (19.3 percent), PHEAA (2.3 percent), and ISSC (1.5 percent). This continues the pattern observed in 1988-89.

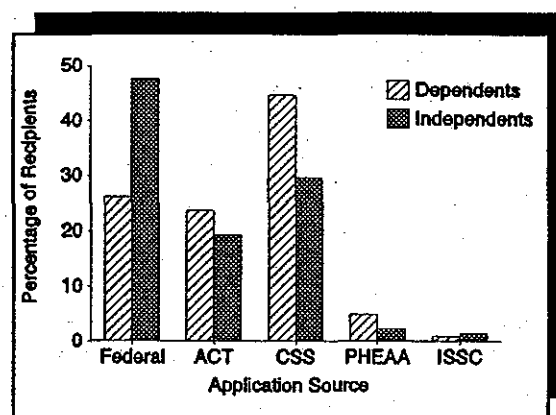


Figure 24: Distribution of Recipients' Application Source by Dependency Status

Looking at these data on dependency status another way, recipients using the Federal and ISSC forms are mostly independent, while

those using the ACT, CSS, and PHEAA forms are closely split or tend to be dependent. Independents comprise 72.3 percent of Federal form users and 71.3 percent of ISSC users. In contrast, independents are only 40.7 percent of PHEAA recipients. A slight majority (53.9 percent) of ACT recipients are independent, while just under half (48.7 percent) of CSS recipients are independent. Most of these percentages are similar to those observed last year, with CSS and ACT showing slight (about 1 percent) increases in percentage of independent recipients.

More Federal Form Recipients Have Lower Incomes; ACT, CSS, and PHEAA Recipients Have Higher Incomes. Differences in income by MDE used are consistent with differences in institution attended by those at various income levels (see Table 6) and the population served by each MDE.

- A substantial majority of Federal form recipients (63.5 percent) and ISSC recipients (60.1 percent) have family incomes of \$9,000 or less. Only 11.1 percent of Federal form recipients and 15.2 percent of ISSC recipients report family incomes of \$20,000 or more.
- Fewer recipients among the other MDEs are in the lowest income groups; 44.3 percent of CSS recipients, 44.2 percent of ACT recipients, and 39.3 percent of PHEAA

recipients are from families with incomes of \$9,000 or less. More recipients using the other MDEs are in the highest income groups; 25.0 percent of ACT recipients, 26.1 percent of CSS recipients, and 32.3 percent of PHEAA recipients are from families with incomes of \$20,000 or more.

These income patterns hold only for dependent students.

- Among dependent Pell recipients, lower income families (earning \$9,000 or less) outnumber higher income families (earning \$20,000 or more) by two to one (42.6 percent to 21.1 percent). Among ACT and CSS dependent recipients the opposite relationship holds, with higher income groups outnumbering lower income groups by about two to one (40.9 percent to 22.1 percent for ACT; 41.7 percent to 21.7 percent for CSS).
- Among independent recipients there are only small income differences by application source. Lower income recipients are 71.5 percent of Federal form users, 71.0 percent of ISSC users, 69.9 percent of PHEAA users, 68.1 percent of CSS users, and 63.1 percent of ACT users. Higher income differences among the application sources for independent recipients range from 7.3 percent for Federal form users to 11.4 percent for ACT users.

CHAPTER 6

**INSTITUTIONS PARTICIPATING IN PELL GRANT PROGRAM:
SUMMARY INFORMATION**

Table 22

Summary Statistics By Type of Institution

Award Period 1989-90

Table 22 displays summary statistics by type of institution for the 1989-90 award year. These data are depicted graphically in Figure 25.

Most Schools 2 Year or Less; Most Recipients at 5 Year Schools and 2 Year Schools. Participation in the Pell Grant Program varies considerably by the type of institution as indicated by the length of its educational program. Among the 7,121 institutions (41 more than last year), the percentage of institutions in each category follow in descending order, along with selected information about expenditures or recipients.

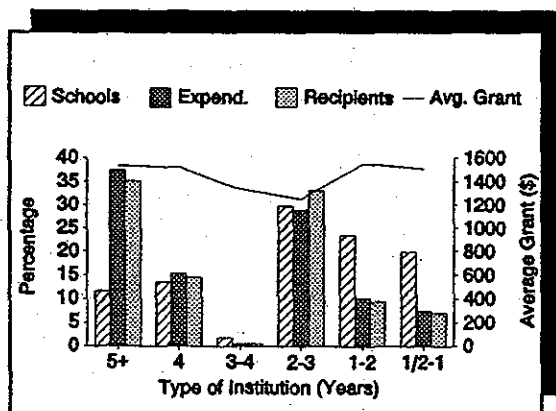


Figure 25: Selected Statistics by Type of Institution

- Nearly three out of ten schools (29.8 percent) offer 2 year (but less than 3 year) programs. Many of these institutions are community colleges and private junior colleges. The recipients attending these

schools (33.1 percent of the total) and the expenditures directed toward students (28.9 percent) are consistent with their numbers. The average number of recipients per institution is 520.

- Schools offering 1 year (but less than 2 year) programs are next in number, accounting for 23.5 percent of the total. Many of these institutions are profit-making trade schools, although public vocational institutions also may be included. Students at these schools account for only 10.3 percent of expenditures and 9.5 percent of recipients, most likely because these schools are smaller in size. (From the information in this table we calculated the average number of recipients per institution as 190, far less than the overall figure across all institutions of 467.)
- Schools with programs of 6 months to 1 year are 20.0 percent of the total. These institutions also are largely profit-making trade schools. Again, because of smaller size (166 recipients on average) they account for only 7.5 percent of the expenditures and 7.1 percent of recipients.
- Four-year colleges with no graduate programs are next in prevalence in numbers at 13.5 percent. Many of these institutions

are privately controlled. Students at these schools represent 14.6 percent of recipients and 15.4 percent of Pell program expenditures and have an average of 503 recipients.

- Five or more year universities account for just 11.5 percent of the number of institutions. However, these institutions, which include most state-funded universities and major private universities, attract the largest group of recipients, 35.2 percent of the total, because of their high enrollments (an average of 1,422 Pell recipients). They also account for the largest proportion of expenditures (37.4 percent).
- The least prevalent type of institution is three year (but less than 4 year) schools (1.8 percent of the number of institutions) with only .5 percent of the recipients accounting for .4 percent of total expenditures.

Differences in the average grants by institution are largely a function of cost of education and financial circumstances of those students enrolled. These averages are discussed in Table 24.

Little Overall Change Since Last Year, But Some Variation by Type of Institution. The number of institutions served was up only .5 percent. There was considerable growth in the number of 1 year (but less than 2 year) institutions, up 8.4 percent or 130 institutions. This was countered by declines of 11.1 percent for 3 year institutions (16 schools) and 5 percent for schools of 6 months to less than 1 year (76 schools). Other institutions saw little change.

On average, the number of Pell recipients per institution increased from 451 to 467. The average grant increased \$39 or 2.8 percent and the total recipients increased 3.9 percent.

TABLE 22
SUMMARY STATISTICS BY TYPE OF INSTITUTION
AWARD PERIOD 1989-90

TYPE OF INSTITUTION:	NUMBER OF INSTITUTIONS	TOTAL EXPENDITURES	NUMBER OF RECIPIENTS	AVERAGE GRANT
5 YEARS OR MORE	821	\$1,786,963,635	1,167,755	\$1,530
4 YEAR NO GRADUATE PROGRAM	963	\$738,045,778	484,600	\$1,523
3 YEARS BUT LESS THAN 4 YEARS	127	\$20,321,624	15,173	\$1,339
2 YEARS BUT LESS THAN 3 YEARS	2,119	\$1,382,377,125	1,101,221	\$1,255
1 YEAR BUT LESS THAN 2 YEARS	1,670	\$492,825,868	316,962	\$1,555
6 MONTHS BUT LESS THAN 1 YEAR	1,421	\$357,310,202	236,440	\$1,511
OTHER	0	\$0	0	\$0
TOTAL	7,121	\$4,777,844,232	3,322,151	\$1,438

Table 23

***Pell Grant Expenditures, Recipients, and Average Grant
By Type and Control of Institution***

Award Period 1989-90

Table 23 summarizes information on Pell Grant expenditures, recipients, and average grant by type and control of institution.

Most Recipients Attend Public Institutions. The data in Table 23 show that the majority (60.0 percent) of Pell Grant recipients attend postsecondary institutions that are publicly funded. This is a slight increase over 1988-89 when approximately 58.2 percent attended this type of institution. About 21.7 percent attend private, profit-making institutions, slightly less than 23.2 percent of recipients in 1988-89. The remaining 18.3 percent in 1989-90 attend private, non-profit institutions. This is also down slightly from 18.5 percent in 1988-89. These data are consistent with the emerging trend toward increased enrollment at public institutions and decreased enrollment at both private non-profit and private, profit-making institutions. The most plausible explanation for this change is a shift from higher cost institutions to lower cost institutions in response to the high cost of postsecondary education.

Table 23 shows that the public institutions with programs of 5 years or more attract the largest number recipients with over 924,000 or 27.8 percent of the total recipient pool. This is

followed by public institutions with programs of 2 but less than 3 years in length where more than 868,000 or 26.1 percent of total recipients attend this type of institution. By comparison, the largest group of recipients attending any type of private, non-profit institution is enrolled in 4 year programs with no graduate program--approximately 289,000 or 8.7 percent of the total recipient population. Over 275,000 recipients or 8.3 percent of total recipients, enroll in private, profit-making schools with programs of 1 year but less than 2 years, comprising the largest group of recipients attending profit-making institutions.

Grants Are Higher At Private Institutions. Recipients attending private institutions, both non-profit and profit-making, receive somewhat higher grants than those students attending public institutions (see Figure 26). The average grant for those recipients attending private, non-profit institutions is the largest at \$1,567, compared to \$1,528 for private profit-making institutions, \$1,366 for recipients enrolled in public institutions and \$1,438 for the total recipient population (Table 1).

Despite the smaller average grant, total expenditures at public institutions represent over \$2.71 billion or 57.0 percent of total

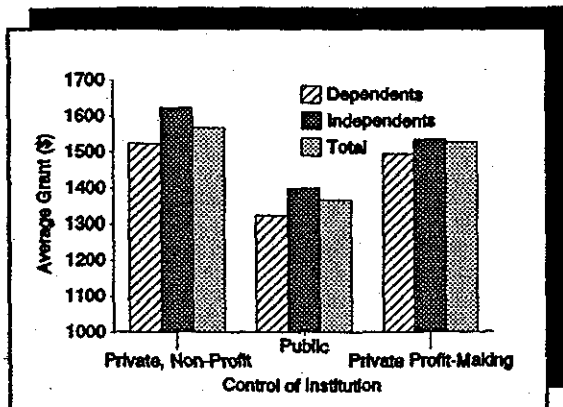


Figure 26: Average Grant by Institutional Control and Dependency Status

institutions. Expenditures at private profit-making institutions comprised over 23.1 percent of total program expenditures or \$1.11 billion. Expenditures at private, non-profit institutions represent over \$951 million or 19.9 percent of total Pell Grant expenditures.

TABLE 23
PELL GRANT EXPENDITURES, RECIPIENTS, & AVERAGE GRANT BY TYPE & CONTROL OF INSTITUTION
ALL INSTITUTIONS - AWARD PERIOD 1989-90

TYPE OF INSTITUTION	TOTAL EXPENDITURES			TOTAL RECIPIENTS			AVERAGE GRANT		
	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS
TOTAL PUBLIC INSTITUTIONS	\$2,721,254,250	\$1,153,447,016	\$1,567,807,234	1,992,064	871,691	1,120,373	\$1,366	\$1,323	\$1,399
5 YEARS OR MORE	1,391,582,391	722,395,455	669,186,936	924,399	512,265	412,134	1,505	1,410	1,624
FOUR-YEAR NO GRADUATE	253,170,979	124,085,496	129,085,483	168,023	86,340	81,683	1,507	1,437	1,580
3 YEARS BUT LESS THAN 4 YEARS	3,574,143	599,086	2,975,057	2,623	504	2,119	1,363	1,189	1,404
2 YEARS BUT LESS THAN 3 YEARS	1,038,265,239	300,463,609	737,801,630	867,694	267,104	600,590	1,197	1,125	1,228
1 YEAR BUT LESS THAN 2 YEARS	27,926,921	4,886,452	23,040,469	23,845	4,427	19,418	1,171	1,104	1,187
6 MONTHS BUT LESS THAN 1 YEAR	6,734,577	1,016,918	5,717,659	5,480	1,051	4,429	1,229	968	1,291
OTHER	0	0	0	0	0	0	0	0	0
TOTAL PRIVATE, NON-PROFIT	\$951,462,513	\$507,804,135	\$443,658,378	607,045	333,501	273,544	\$1,567	\$1,523	\$1,622
5 YEARS OR MORE	392,744,988	225,444,734	167,300,254	241,477	143,695	97,782	1,626	1,569	1,711
FOUR-YEAR NO GRADUATE	443,861,492	240,783,525	203,077,967	289,063	161,736	127,327	1,536	1,489	1,595
3 YEARS BUT LESS THAN 4 YEARS	5,323,676	1,680,025	3,643,651	3,675	1,310	2,365	1,449	1,282	1,541
2 YEARS BUT LESS THAN 3 YEARS	74,077,927	30,199,343	43,878,584	51,586	21,117	30,469	1,436	1,430	1,440
1 YEAR BUT LESS THAN 2 YEARS	29,381,465	8,920,918	20,460,547	17,446	5,139	12,307	1,684	1,736	1,663
6 MONTHS BUT LESS THAN 1 YEAR	6,072,965	775,590	5,297,375	3,798	504	3,294	1,599	1,539	1,608
OTHER	0	0	0	0	0	0	0	0	0
TOTAL PRIVATE, PROFIT-MAKING	\$1,105,127,469	\$236,148,590	\$868,978,879	723,042	157,850	565,192	\$1,528	\$1,496	\$1,537
5 YEARS OR MORE	2,636,256	390,764	2,245,492	1,879	273	1,606	1,403	1,431	1,398
FOUR-YEAR NO GRADUATE	41,013,307	13,728,736	27,284,571	27,514	9,260	18,254	1,491	1,483	1,495
3 YEARS BUT LESS THAN 4 YEARS	11,423,805	3,804,132	7,619,673	8,875	2,849	6,026	1,287	1,335	1,264
2 YEARS BUT LESS THAN 3 YEARS	270,033,959	61,979,521	208,054,438	181,941	44,045	137,896	1,484	1,407	1,509
1 YEAR BUT LESS THAN 2 YEARS	435,517,482	97,084,584	338,432,898	275,671	61,145	214,526	1,580	1,588	1,578
6 MONTHS BUT LESS THAN 1 YEAR	344,502,660	59,160,853	285,341,807	227,162	40,278	186,884	1,517	1,469	1,527
OTHER	0	0	0	0	0	0	0	0	0
TOTAL	\$4,777,844,232	\$1,897,399,741	\$2,880,444,491	3,322,151	1,363,042	1,959,109	\$1,438	\$1,392	\$1,470

Table 24

***Distribution of Pell Grant Recipients and Average Grant
By Grant Level and Type of Institution***

Award Period 1989-90

24A - Total

24B - Dependent

24C - Independent

Tables 24A, 24B, and 24C present the distribution of recipients by grant level and type of institution. Grant levels are presented in \$300 ranges; the average grant also is shown.

Largest Grants at 1-2 Year and 5 Year Schools. Table 24A confirms that students at schools with programs 1 year but less than 2 years receive, on average, the largest grants (\$1,555), followed by students at 5 year or more schools (\$1,530). The smallest grants go to students at 2 year but less than 3 year schools (\$1,255). In between are grants for students at 4 year (\$1,523), less than 1 year (\$1,511), and 3 year but less than 4 year institutions (\$1,339).

The distribution of maximum grant also varies by type of institution. Recipients at 1 to 2 year schools are most likely to receive the maximum award (30.4 percent), followed by those at less than 1 year schools (25.2 percent), and those at 4 year no graduate schools (21.9 percent). Almost 19.0 percent of recipients receiving the maximum award are enrolled in schools offering programs of 5 years or more, 16.7 percent in programs of 3 years but less than 4.

Recipients in 2 to 3 year programs are least likely to receive the maximum grant (8.5 percent). Most recipients in this category receive modest awards. For example, 33.4 percent receive grants up to \$900, while only 22.3 percent of the recipients at higher cost 4 year schools receive awards less than \$900.

Average Grant Higher for Independents. The average grant for independents is higher than that for dependents for all schools (\$1,470 for independents, \$1,392 for dependents). Figure 27 shows the distribution of average grants by school type and dependency status.

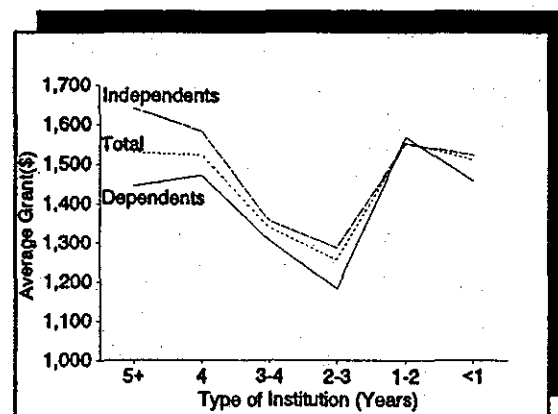


Figure 27: Average Grant by Type of Institution and Dependency Status

TABLE 24-A
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
ALL RECIPIENTS - AWARD YEAR 1989-90

GRANT LEVEL	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEARS NO GRADUATE	3 YEARS BUT < 4 YEARS	2 YEARS BUT < 3 YEARS	1 YEAR BUT < 2 YEARS	6 MONTHS BUT < 1 YEAR	OTHER	
\$1 - 299	36,379	15,275	720	51,220	7,669	4,849	0	116,112
R%	31.33	13.16	0.62	44.11	6.60	4.18	0.00	100.00
C%	3.12	3.15	4.75	4.65	2.42	2.05	0.00	3.50
AVE-GRANT	\$221	\$220	\$203	\$204	\$194	\$201	\$0	\$211
\$300 - 599	102,794	45,339	2,002	148,962	19,223	13,300	0	331,620
R%	31.00	13.67	0.60	44.92	5.80	4.01	0.00	100.00
C%	8.80	9.36	13.19	13.53	6.06	5.63	0.00	9.98
AVE-GRANT	\$459	\$465	\$465	\$460	\$463	\$466	\$0	\$461
\$600 - 899	113,569	47,026	2,258	167,577	34,260	28,430	0	393,120
R%	28.89	11.96	0.57	42.63	8.71	7.23	0.00	100.00
C%	9.73	9.70	14.88	15.22	10.81	12.02	0.00	11.83
AVE-GRANT	\$756	\$758	\$754	\$756	\$759	\$764	\$0	\$757
\$900 - 1,199	160,946	75,625	2,677	192,415	70,716	53,957	0	556,336
R%	28.93	13.59	0.48	34.59	12.71	9.70	0.00	100.00
C%	13.78	15.61	17.64	17.47	22.31	22.82	0.00	16.75
AVE-GRANT	\$1,070	\$1,080	\$1,083	\$1,061	\$1,107	\$1,107	\$0	\$1,077
\$1,200 - 1,499	109,082	41,260	1,085	142,813	15,011	11,428	0	320,679
R%	34.02	12.87	0.34	44.53	4.68	3.56	0.00	100.00
C%	9.34	8.51	7.15	12.97	4.74	4.83	0.00	9.65
AVE-GRANT	\$1,354	\$1,353	\$1,349	\$1,368	\$1,351	\$1,351	\$0	\$1,360
\$1,500 - 1,799	137,783	50,931	1,689	143,221	37,850	39,171	0	410,645
R%	33.55	12.40	0.41	34.88	9.22	9.54	0.00	100.00
C%	11.80	10.51	11.13	13.01	11.94	16.57	0.00	12.36
AVE-GRANT	\$1,646	\$1,650	\$1,606	\$1,640	\$1,593	\$1,587	\$0	\$1,634
\$1,800 - 2,099	161,849	57,531	1,154	111,486	19,986	16,367	0	368,373
R%	43.94	15.62	0.31	30.26	5.43	4.44	0.00	100.00
C%	13.86	11.87	7.61	10.12	6.31	6.92	0.00	11.09
AVE-GRANT	\$1,951	\$1,937	\$1,946	\$1,929	\$1,947	\$1,951	\$0	\$1,942
\$2,100 - 2,299	125,165	45,372	1,050	50,467	15,893	9,298	0	247,245
R%	50.62	18.35	0.42	20.41	6.43	3.76	0.00	100.00
C%	10.72	9.36	6.92	4.58	5.01	3.93	0.00	7.44
AVE-GRANT	\$2,204	\$2,204	\$2,219	\$2,195	\$2,206	\$2,196	\$0	\$2,202
\$2,300	220,188	106,241	2,538	93,060	96,354	59,640	0	578,021
R%	38.09	18.38	0.44	16.10	16.67	10.32	0.00	100.00
C%	18.86	21.92	16.73	8.45	30.40	25.22	0.00	17.40
AVE-GRANT	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$0	\$2,300
TOTAL	1,167,755	484,600	15,173	1,101,221	316,962	236,440	0	3,322,151
R%	35.15	14.59	0.46	33.15	9.54	7.12	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,530	\$1,523	\$1,339	\$1,255	\$1,555	\$1,511	\$0	\$1,438

TABLE 24-B
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
DEPENDENT RECIPIENTS - AWARD YEAR 1989-90

GRANT LEVEL	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEARS NO GRADUATE	3 YEARS BUT < 4 YEARS	2 YEARS BUT < 3 YEARS	1 YEAR BUT < 2 YEARS	6 MONTHS BUT < 1 YEAR	OTHER	
\$1 - 299	24,332	9,186	279	16,481	2,044	1,256	0	53,578
R%	45.41	17.15	0.52	30.76	3.81	2.34	0.00	100.00
C%	3.71	3.57	5.98	4.96	2.89	3.00	0.00	3.93
AVE-GRANT	\$227	\$228	\$209	\$209	\$201	\$210	\$0	\$220
\$300 - 599	65,507	24,852	633	45,359	4,599	2,934	0	143,884
R%	45.53	17.27	0.44	31.52	3.20	2.04	0.00	100.00
C%	9.98	9.66	13.57	13.65	6.50	7.01	0.00	10.56
AVE-GRANT	\$453	\$453	\$452	\$454	\$455	\$459	\$0	\$453
\$600 - 899	72,726	27,254	671	53,910	7,453	5,404	0	167,418
R%	43.44	16.28	0.40	32.20	4.45	3.23	0.00	100.00
C%	11.08	10.59	14.39	16.22	10.54	12.92	0.00	12.28
AVE-GRANT	\$752	\$753	\$745	\$749	\$752	\$758	\$0	\$751
\$900 - 1,199	85,911	35,887	704	61,199	13,929	8,653	0	206,283
R%	41.65	17.40	0.34	29.67	6.75	4.19	0.00	100.00
C%	13.09	13.95	15.10	18.42	19.70	20.68	0.00	15.13
AVE-GRANT	\$1,058	\$1,061	\$1,065	\$1,053	\$1,099	\$1,089	\$0	\$1,061
\$1,200 - 1,499	76,967	27,621	461	57,304	4,381	2,937	0	169,671
R%	45.36	16.28	0.27	33.77	2.58	1.73	0.00	100.00
C%	11.73	10.73	9.89	17.25	6.20	7.02	0.00	12.45
AVE-GRANT	\$1,352	\$1,348	\$1,348	\$1,369	\$1,348	\$1,351	\$0	\$1,357
\$1,500 - 1,799	88,794	30,885	518	41,996	6,769	6,326	0	175,288
R%	50.66	17.62	0.30	23.96	3.86	3.61	0.00	100.00
C%	13.53	12.00	11.11	12.64	9.57	15.12	0.00	12.86
AVE-GRANT	\$1,647	\$1,651	\$1,619	\$1,640	\$1,606	\$1,595	\$0	\$1,642
\$1,800 - 2,099	93,559	35,398	449	30,095	5,094	3,508	0	168,103
R%	55.66	21.06	0.27	17.90	3.03	2.09	0.00	100.00
C%	14.26	13.76	9.63	9.06	7.20	8.39	0.00	12.33
AVE-GRANT	\$1,948	\$1,928	\$1,934	\$1,904	\$1,952	\$1,952	\$0	\$1,936
\$2,100 - 2,299	74,688	27,645	347	10,298	6,933	2,434	0	122,345
R%	61.05	22.60	0.28	8.42	5.67	1.99	0.00	100.00
C%	11.38	10.74	7.44	3.10	9.80	5.82	0.00	8.98
AVE-GRANT	\$2,207	\$2,210	\$2,213	\$2,202	\$2,215	\$2,202	\$0	\$2,207
\$2,300	73,749	38,608	601	15,624	19,509	8,381	0	156,472
R%	47.13	24.67	0.38	9.99	12.47	5.36	0.00	100.00
C%	11.24	15.00	12.89	4.70	27.59	20.03	0.00	11.48
AVE-GRANT	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$0	\$2,300
TOTAL	656,233	257,336	4,663	332,266	70,711	41,833	0	1,363,042
R%	48.14	18.88	0.34	24.38	5.19	3.07	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,445	\$1,471	\$1,305	\$1,182	\$1,568	\$1,457	\$0	\$1,392

TABLE 24-C
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
INDEPENDENT RECIPIENTS - AWARD YEAR 1989-90

GRANT LEVEL	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEARS NO GRADUATE	3 YEARS BUT < 4 YEARS	2 YEARS BUT < 3 YEARS	1 YEAR BUT < 2 YEARS	6 MONTHS BUT < 1 YEAR	OTHER	
\$1 - 299	12,047	6,089	441	34,739	5,625	3,593	0	62,534
R%	19.26	9.74	0.71	55.55	9.00	5.75	0.00	100.00
C%	2.36	2.68	4.20	4.52	2.28	1.85	0.00	3.19
AVE-GRANT	\$211	\$210	\$199	\$202	\$192	\$198	\$0	\$203
\$300 - 599	37,287	20,487	1,369	103,603	14,624	10,366	0	187,736
R%	19.86	10.91	0.73	55.19	7.79	5.52	0.00	100.00
C%	7.29	9.01	13.03	13.47	5.94	5.33	0.00	9.58
AVE-GRANT	\$471	\$479	\$471	\$463	\$466	\$468	\$0	\$467
\$600 - 899	40,843	19,772	1,587	113,667	26,807	23,026	0	225,702
R%	18.10	8.76	0.70	50.36	11.88	10.20	0.00	100.00
C%	7.98	8.70	15.10	14.78	10.89	11.83	0.00	11.52
AVE-GRANT	\$763	\$764	\$757	\$760	\$760	\$765	\$0	\$761
\$900 - 1,199	75,035	39,738	1,973	131,216	56,787	45,304	0	350,053
R%	21.44	11.35	0.56	37.48	16.22	12.94	0.00	100.00
C%	14.67	17.49	18.77	17.06	23.06	23.28	0.00	17.87
AVE-GRANT	\$1,084	\$1,097	\$1,089	\$1,065	\$1,109	\$1,111	\$0	\$1,086
\$1,200 - 1,499	32,115	13,639	624	85,509	10,630	8,491	0	151,008
R%	21.27	9.03	0.41	56.63	7.04	5.62	0.00	100.00
C%	6.28	6.00	5.94	11.12	4.32	4.36	0.00	7.71
AVE-GRANT	\$1,360	\$1,362	\$1,350	\$1,367	\$1,352	\$1,350	\$0	\$1,363
\$1,500 - 1,799	48,989	20,046	1,171	101,225	31,081	32,845	0	235,357
R%	20.81	8.52	0.50	43.01	13.21	13.96	0.00	100.00
C%	9.58	8.82	11.14	13.16	12.62	16.88	0.00	12.01
AVE-GRANT	\$1,644	\$1,649	\$1,600	\$1,640	\$1,591	\$1,585	\$0	\$1,627
\$1,800 - 2,099	68,290	22,133	705	81,391	14,892	12,859	0	200,270
R%	34.10	11.05	0.35	40.64	7.44	6.42	0.00	100.00
C%	13.35	9.74	6.71	10.58	6.05	6.61	0.00	10.22
AVE-GRANT	\$1,954	\$1,952	\$1,953	\$1,938	\$1,946	\$1,951	\$0	\$1,947
\$2,100 - 2,299	50,477	17,727	703	40,169	8,960	6,864	0	124,900
R%	40.41	14.19	0.56	32.16	7.17	5.50	0.00	100.00
C%	9.87	7.80	6.69	5.22	3.64	3.53	0.00	6.38
AVE-GRANT	\$2,199	\$2,194	\$2,222	\$2,193	\$2,199	\$2,194	\$0	\$2,196
\$2,300	146,439	67,633	1,937	77,436	76,845	51,259	0	421,549
R%	34.74	16.04	0.46	18.37	18.23	12.16	0.00	100.00
C%	28.63	29.76	18.43	10.07	31.21	26.34	0.00	21.52
AVE-GRANT	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$0	\$2,300
TOTAL	511,522	227,264	10,510	768,955	246,251	194,607	0	1,959,109
R%	26.11	11.60	0.54	39.25	12.57	9.93	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,640	\$1,582	\$1,355	\$1,287	\$1,551	\$1,523	\$0	\$1,470

Table 25

***Distribution of Pell Grant Recipients
By Educational Cost and Grant Level***

Award Period 1989-90

25A - Total

25B - Dependent

25C - Independent

Tables 25A, 25B, and 25C present the distribution of Pell Grant recipients by educational cost and grant level, for all recipients, dependents, and independents.

As in Table 4, the stepped line on the three tables delineates valid versus invalid awards. All cells to the right of the line should contain zeros as they are invalid combinations of educational cost and grant level. For example, the maximum grant for a full-time student with a cost of \$1,800 is \$1,110. Grants which exceed \$1,110 for this cost range are overawards, perhaps from attendance at more than one school during the award year.

Educational Costs Drive Grants To A Great Extent. Figure 28 shows that, consistent with Pell award determination rules, the higher the recipient's educational cost, the greater the potential for receiving a large Pell Grant. For example, of the recipients with educational costs greater than \$3,300, 53.5 percent received a grant of \$1,500 or more, while 22.3 percent receive grants of less than \$900. In comparison, of recipients reporting educational

costs of \$3,000 or less, only 20.1 percent receive grants of \$1,500 or greater, while 42.1 percent receive grants of less than \$900.

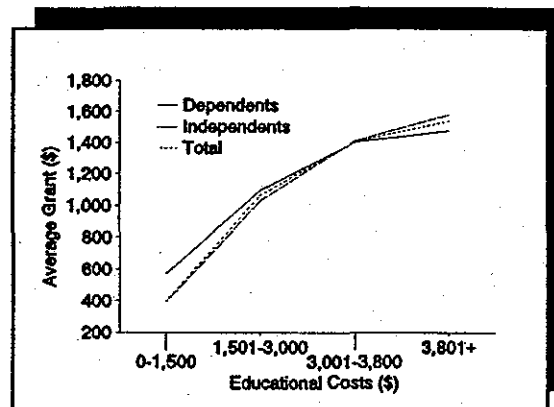


Figure 28: Average Grant by Educational Costs and Dependency Status

Tables 25B and 25C show that the educational costs of independents are slightly higher than those of dependents. For example, 79.6 percent of independents have costs greater than \$3,300, compared to 73.1 percent of dependents. Thus, more independents, who report relatively lower incomes and higher costs than dependents, receive the maximum grant (21.5 percent versus 11.5 percent) and relatively higher grants in general.

Table 26

***Distribution of Pell Recipients
By State and Control of Institution***

Award Period 1989-90

Table 26 presents the distribution of Pell Grant recipients by state and control of institution.

The number of Pell Grant recipients enrolled in postsecondary institutions varies greatly from state to state. In general, the larger the population of a state the larger the number of Pell recipients enrolled in institutions within that state. For example, New York and California together have nearly 581,000 recipients (17.5 percent of the total) attending schools within their boundaries. In contrast, eight states have fewer than 10,000 recipients each and account for only 1.7 percent of total recipients: Alaska, Delaware, District of Columbia, Hawaii, Nevada, New Hampshire, Vermont, and Wyoming.

Figure 29 graphically depicts the number of Pell recipients enrolled by state.

Disproportionate Pell Enrollments Within a State by Control of Institution. An examination of general enrollment patterns from Table 23 shows that 60 percent of all recipients attend public institutions, 18.3 percent attend private, non-profit institutions, and 21.8 percent attend private, profit-making institutions. However, there is considerable variety among the states in the control of institution attended by Pell

Grant recipients.

- In eight states, more than three quarters of the Pell recipients are enrolled in public institutions. These states, and the percentages of Pell recipients in public institutions, are: New Mexico (86.4 percent), Wyoming (84.9 percent), Montana (83.2 percent), North Dakota (82.7 percent), Wisconsin (81.9 percent), Mississippi (80.3 percent), Minnesota (79.8 percent), and Oregon (77.6 percent).
- In five jurisdictions, a disproportionately high number of Pell recipients are enrolled in private, non-profit institutions. These are: the District of Columbia (61.6 percent), the All Others category -- which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Pacific islands (52.3 percent), Vermont (40.9 percent), Massachusetts (40.7 percent), and Rhode Island (36.8 percent).
- In six states, unusually high percentages of students attend private, profit-making institutions. These are: Nevada (52.8 percent), Alaska (47.7 percent), Connecticut (44.6 percent), Delaware (43.3 percent), Arizona (40.6 percent), and Florida

(33.0 percent). For some of these states, the high percentages may reflect schools in that state with branches in other states whose enrollment counts are included in one state only.

Some Cross-Year Declines by State. In comparing 1989-90 data to that of the previous year, an overall increase in Pell recipients of 3.9 percent is evident. However, nine jurisdictions experienced declines in Pell recipients, three of them by more than 1

percent. Those three are Delaware (66.3 percent), the District of Columbia (5 percent), and Washington (1.4 percent). Delaware's unusually steep decline is attributable entirely to 15,000 fewer recipients attending private, profit-making institutions. This most likely reflects a closing of one or more institutions serving students in branch campuses in other states besides Delaware. States with declines of 1 percent or less in Pell recipients include Connecticut, Louisiana, Massachusetts, Oregon, South Dakota, and Wisconsin.

Figure 29
Number of Pell Grant Recipients By State of Institution Attended
 Award Period 1989-90

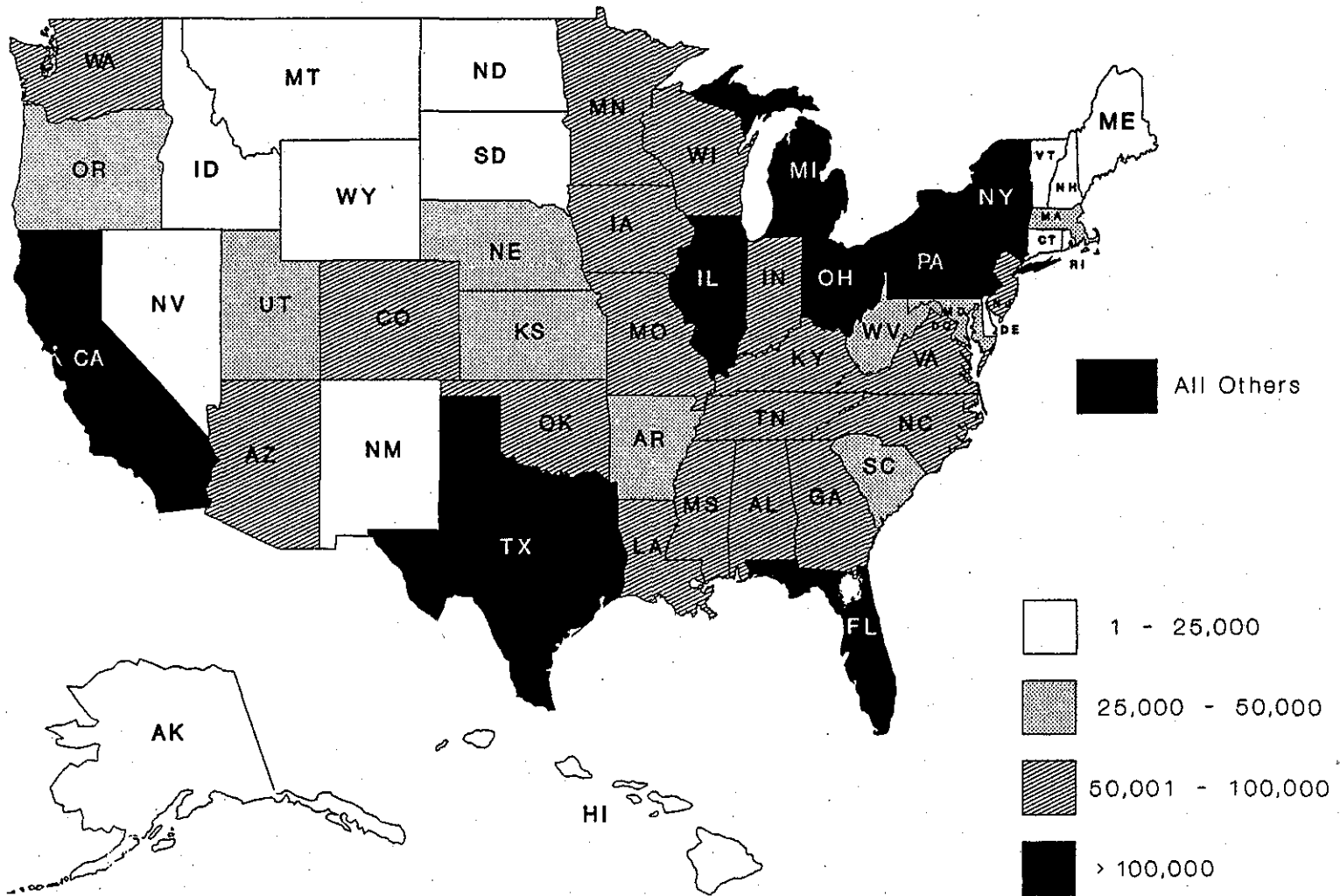


TABLE 26
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY STATE AND CONTROL OF INSTITUTION
 AWARD YEAR 1989-90**

	PUBLIC		PRIVATE NON-PROFIT		PRIVATE PROFIT-MAKING		TOTAL	
	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS
ALABAMA	50,129	\$62,886,009	7,337	\$11,571,888	17,424	\$29,307,550	74,890	\$103,765,447
ALASKA	2,187	3,206,264	243	391,293	2,215	3,588,647	4,645	7,186,204
ARIZONA	33,393	44,540,435	2,095	3,416,100	24,208	37,483,364	59,696	85,439,899
ARKANSAS	26,930	39,242,598	4,083	6,540,737	9,683	15,278,660	40,696	61,061,995
CALIFORNIA	166,406	215,664,034	28,347	43,860,250	82,507	134,308,921	277,260	393,833,205
COLORADO	35,305	51,550,026	2,280	3,243,899	12,718	18,250,358	50,303	73,044,283
CONNECTICUT	6,797	8,777,443	3,700	5,283,581	8,448	11,270,971	18,945	25,331,995
DELAWARE	3,565	4,519,681	633	834,908	3,206	2,674,483	7,404	8,029,072
DISTRICT OF COLUMBIA	811	939,317	5,242	8,038,018	2,461	4,146,734	8,514	13,124,069
FLORIDA	71,659	91,603,512	18,343	28,679,865	44,426	67,069,648	134,428	187,353,025
GEORGIA	34,020	43,801,680	11,269	16,868,404	15,444	23,081,552	60,733	83,751,636
HAWAII	3,608	4,797,759	1,150	1,858,227	687	934,379	5,445	7,590,365
IDAHO	11,437	17,359,199	3,809	5,915,462	1,006	1,505,951	16,252	24,780,612
ILLINOIS	86,089	112,845,022	29,672	43,051,165	23,938	34,951,351	139,699	190,847,538
INDIANA	44,347	58,270,030	10,417	14,392,288	10,836	15,589,818	65,600	88,252,136
IOWA	32,937	47,168,309	13,923	20,291,924	4,745	6,782,331	51,605	74,242,564
KANSAS	30,241	41,587,353	10,136	11,877,957	5,503	8,643,525	45,880	62,108,835
KENTUCKY	35,916	50,444,284	8,244	13,104,839	10,806	16,301,248	54,966	79,850,371
LOUISIANA	52,217	79,704,799	5,998	9,638,040	23,533	38,489,620	81,748	127,832,459
MAINE	7,545	10,943,305	1,744	2,538,524	1,181	1,620,281	10,470	15,102,110
MARYLAND	26,379	34,650,467	3,154	4,586,743	8,158	11,384,286	37,691	50,621,496
MASSACHUSETTS	24,744	34,711,713	20,094	29,839,946	4,536	6,492,453	49,374	71,044,112
MICHIGAN	90,230	118,248,239	27,087	38,139,833	18,378	29,238,431	135,695	185,626,503
MINNESOTA	61,858	90,310,347	11,004	15,377,987	4,680	6,064,733	77,542	111,753,067
MISSISSIPPI	40,444	59,565,979	4,488	7,363,828	5,409	8,165,777	50,341	75,095,584
MISSOURI	42,803	58,425,298	15,629	22,660,944	16,467	25,435,175	74,899	106,521,417
MONTANA	13,133	20,121,885	1,967	2,994,739	684	959,222	15,784	24,075,846
NEBRASKA	21,391	28,400,354	4,656	6,683,412	2,781	3,954,383	28,828	39,038,149
NEVADA	4,496	5,349,282	59	97,726	5,097	7,848,092	9,652	13,295,100
NEW HAMPSHIRE	3,016	4,161,603	1,759	2,320,065	688	897,887	5,463	7,379,555
NEW JERSEY	28,945	42,299,539	6,345	9,919,348	15,371	21,461,980	50,661	73,680,867
NEW MEXICO	21,462	30,306,578	650	1,011,351	2,731	4,655,999	24,843	35,973,928
NEW YORK	143,997	207,050,963	85,375	143,784,429	73,927	102,207,400	303,299	453,042,792
NORTH CAROLINA	40,657	51,005,984	12,529	19,156,058	7,846	11,292,479	61,032	81,454,521
NORTH DAKOTA	13,708	21,231,244	2,064	3,313,869	807	1,129,252	16,579	25,674,365
OHIO	87,597	121,622,734	22,792	34,236,955	41,424	61,196,589	151,813	217,056,278
OKLAHOMA	41,555	58,870,029	5,931	9,348,451	11,814	17,922,239	59,300	86,140,719
OREGON	29,981	44,006,328	4,126	6,374,998	4,506	7,046,771	38,613	57,428,097
PENNSYLVANIA	71,479	101,141,476	33,046	47,554,552	29,495	44,294,747	134,020	192,990,775
RHODE ISLAND	4,974	6,438,926	3,905	5,579,398	1,735	2,396,233	10,614	14,414,557
SOUTH CAROLINA	26,382	33,438,310	7,538	11,950,091	6,684	9,709,486	40,604	55,097,887
SOUTH DAKOTA	11,647	18,023,422	2,355	3,445,373	2,281	3,346,895	16,283	24,815,690
TENNESSEE	37,775	50,840,578	13,888	21,469,216	14,213	21,717,485	65,876	94,027,279
TEXAS	144,132	178,519,312	18,777	28,815,629	65,120	106,844,824	228,029	314,179,765
UTAH	24,624	35,209,566	11,129	18,762,736	2,933	4,417,530	38,686	58,389,832
VERMONT	3,188	4,066,117	2,321	3,366,508	163	278,728	5,672	7,711,353
VIRGINIA	36,714	49,631,987	9,112	13,171,567	11,774	15,555,447	57,600	78,359,001
WASHINGTON	40,752	58,554,829	6,183	9,391,140	9,030	14,003,647	55,965	81,949,616
WEST VIRGINIA	17,594	25,088,240	3,377	4,978,579	4,816	7,102,277	25,787	37,169,096
WISCONSIN	54,080	77,923,934	9,078	12,885,852	2,903	4,327,400	66,061	95,137,186
WYOMING	6,999	9,710,609	0	0	1,245	1,929,661	8,244	11,640,270
ALL OTHERS	39,789	52,477,319	87,962	161,483,821	40,371	70,570,569	168,122	284,531,709
TOTAL	1,992,064	\$2,721,254,250	607,045	\$951,462,513	723,042	\$1,105,127,469	3,322,151	\$4,777,844,232

*Table 27**Distribution of Pell Grant Recipients By Recipient's State of Legal Residence and Control of Institution***Award Period 1989-90**

Table 27 presents the distribution of Pell Grant recipients by the recipient's state of legal residence and control of institution attended in 1989-90.

Nine Jurisdictions Account for More Than Half of Expenditures. In general, the larger a state's population, the larger the number of Pell Grant recipients residing in that state. Eight large states plus the All Others category (Puerto Rico and several smaller jurisdictions: American Samoa, Guam, the Virgin Islands, and the Pacific islands) account for 52.1 percent of Pell Grant recipients, with more than 100,000 each. In descending order these are: New York, California, Texas, All Others, Ohio, Illinois, Michigan, Florida, and Pennsylvania. The same jurisdictions account for 52.5 percent of total expenditures.

In contrast, each of nine states had fewer than 10,000 recipients: in descending order, Nevada, Rhode Island, Wyoming, Hawaii, Vermont, New Hampshire, the District of Columbia, Alaska and Delaware. The students residing in these states represent 1.7 percent of all recipients and account for 1.7 percent of the expenditures.

States Attracting Recipients. A comparison with the recipient data from Table 26 gives a

rough indication of the ability of certain states to attract recipients from outside their boundaries. For example, the number of Pell recipients enrolled in institutions in 12 states exceeds the number of Pell legal residents from those states by at least 10 percent. These states -- as shown in Figure 30 -- are Alabama, Arizona, Arkansas, Connecticut, Delaware, the District of Columbia, Kansas, Massachusetts, Rhode Island, Tennessee, Utah, and West Virginia.

States That Send Recipients Out of State. A similar comparison indicates that some jurisdictions send more Pell residents out of state. For example, Pell residents in these states exceed Pell enrollees in institution in these states by at least 10 percent. These are Hawaii, Maine, Montana, New Jersey, New Mexico, and the All Others category, also shown in Figure 30.

In all other states, the number of Pell recipients attending school with a state is closer to the number of recipients with legal residence in that state.

Some States Have Decline in Pell Recipients. A comparison of 1989-90 data to that from 1988-89 indicates that Alaska and the District of Columbia had substantial declines (-14.3

percent and -11.0 percent, respectively) in the number of Pell recipients with legal residence in that state. In D.C., this is the second straight year with a substantial drop in Pell recipients, attributable again to a decline in the number of resident recipients attending private, profit-making institutions. In Alaska, the Pell recipient decline among residents is attributable to decreased numbers attending public and private, non-profit institutions; the number of

resident Pell recipients attending private, profit-making schools actually increased. Several other states had smaller declines in the number of legal resident receiving Pell Grants. These states (and their declines in Pell recipients) are Washington (-2.6 percent), Louisiana (-2.5 percent), and Wisconsin (-1.2 percent). States with declines in number of Pell recipients of less than .5 percent are excluded, as these declines are of no consequence.

Figure 30

Comparison of Pell Grant Recipients by State of Institution Attended and State of Legal Residence

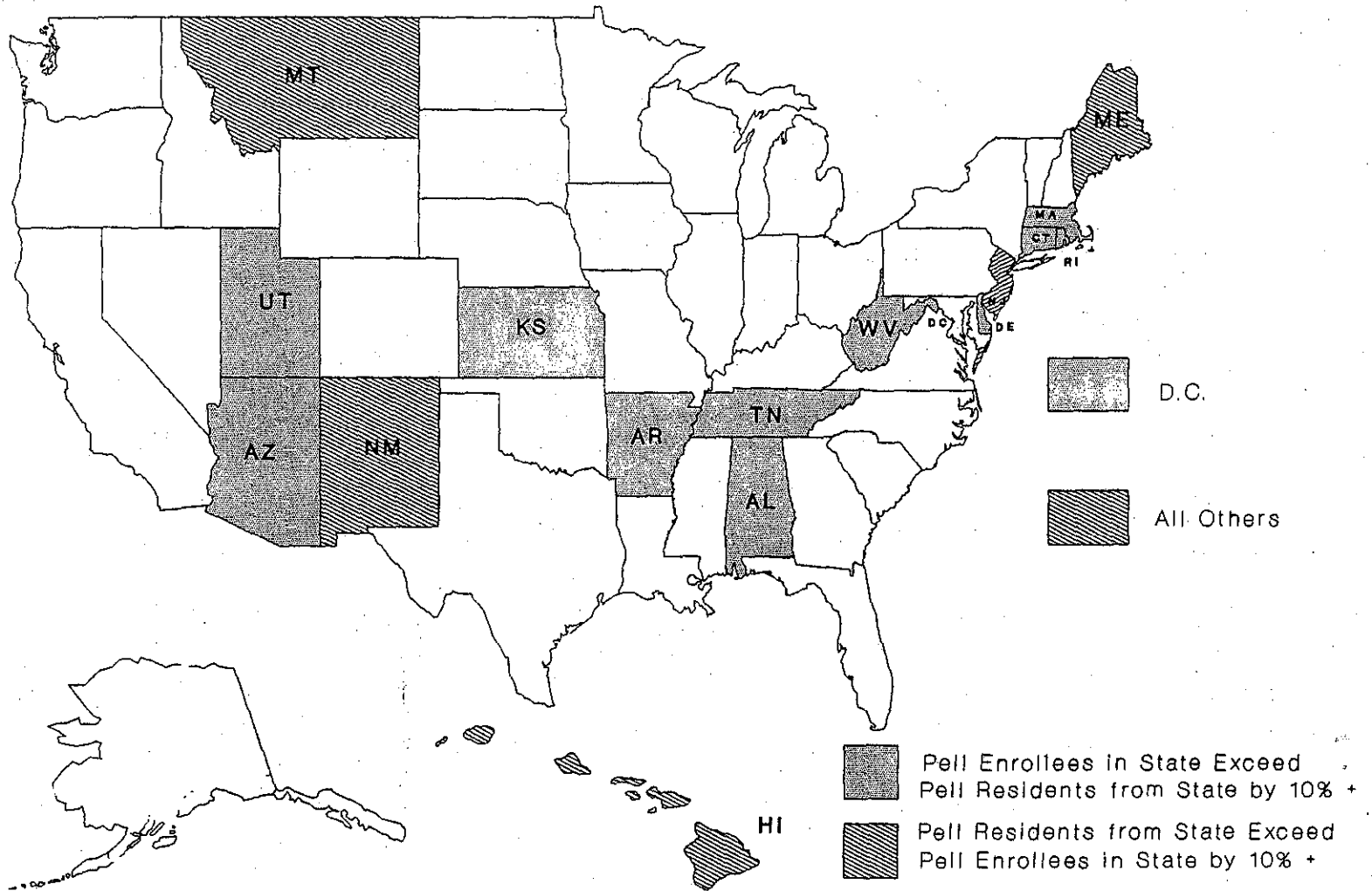


TABLE 27
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY RECIPIENTS' STATE OF LEGAL RESIDENCE AND CONTROL OF INSTITUTION
 AWARD YEAR 1989-90**

	PUBLIC		PRIVATE NON-PROFIT		PRIVATE PROFIT-MAKING		TOTAL	
	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS
ALABAMA	46,544	\$57,750,053	5,966	\$9,304,903	14,154	\$22,036,349	66,664	\$89,091,305
ALASKA	2,669	3,891,841	687	1,045,845	1,255	1,996,021	4,611	6,933,707
ARIZONA	31,387	41,703,948	3,640	5,740,612	18,252	28,539,540	53,279	75,984,100
ARKANSAS	26,032	37,739,228	4,046	6,445,106	6,182	9,276,008	36,260	53,460,342
CALIFORNIA	163,385	212,234,799	29,269	45,945,449	85,629	140,975,050	278,283	399,155,298
COLORADO	34,590	50,555,917	4,356	6,303,485	12,512	18,060,743	51,458	74,920,145
CONNECTICUT	7,157	9,270,138	4,158	5,966,087	4,866	7,213,391	16,181	22,449,616
DELAWARE	3,003	3,693,888	736	968,569	754	994,163	4,493	5,656,620
DISTRICT OF COLUMBIA	1,513	2,019,967	1,381	2,095,536	2,222	3,270,290	5,116	7,385,793
FLORIDA	71,931	91,678,489	19,449	30,415,884	42,916	64,738,485	134,296	186,832,858
GEORGIA	34,682	44,845,593	10,029	14,938,535	16,530	24,916,870	61,241	84,700,998
HAWAII	3,677	4,928,187	1,416	2,250,537	940	1,285,989	6,033	8,464,713
IDAHO	11,653	17,585,371	3,472	5,462,753	1,359	2,038,269	16,484	25,086,393
ILLINOIS	89,437	119,171,497	32,033	46,828,584	27,772	40,313,530	149,242	206,313,611
INDIANA	43,238	56,751,977	10,105	14,018,810	10,805	15,333,928	64,148	86,104,715
IOWA	33,397	47,587,146	12,492	18,154,060	4,615	6,642,443	50,504	72,383,649
KANSAS	28,709	39,294,323	5,635	7,972,907	4,714	7,037,086	39,058	54,304,316
KENTUCKY	34,450	48,113,904	8,278	12,964,410	10,742	15,693,931	53,470	76,772,245
LOUISIANA	50,402	76,483,732	5,599	8,999,204	26,511	43,001,773	82,512	128,484,709
MAINE	7,543	10,896,876	2,748	3,885,108	1,420	1,918,744	11,711	16,700,728
MARYLAND	22,963	31,246,884	4,959	7,139,241	11,582	16,659,435	39,504	55,045,560
MASSACHUSETTS	24,906	34,823,696	14,841	21,968,434	4,447	6,272,313	44,194	63,064,443
MICHIGAN	91,341	120,335,528	29,614	41,785,055	21,640	33,535,043	142,595	195,655,626
MINNESOTA	60,944	88,937,426	10,395	14,603,417	4,800	6,235,025	76,139	109,775,868
MISSISSIPPI	38,972	57,223,166	4,707	7,650,907	10,469	16,481,068	54,148	81,355,141
MISSOURI	42,706	58,191,555	12,571	18,298,058	12,955	19,807,494	68,232	96,297,107
MONTANA	13,459	20,502,327	2,963	4,518,547	1,295	1,914,643	17,717	26,935,517
NEBRASKA	21,225	28,246,597	4,349	6,273,074	3,015	4,314,048	28,589	38,833,719
NEVADA	4,395	5,151,834	537	784,076	4,953	7,661,377	9,885	13,597,287
NEW HAMPSHIRE	2,796	3,836,681	1,711	2,275,141	671	880,698	5,178	6,992,520
NEW JERSEY	30,918	45,035,765	11,258	16,923,754	14,767	20,160,097	56,943	82,119,616
NEW MEXICO	21,087	29,890,611	1,394	2,068,920	4,961	8,050,894	27,442	40,010,425
NEW YORK	146,854	211,054,123	85,722	143,598,620	66,523	93,081,080	299,099	447,733,823
NORTH CAROLINA	38,687	48,300,204	9,611	14,595,475	7,680	10,677,250	55,978	73,572,929
NORTH DAKOTA	12,669	19,679,795	1,865	2,959,138	889	1,264,382	15,423	23,903,315
OHIO	87,349	121,195,111	24,172	36,135,653	39,166	57,305,612	150,687	214,636,376
OKLAHOMA	40,765	57,511,959	5,158	7,948,924	12,410	19,167,321	58,333	84,628,204
OREGON	28,777	42,123,829	4,895	7,443,684	5,535	8,472,404	39,207	58,039,917
PENNSYLVANIA	72,965	102,900,191	33,489	48,201,750	26,654	38,894,110	133,108	189,996,051
RHODE ISLAND	4,869	6,322,369	2,242	3,222,484	1,523	2,102,804	8,634	11,647,657
SOUTH CAROLINA	25,525	32,533,412	8,080	12,834,718	6,792	9,797,194	40,397	55,165,324
SOUTH DAKOTA	11,712	18,005,882	2,514	3,684,365	1,446	2,093,678	15,672	23,783,925
TENNESSEE	36,612	48,794,400	9,686	14,719,485	13,058	19,298,684	59,356	82,812,569
TEXAS	142,308	176,622,187	21,706	31,569,332	70,628	114,788,553	234,642	322,980,072
UTAH	23,464	33,509,607	6,988	11,627,916	3,473	5,186,719	33,925	50,324,242
VERMONT	3,127	4,006,822	2,091	3,028,958	249	365,711	5,467	7,401,491
VIRGINIA	34,534	46,394,915	7,322	10,872,520	12,505	16,921,228	54,361	74,188,663
WASHINGTON	40,606	58,265,761	7,118	10,939,046	8,834	13,504,977	56,558	82,709,784
WEST VIRGINIA	15,734	22,216,992	3,400	5,013,264	3,938	5,860,954	23,072	33,091,210
WISCONSIN	53,454	76,832,012	10,038	14,214,941	3,250	4,574,988	66,742	95,621,941
WYOMING	6,936	9,718,215	538	838,198	814	1,278,428	8,288	11,834,841
ALL OTHERS	64,006	85,647,520	95,616	174,019,034	47,970	83,236,654	207,592	342,903,208
TOTAL	1,992,064	\$2,721,254,250	607,045	\$951,462,513	723,042	\$1,105,127,469	3,322,151	\$4,777,844,232

GLOSSARY OF TERMS

Glossary

Application for Federal Student Aid: The Department of Education form that may be used to apply for a Pell Grant as well as other forms of Federal aid.

Average Grant: The sum of all grant awards divided by the number of Pell Grant recipients.

Award Period: The period of time from July 1 of one year to June 30 of the next year. The award period covered in this 1989-90 End-of-Year Report is July 1, 1989 to June 30, 1990.

C%: Column Percent. The number of responses in each cell within a column as a percentage of the total number of responses in the column.

Control of Institution: Refers to whether an educational institution is public; private, non-profit; or private, profit-making.

Dislocated Worker: A parent of a dependent student, or a student or spouse, who was terminated or laid-off or, if self-employed, was unemployed because of poor economic conditions or a natural disaster. This status must be certified by the appropriate State agency. It allows the use of expected 1989 income rather than 1988 income in the eligibility calculation and excludes home assets from the calculation.

Displaced Homemaker: A parent of a dependent student, or a student or spouse, who: 1) was not in the labor force for 5 or more years and was serving as a homemaker during that period; 2) was dependent on public assistance or previously dependent on support from public assistance or the income of another family member, but is no longer receiving that support; and 3) is unemployed or underemployed and having difficulty obtaining or upgrading employment. This status permits the exclusion of home assets from the eligibility calculation.

Educational Cost: The cost of attending an institution offering postsecondary education coursework for a full academic year. In 1989-90, the basic factors allowed in determining educational costs for calculating the Pell Grant were tuition and fees and allowances for living expenses and miscellaneous expenses such as books and supplies and transportation. In addition, the Higher Education Act Amendments of 1986 established a new cost of attendance provision that was first effective in the 1987-88 award year: now the financial aid administrator can consider additional cost factors, such as allowances for child care or services/equipment for a handicapped student, when calculating the Pell Grant award.

Enrollment Status: The number of credit hours carried by the student. Enrollment status determines whether an adjustment must be made to the student's award amount for attending school on a part-time basis. The Department of Education establishes minimum course loads for the Pell Grant

Program, although an institution may establish higher standards. Minimums are:

- Full time - A student must take at least 12 semester or quarter hours per term, or a student must take at least 24 semester or 36 quarter hours per academic year for non-term programs.
- Three-quarter time - A student must take at least 9 semester or quarter hours per term, or a student must take at least 18 or 27 quarter hours per academic year for non-term programs.
- Half time - A student must take at least 6 semester or quarter hours per term, or a student must take at least 12 semester or 18 quarter hours per academic year for non-term programs.
- Less than half time - A student taking less than 6 semester or quarter hours per term, or a student taking less than 12 semester or 18 quarter hours per academic year for non-term programs. To be eligible for a Pell Grant at a less than half time enrollment status during the 1989-90 award year the student must also have a Student Aid Index of 0 and have received an initial disbursement *at the less than half time status* prior to January 1, 1990.

Expenditures: Funds awarded to Pell Grant recipients for an award period.

Family Income: One of the primary factors considered in determining eligibility for a Pell Grant. In this report, family income is considered to be the sum of parent's (for dependent students) or a student's and spouse's (for independent students) adjusted gross income (or earned income for non-tax filers), non-taxable income (including non-educational Social Security benefits, AFDC, and child support), and one-half of any GI Bill benefits or Dependents Education Assistance Program (DEAP) benefits received by the student.

Independent Recipient: An individual receiving a Pell Grant who is not dependent on his or her parent for financial support. To be considered independent during the 1989-90 award year, the student

- Must be at least 24 years of age, or
- Must be a veteran of active service in the U.S. Armed Forces, or
- Must be an orphan or ward of the court, or
- Have legal dependents, or
- Must be a graduate, professional or married student who declares that he or she will not be claimed as a dependent by his or her parents, or
- Must be a single undergraduate with no dependents, an annual income of \$4,000 or more and is not claimed as a dependent by his or her parents, or if
- The FAA makes a documented determination of independence by reason of unusual circumstances.

MDE: Multiple Data Entry. Process by which an individual in 1989-90 could apply for a Pell Grant or other kinds of student aid using any one of the following four different application forms in addition to the U.S. Department of Education's Application for Federal Student Aid:

- The College Scholarship Service's Financial Aid Form
- The American College Testing Program's Family Financial Statement
- The Pennsylvania Higher Educational Assistance Agency Application for State Grant and Pell Grant
- The Illinois State Scholarship Commission's Application for Federal and State Student Aid

MISAA: Middle Income Student Assistance Act. Law passed by Congress in 1978 which expanded eligibility for Pell Grants.

N: Number. The number of applicants, recipients, or other values found in each table cell.

Net Asset Level: Estimated monetary value of an applicant's (or applicant's parents if the applicant is a dependent) assets, minus the applicant's liabilities. Factors considered in estimating net asset level include the value of the home, investments, business, farm, and all debts against those assets, plus cash and savings.

Non-Qualified Applicant: Individual who has submitted an official application for a Pell Grant but has been determined ineligible to receive a grant because of insufficient financial need. A non-qualified applicant in 1989-90 had an SAI greater than 2,100.

Pell: Pell Grant. One of the six major financial aid programs offered by the Office of Student Financial Assistance to assist individuals in furthering their postsecondary education.

Qualified Applicant: Individual who has submitted an official application for a Pell Grant and has been determined eligible to receive a grant because of sufficient financial need. An eligible applicant in 1989-90 had an SAI of 2,100 or less.

R%: Row Percent. The number of responses in each cell within a row as a percentage of the total number of responses in the row.

SAI: Student Aid Index. Number given to the applicant, based upon the applicant's financial strength as indicated by factors such as family income, net assets, and household size, which is combined with the applicant's educational cost and enrollment status (full, three quarter, half time, or less-than-half-time) to determine the applicant's grant level. For a given educational cost and enrollment status, a lower SAI results in a higher grant level.

SAR: Student Aid Report. A report provided to an applicant showing the applicant's SAI. The applicant must submit an SAR to the institution he or she plans to attend in order to receive an award.

Simplified Needs Test: Eligibility calculation based on a reduced set of family and financial indicators, comprised of : family size, the number of family members enrolled in college at least half-time, adjusted gross income (or earnings, in the case of non-tax filers), Federal income taxes paid, and untaxed income and benefits. To qualify for the Simplified Needs Test (SNT) a student (or student and parents, for a dependent) must have filed a IRS Form 1040A or 1040EZ (not a 1040) or be a non-tax filer, and must have a combined adjusted gross income (or earnings) of \$15,000 or less.

Special Condition: One of several special family circumstances affecting a family's income earning ability. If one or more special conditions are met, the family is allowed to use an estimate of expected 1989 income, instead of actual 1988 income, in the determination of eligibility (i.e., the Student Aid Index formula). In general, the conditions recognized by the Department of Education are:

- Change from full-time (at least 35 hours per week for at least 30 weeks in 1988) to part-time employment (or unemployed).
- Student or spouse (independent) or parent (dependent) has lost job and remains unemployed for at least 10 weeks in 1989.
- Student or spouse (independent) or parent (dependent) is unable to work for at least 10 weeks in 1989 due to disability or natural disaster.
- Student or spouse (independent) or parent (dependent) becomes separated or divorced.
- Spouse (independent) or parent (dependent) dies.

The Special Condition provision replaces the Institutional Discretion provision in effect for 1988-89.

Type of Institution: Institutions are classified in the following manner:

- 5 Year or More - schools offering some programs (usually graduate) of at least 5 years in duration. (Usually these are state universities and major private universities.)
- 4 Year, No Graduate - schools offering programs leading to an undergraduate degree only. (Often these are private colleges.)
- 3 to 4 Year - schools requiring at least 3 but less than 4 years of course work, and awarding a degree or a certificate of proficiency.
- 2 to 3 Year - schools requiring at least 2 but less than 3 years of course work, and awarding a degree or a certificate of proficiency. (Often these are community colleges).

- **1 Year But Less Than 2 Years** - schools requiring course work of at least 1 but less than 2 years, and awarding degrees or certificates of proficiency.
- **6 months But Less Than 1 Year** - schools requiring course work of at least 6 months but less than 1 year, and awarding degrees or certificates of proficiency. (Often these schools are technical or trade schools).

Unofficial Application: Any Pell Grant application form or MDE record received by the central processor subsequent to processing the first application.

Valid Application: An application with sufficient data to calculate an SAI.

Verification: The process by which Pell applicants are selected and required to present to the institution's financial aid administrator those forms (such as a Federal income tax return and W-2 statements) which confirm the accuracy of the information they reported on their applications.