

1990-91
Federal Pell Grant
Program
End-of-Year Report

U.S. Department of Education
Office of Postsecondary Education



TABLE OF CONTENTS

INTRODUCTION

CHAPTER 1: HIGHLIGHTS OF THE PELL GRANT PROGRAM 1

1	Pell Grant Program Summary Statistics for Cross-Year Reference	6
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CHAPTER 2: SELECTED CHARACTERISTICS OF PELL GRANT RECIPIENTS

2	Distribution of Pell Grant Recipients By Pell Grant Index and Family Income	12
3	Distribution of Pell Grant Recipients By Family Income and Grant Level	18
4	Distribution of Pell Grant Recipients By Pell Grant Index and Grant Level	23
5	Distribution of Pell Grant Recipients By Pell Grant Index and Type of Institution	28
6	Distribution of Pell Grant Recipients by Family Income and Type of Institution	33
7	Distribution of Pell Grant Recipients By Pell Grant Index and Educational Cost	38
8	Distribution of Pell Grant Recipients by Family Income and Educational Costs	43
9	Distribution of Pell Grant Recipients By Educational Cost and Grant Level	47

10	Distribution of Pell Grant Recipients By Family Income and Net Asset Level	52
11	Distribution of Pell Grant Recipients By Age and Family Income	57

CHAPTER 3: MISCELLANEOUS

12	Distribution of Pell Grant Recipients By Family Income and Dependent Student Earnings	65
13	Summary Statistics for Pell Grant Applicants Reporting Veteran's Benefits	67
14	Distribution of Pell Grant Applicants By Eligibility Status and Income Range	70
15	Pell Grant Recipient Enrollment Status By Type and Control of Institution	73
16	Distribution of Pell Grant Recipients Paid on a Simplified Needs Test PGI By Family Income and Grant Level	77
17	Distribution of Pell Grant Recipients Qualified Under Dislocated Worker Provision By Expected Family Income and Grant Level	82
18	Distribution of Pell Grant Recipients Qualified Under Displaced Homemaker Provision By Family Income and Grant Level	87
19	Summary Statistics for Pell Grant Special Condition Filers	92
20	Distribution of Verified Pell Grant Recipients By Income and Grant Level	94

CHAPTER 4: APPLICATION SOURCE SUMMARY STATISTICS

21	Summary Statistics by Application Source	96
22	Distribution of Pell Grant Recipients By Family Income and Application Source	100

**CHAPTER 5: INSTITUTIONS PARTICIPATING IN THE PELL GRANT PROGRAM:
SUMMARY INFORMATION**

23	Summary Statistics By Type of Institution	105
24	Pell Grant Expenditures, Recipients, and Average Grant By Type and Control of Institution	108
25	Distribution of Pell Grant Recipients and Average Grant By Grant Level and Type of Institution	112
26	Distribution of Pell Grant Recipients By State and Control of Institution	116
27	Distribution of Pell Grant Recipients By Recipient's State of Legal Residence and Control of Institution	122
	GLOSSARY OF TERMS	128

LIST OF FIGURES

Figure 1: Family Income for Pell Grant Applicants	3
Figure 2: Family Income for Pell Grant Recipients	3
Figure 3: School Type Attended by Recipients	4
Figure 4: Applicants by Application Source	4
Figure 5: Distribution of Family Income by Dependency Status	13
Figure 6: Distribution of Grants By Dependency Status	19
Figure 7: Average Grant by PGI	23
Figure 8: Type of Institution Attended by Dependency Status	28
Figure 9: Type of Institution Attended by Family Income	34
Figure 10: Distribution of Educational Costs by Dependency Status	39
Figure 11: High Educational Costs by Income	43
Figure 12: Average Grant by Educational Costs and Dependency Status	47
Figure 13: Distribution of Net Assets by Dependency Status	53
Figure 14: Total Recipients by Age and Family Income	57
Figure 15: Distribution of Dependent Student Earnings	65
Figure 16: Reports of Veteran's Benefits by Dependency Status	67
Figure 17: Distribution of Applicants by Family Income	70

Figure 18: Distribution of Enrollment Status by Type of Institution 74

Figure 19: Average Grant for SNT and Total Recipients 78

Figure 20: Expected Income for Dislocated Workers by Dependency Status . . 83

Figure 21: Family Income for Displaced Homemakers by Dependency Status . 88

Figure 22: Special Condition Applicants and Recipients by
Dependency Status 92

Figure 23: Income for Verified and Non-Verified Recipients 94

Figure 24: Applicant Qualification Status by Source 97

Figure 25: Distribution of Recipients' Application Source by
Dependency Status 101

Figure 26: Selected Statistics by Type of Institution 105

Figure 27: Average Grant by Institutional Control and Dependency Status . . 109

Figure 28: Average Grant by Type of Institution and Dependency Status . . . 112

Figure 29: Number of Pell Grant Recipients By State of Institution Attended 121

Figure 30: Comparison of Pell Grant Recipients by State
of Institution Attended and State of Legal Residence 127

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 \$100 to \$2,300 to over 3.4 million students in 1990-91. Since its inception in 1973, expenditures for the Pell Grant Program have increased one hundredfold (not adjusting for inflation) to \$4.93 billion in 1990-91.

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 Grant Program (with some exceptions), and be determined to have sufficient financial need.

Financial need for 1990-91 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. In 1990-91, the name of the calculation result changed from the Student Aid Index (SAI) to the Pell Grant Index (PGI). The PGI, combined

with the cost of the student's education and the student's enrollment status (full, three-quarters or half-time) determines the amount of the Pell Grant.

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

Funding Level

The amount of a Pell Grant award is also influenced by the program appropriations established by Congress. As shown in Table 1, 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 eight 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 PGI ranges. For example, more money is deducted from grants in the higher PGI ranges than those in the lower ranges. The third reduction is a linear reduction, which is a complex equation of reduction where each grant amount is reduced by a proportional dollar amount based on the actual PGI.

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 Grant 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 the 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 1990-91 End-of-Year Report are derived from a merged file containing applicant and recipient data through December 1991. 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 1990-91. However, using only Pell Grant data through December 1991 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 should not significantly change the current distributions.

Organization

The 1990-91 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 1990-91 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 profiles Pell Grant recipients by examining the relationships between Pell Grant Index (PGI), Family Income, Grant Level, Type of Institution, Educational Cost and Net Asset Level.

Chapter 3 examines the interrelationship of dependent students' earnings and family income, presents information about the eligibility status of applicants by income level, explains summary information on applicants reporting veteran's educational benefits, and contains a table on enrollment status by type and control of institution. Also included are tables to examine applicants receiving Pell Grants under special provisions such as dislocated workers and displaced homemakers, simplified needs test and special condition filers, as well as a table looking at verified Pell Grant recipients.

Chapter 4 looks at certain characteristics of applicants and Pell Grant recipients by application source.

Chapter 5 summarizes information on institutions participating in the Pell Grant

Program. It includes data on the number of schools participating, their location, type and control (public or private), the lengths of programs offered, expenditures and average grant by institution, and control of institution by state and state of the recipient's legal

residence. 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.

CHAPTER 1

HIGHLIGHTS OF THE PELL GRANT PROGRAM

Highlights of the Pell Grant Program

Award Period 1990-91

This chapter highlights key 1990-91 Pell Grant statistics with the emphasis on changes in program activity since the previous cycle (1989-90). Exhibit 1 features some of the most notable changes in 1990-91, 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 programs inception in 1973-74 through the present cycle, 1990-91.

Applicant Summary

In 1990-91, 7,138,940 students, or approximately 63 percent of all undergraduate students, applied for a Pell Grant. (According to the National Center for Education Statistics, undergraduate enrollment in 1990-91 is estimated at 11.4 million.) This represents a 5.3 percent increase over the number of applicants in 1989-90 and, combined with previous cycles, constitutes a 26.9 percent increase since 1985-86. The increase in applicants is consistent with similar increases in total undergraduate enrollments.

Formula changes that went into effect in 1988-89 and continued in 1990-91 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 reduced contributions,

the protection of business/farm assets was increased, and independent students with dependents often had reduced contributions. Other provisions resulted in increased eligibility. For low income applicants, the Simplified Needs Test was implemented as were provisions for dislocated workers and displaced homemakers. Each of these provisions usually resulted in increased eligibility. 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.

A comparison of eligibility rates in 1990-91 with those in 1989-90 show slightly fewer applicants eligible to receive a grant. Of the students who applied for a Pell Grant in 1990-91, 63.1 percent were eligible to receive a grant (compared to 64.1 percent in 1989-90) because they demonstrate sufficient financial need. More than 27.3 percent did not qualify to receive a grant and the status of the remaining 9.6 percent could not be determined because they provided insufficient information on the application and did not complete application processing.

Recipient Summary

The 2.5 percent increase in recipients in 1990-91 (3,404,810 students) is less than the

*Exhibit 1**Summary of Selected Changes in the Pell Grant Program:
1989-90 to 1990-91*

- Applicants up 5.3% from 6.78 million to 7.14 million
- Slight decrease in percentage of applicants qualifying for a grant, from 64.1% to 63.1%
- Slight decrease in percentage of qualified applicants receiving a grant, from 76.4% to 75.5%
- 2.5% increase in recipients, from 3.32 million to 3.40 million
- Average family income of recipients up only .5% from \$11,852 to \$11,907
- Average educational cost for recipients up 2.0%, from \$4,962 to \$5,063
- Minor increase of .8% in average Pell Grant, from \$1,438 to \$1,449
- Total Pell expenditures up 3.3%, from \$4.78 billion to \$4.93 billion
- Continuing increase in percentage of independent recipients, from 59.0% to 60.5%
- Enrollment up in public institutions (from 60.0% to 61.1%), down slightly in private, non-profit institutions (from 18.3% to 17.9%) and down in private, profit-making institutions (from 21.7% to 20.9%)

overall increase in the number of applicants (5.3 percent) for Pell Grants, but consistent with the reduced eligibility rate. Less than half (39.5 percent) of all recipients are dependent on their families as their primary source of income. A comparison with 1989-90 data indicates a slight increase in the age of the recipient population with a noteworthy increase from 20.6 percent to 21.4 percent in those recipients over 31 years old.

Consistent with the intent of the Pell Grant Program the data show that grants are directed towards the lowest income students. Almost 99.0 percent of all applicants reporting income of less than \$10,000 are eligible to receive a Pell Grant, in comparison only 36.5 percent of those reporting income greater than \$20,000 are eligible to receive a grant.

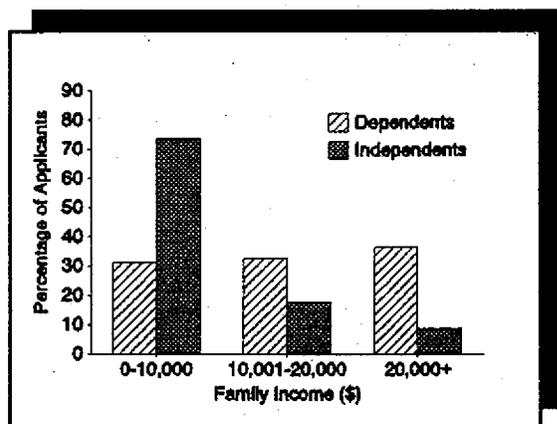


Figure 1: Family Income for Pell Grant Applicants

As a result, most recipients are in the lower income ranges. Over half, 51.2 percent of all recipients report family income of less than \$9,000. As illustrated in Figure 2, independents are more numerous in the lower income ranges. More than 66.9 percent of all independents report family income less than \$9,000 compared to only 26.9 percent of dependent recipients. Likewise, 36.2 percent of dependents report family income greater

than \$20,000 while only 9.7 percent of independents report income in this range. Average family income for the total recipient population has increased minimally (.5 percent) to \$11,907 from \$11,852 in 1989-90. Average income for independents (\$8,550) has increased at a faster rate with an 4.0 percent increase of 1989-90 (\$8,221). Dependents experienced a slight decrease in average family income from \$17,072 in 1989-90 to \$17,056 in 1990-91.

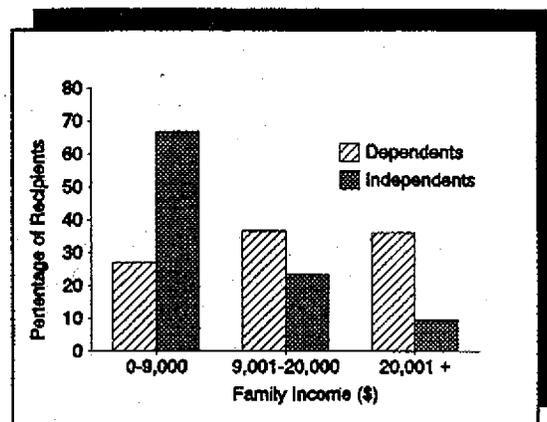


Figure 2: Family Income for Pell Grant Recipients

Most 1990-91 recipients report having few available assets. Just as in 1989-90, more than 77.9 percent of recipients, most of whom are independent, have net assets less than \$7,500 in 1990-91. Approximately 92.9 percent of independent recipients have less than \$7,500 in net assets compared to 54.6 percent of dependent recipients.

Expenditure Summary

The average grant for Pell Grant recipients has increased approximately .8 percent from \$1,438 in 1989-90 to \$1,449 in 1990-91. Higher educational costs, higher maximum Pell Grant allowances and a growing percentage of independent recipients, who often qualify of higher awards than dependents, may contribute

to this rise. Increases in both average grant and the number of recipients translates into a 3.3 percent increase in total program expenditures to over \$4.93 billion dollars.

Institutional Characteristics

In 1990-91, 7,016 institutions participate in the Pell Grant program, a reduction of 105 schools since 1989-90. Nearly three out of ten (29.6 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 23.9 percent of the total. Schools offering programs of 6 months to one year and four year colleges with no graduate programs follow with 19.1 and 13.9 percent of the total respectively. Five year or more universities account of just 11.6 percent of the total number of participating institutions followed only by 2 to 3 year institutions with 2.0 percent.

Enrollment of Pell Grant recipients varied considerably by type of school (Figure 3). Institutions with programs of two but less three years attract the most recipients with 34.7 percent of the total. Although they are relatively few in number, institutions offering programs of 5 years or more attract 34.4 percent, followed, in order, by 4 year schools (14.5 percent), 1 year but less than 2 year schools (8.9 percent), less than 1 year schools (6.8 percent) and 3 to 4 year schools (.7 percent).

Application Source

Students can apply for a 1990-91 Pell Grant using any one of six forms. As shown in the left of Figure 4, 40.7 percent use the application form supplied by the College

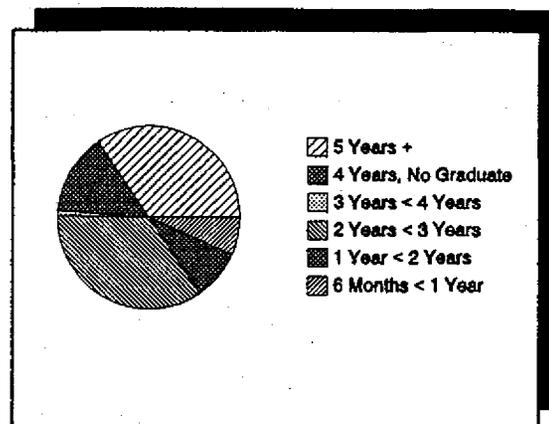


Figure 3: School Type Attended by Recipients

Scholarship Commission (CSS); 28.2 percent use the Federal (AFSA) form; 18.7 percent use the American College Testing (ACT) form; 3.9 percent use the Pennsylvania Higher Education Assistance Agency's (PHEAA) and CSX's form, and 3.5 percent use the United Student Aid Funds (USAF) form. Late in 1990-91, the U.S. Department of Education introduced Stage Zero which allows students to apply for aid electronically directly to the Central Processing System. In 1990-91 one percent of the applicant population used this application method.

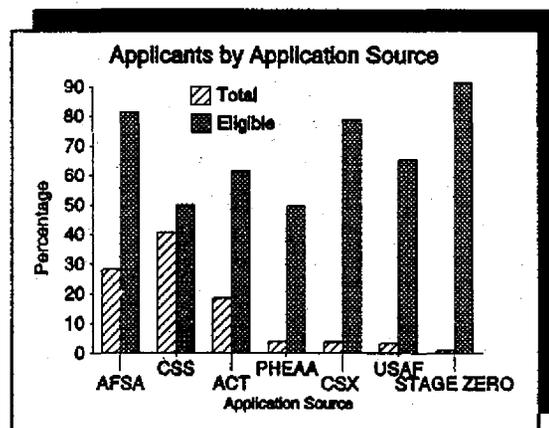


Figure 4: Applicants by Application Source

Eligibility of students vary by source of application. Applicants who use the Federal

form and Stage Zero are more likely to report lower incomes. Consequently, these applicants qualify for an award at a higher rate than students using one of the other forms. As shown in the right-most bar of each pair in Figure 4, more than nine out of ten Stage Zero applicants (91.5 percent) and 81.3 percent of AFSA filers qualify to receive a grant. In comparison, 79.0 percent of CSX filers, 65.4 percent of USAF filers, 61.8 percent of ACT

filers, 50.1 percent of CSS filers, and 49.6 percent of PHEAA filers qualify. However, because some qualified applicants do not enroll or do not otherwise qualify for a grant, the percentages of qualified recipients receiving a grant are lower (68.0 percent of Stage Zero, 71.3 percent of AFSA, 72.5 percent of USAF, 73.6 percent of CSX, 74.9 percent of PHEAA, 78.0 percent of CSS, and 81.2 percent of ACT filers).

Table 1***Pell Grant Program
Summary Statistics for Cross-Year Reference*****Award Period 1990-91**

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 1990-91.

1973-74 through 1979-80

The Pell Grant Program grew rapidly following its initial year, both in terms of student participation and dollar expenditures. As the eligible population expanded from freshman only in 1973-74 to all undergraduates attending Pell Grant participating schools at least half-time in 1976-77, the number of aid recipients increased elevenfold (from 176,000 to 1.9 million) and 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 by 1987-88.

Although the increase in the number of postsecondary students benefiting from the program was relatively small 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 also did not fluctuate greatly. Applicants in 1980-81 had the greatest rate of qualifying, with 69 percent demonstrating sufficient need for a grant. Applicants in 1987-88 had the least rate, 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 peaked in 1986-87, when 44 percent of valid applicants were selected for verification. By 1987-88 the figure stabilized at approximately 30 percent as a result of a cap imposed by Congress.

1988-89 through 1990-91

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 (renamed Pell Grant Index in 1990-91) 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) were eligible to receive a Pell Grant in 1988-89, a 4 percent increase over 1987-88. 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 one-year increase since 1979-80.

Many of the trends resulting from the legislative changes established in 1988-89 continued 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 legislation 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.

By 1990-91 the effects of the 1988-89 legislative changes had stabilized. Changes made in 1990-91 were targeted at the financial aid delivery system rather than the student that would receive the aid. Most notably the decentralization of the Pell Grant Application Processing System (PGAPS) resulted in a Central Processing System (CPS) and the addition of two Multiple Data Entry (MDE processors), USAF and CSX, and the elimination of ISSC as an MDE. Also in 1990-91, electronic application processing was introduced and began to grow.

In 1990-91, the number of applicants grew 5.3 percent to 7.14 million, with over 4.51 million of those applicants eligible to receive a grant (a 3.7 percent increase over 1989-90). The percentage of applicants eligible for a grant decreased slightly to 63.1 percent from 64.1 percent in 1989-90. The average grant increased nominally (.8 percent) in 1990-91 to \$1,449. This, combined with a 2.5 percent increase in recipients to over 3.40 million, accounts for over \$4.93 billion in program expenditures, an increase of 3.3 percent compared to 1989-90.

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				
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	1990-91
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	7,138,940
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	6,455,099
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	4,507,984
	65.28	64.93	64.53	65.95	62.53	60.54	64.41	64.14	63.15
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	1,947,115
	26.72	25.94	25.81	26.56	29.30	30.19	26.29	26.82	27.27
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	683,841
	8.00	9.13	9.66	7.49	8.17	9.26	9.30	9.04	9.58
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	296,146	284,945	299,485	287,661	321,489	320,193	318,291	301,658	177,718
CLASSES OF ELIGIBLE APPLICANTS	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	1,421,596
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	3,404,810
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	\$4,935,191,005
AVERAGE AWARD	\$959	\$1,014	\$1,111	\$1,279	\$1,301	\$1,303	\$1,399	\$1,438	\$1,449
MINIMUM AWARD	\$50	\$200	\$200	\$200	\$100	\$200	\$200	\$200	\$100
MAXIMUM AWARD	\$1,800	\$1,800	\$1,900	\$2,100	\$2,100	\$2,100	\$2,200	\$2,300	\$2,300
FUNDING LEVEL	STEPPED REDUCTION	FULL FUNDING	FULL FUNDING	FULL FUNDING	LINEAR REDUCTION	FULL FUNDING	FULL FUNDING	FULL FUNDING	LINEAR REDUCTION

CHAPTER 2

SELECTED CHARACTERISTICS OF PELL GRANT RECIPIENTS

Table 2

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

Award Period 1990-91

2A - Total

2B - Dependent

2C - Independent

Table 2A shows the distribution of Pell Grant recipients by Pell Grant Index (PGI) 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) 1989 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 3.4 million students received a Pell Grant during 1990-91. A comparison of Tables 2B and 2C shows the percentage of recipients claiming to be independent of their parents' support has continued to increase. The proportion of independent recipients has risen steadily over the past decade. In 1990-91, 60.5 percent of all recipients were independent, up from 59.0 percent in 1989-90, and 57.9 percent in 1988-

89. 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 \$9,000 or Less. The data clearly show that Pell Grant awards are directed toward the lowest income students (See Figure 5). Over half (51.1 percent) of the 1990-91 recipients report a family income of less than \$9,001. Whereas, only 20.1 percent reported income greater than \$20,000, with the majority of these in the \$20,000 and \$30,000 income range.

Independent students, because they are reporting their often limited 1989 income, predominated in the lower income ranges. Approximately two-thirds (66.9 percent) of independents reported a family income of less than \$9,001 compared to only 27.0 percent of dependents. Accordingly, dependents who

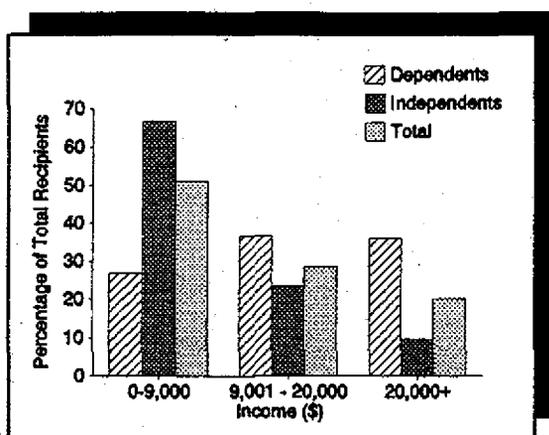


Figure 5: Distribution of Family Income by Dependency Status

must report their parents' resources are more numerous in the higher income ranges. For example, 36.2 percent of all dependents had family income greater than \$20,000 whereas only 9.6 percent of independents were in this range.

Family Income Increase with Inflation. In 1988-89, 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. In 1989-90, the increase in average family income resumed a slower pace consistent with basic inflationary pressures at 4.6 percent. In 1990-91 however, average family income remained steady at \$11,907, a .4 percent increase from the previous cycle. In 1990-91, independents experienced a slight increase in family income whereas dependents actually saw a decline in average family income. Average family income for independents increased only 4.0 percent from \$8,221 to \$8,550 versus a nominal decrease (less than one percent) from \$17,072 to \$17,056 for dependents.

Majority Have Zero PGI, But This Group Is Shrinking. Table 2A shows that more than half of the recipients in 1990-91 receive a zero PGI. Therefore they were eligible for the maximum grant within their cost and enrollment status category. The percentage of recipients receiving a zero PGI has fluctuated from 56.9 percent in 1987-88 to 53.6 percent in 1988-89, 51.6 percent in 1989-90, and finally to 53.4 percent in 1990-91. As shown in Table 2B, independents were much more likely to receive a lower PGI than dependents. Two-thirds (66.6 percent) of independents receive a zero PGI compared to 33.2 percent of dependents. In contrast, only 9.7 percent of independents have a PGI greater than 1,000, while 25.1 percent of dependents are in this PGI range. Figure 5 graphically summarizes the distribution of PGIs by dependency status.

Table 2A also presents the distribution of PGIs received by 1990-91 recipients. The PGI is an indicator of an applicant's ability to pay for his or her college education that the school uses along 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 PGI results in a higher grant. In 1990-91, 2,100 is the highest PGI with which a student could receive and qualify for a Pell Grant.

Because PGI is a measure of an applicant's financial strength, it is not surprising that there is a strong correlation between reported family income and PGI. 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 PGI. Table 2A shows that the lower an applicant's family income the greater potential for a low PGI, and ultimately a larger grant. Approximately 97.3 percent of all

students (99.7 percent of independents and 86.2 percent of dependents) reporting incomes of \$6,000 or less received zero PGIs. The 2.7 percent in this income group who do not receive zero PGIs most likely reported substantial assets. Looking further, 88.1 percent of students with incomes of \$9,000 or less receive PGIs of zero and almost 76.2 percent with incomes of \$15,000 or less

received a zero PGI. By comparison, only 2.9 percent of the over \$15,000 income group receive the minimum PGI. This represents a slight increase from the .4 percent in this group who received a zero PGI in 1989-90. To receive a zero PGI, 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 PELL GRANT INDEX AND FAMILY INCOME
INDEPENDENT RECIPIENTS - AWARD PERIOD 1990-91

PELL GRANT 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	182,918 13.3% 99.9%	255,295 18.6% 99.9%	537,481 39.2% 99.6%	250,458 18.2% 62.7%	135,184 9.8% 40.7%	9,987 0.7% 6.6%	1,172 0.1% 0.7%	108 0.0% 0.4%	38 0.0% 1.1%	1,372,641 100.0% 66.6%	N R% C%
1 - 200	13 0.0% 0.0%	34 0.0% 0.0%	891 0.7% 0.2%	24,764 18.9% 6.2%	81,047 61.7% 24.4%	21,882 16.7% 14.4%	2,669 2.0% 1.6%	58 0.0% 0.2%	7 0.0% 0.2%	131,365 100.0% 6.4%	N R% C%
201 - 400	15 0.0% 0.0%	35 0.0% 0.0%	303 0.3% 0.1%	21,912 19.1% 5.5%	45,780 39.9% 13.8%	36,051 31.5% 23.7%	10,262 9.0% 6.2%	242 0.2% 0.8%	25 0.0% 0.7%	114,625 100.0% 5.6%	N R% C%
401 - 600	15 0.0% 0.0%	29 0.0% 0.0%	219 0.2% 0.0%	20,828 21.4% 5.2%	15,231 15.6% 4.6%	38,956 40.0% 25.6%	21,285 21.8% 12.8%	869 0.9% 3.0%	30 0.0% 0.8%	97,462 100.0% 4.7%	N R% C%
601 - 800	4 0.0% 0.0%	15 0.0% 0.0%	205 0.3% 0.0%	20,345 26.3% 5.1%	4,365 5.7% 1.3%	27,224 35.2% 17.9%	23,331 30.2% 14.1%	1,662 2.2% 5.7%	93 0.1% 2.6%	77,244 100.0% 3.7%	N R% C%
801 - 1,000	15 0.0% 0.0%	29 0.0% 0.0%	168 0.2% 0.0%	18,855 28.0% 4.7%	3,882 5.8% 1.2%	12,230 18.2% 8.0%	28,839 42.8% 17.4%	3,138 4.7% 10.7%	209 0.3% 5.9%	67,365 100.0% 3.3%	N R% C%
1,001 - 1,200	4 0.0% 0.0%	18 0.0% 0.0%	157 0.3% 0.0%	17,170 29.5% 4.3%	4,525 7.8% 1.4%	2,765 4.8% 1.8%	29,429 50.6% 17.7%	3,757 6.5% 12.9%	346 0.6% 9.7%	58,171 100.0% 2.8%	N R% C%
1,201 - 1,400	12 0.0% 0.0%	16 0.0% 0.0%	130 0.3% 0.0%	13,330 30.8% 3.3%	6,595 15.2% 2.0%	511 1.2% 0.3%	18,244 42.1% 11.0%	3,950 9.1% 13.5%	505 1.2% 14.1%	43,293 100.0% 2.1%	N R% C%
1,401 - 1,600	8 0.0% 0.0%	20 0.1% 0.0%	95 0.2% 0.0%	7,700 20.2% 1.9%	10,316 27.0% 3.1%	514 1.3% 0.3%	14,396 37.7% 8.7%	4,483 11.7% 15.3%	659 1.7% 18.5%	38,191 100.0% 1.9%	N R% C%
1,601 - 1,800	5 0.0% 0.0%	20 0.1% 0.0%	87 0.3% 0.0%	3,222 9.6% 0.8%	12,884 38.2% 3.9%	829 2.5% 0.5%	10,380 30.8% 6.3%	5,491 16.3% 18.8%	774 2.3% 21.7%	33,692 100.0% 1.6%	N R% C%
1,801 - 2,100	10 0.0% 0.0%	7 0.0% 0.0%	69 0.3% 0.0%	1,023 3.8% 0.3%	12,353 46.0% 3.7%	1,052 3.9% 0.7%	5,992 22.3% 3.6%	5,468 20.4% 18.7%	883 3.3% 24.7%	26,857 100.0% 1.3%	N R% C%
Total	183,019 8.9% 100.0%	255,518 12.4% 100.0%	539,805 26.2% 100.0%	399,607 19.4% 100.0%	332,162 16.1% 100.0%	152,001 7.4% 100.0%	165,999 8.1% 100.0%	29,226 1.4% 100.0%	3,569 0.2% 100.0%	2,060,906 100.0% 100.0%	N R% C%

Table 3

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

Award Period 1990-91

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 relationship introduced in Table 2 that as family income increases, grant size decreases.

Over half (51.1 percent) of all grant recipients report family income of less than \$9,001. Of recipients in that income category, 31.5 percent receive the maximum grant of \$2,300. Only 16.0 percent of these recipients receive grants of less than \$900. Of recipients reporting income greater than \$20,000, 52.0 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 the majority of recipients receiving both the maximum and other high or moderately high grants are independent.

- Three-quarters (72.7 percent) of those receiving the maximum grant said they are independent.
- Almost sixty-two percent of recipients receiving grants of \$1,500 or more are independent of parental support. Over half (51.0 percent) of all independent recipients receive grants greater than \$1,500, with over 23.1 percent 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.

- In 1990-91 only 13.3 percent of dependent recipients received the maximum grant. In contrast, 23.1 percent of independent recipients receive the maximum grant.
- Although 48.1 percent of dependents received grants larger than \$1,500, 38.1 percent of those report a family income less than \$9,000; over 84.0 percent report a family income of less than \$20,000.
- Almost twenty-seven percent (26.8) of all dependent recipients received grants less than \$900.

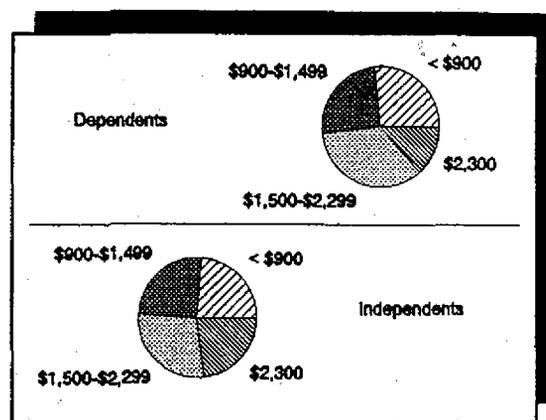


Figure 6: Distribution of Grants
By Dependency Status

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 16.0 percent of recipients with income less than \$9,001 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 Pell Grant Index and Grant Level***

Award Period 1990-91

4A - Total

4B - Dependent

4C - Independent

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

PGI Is Highly Correlated With Grant Size. As discussed in Table 2, the PGI, along with educational cost and enrollment status, is a key determinant of the Pell Grant award. As shown in Figure 7 the lower the Pell Grant Index the higher potential for a large grant. For example, 35.9 percent of recipients with a zero PGI receive the maximum grant of \$2,300, while only 14.2 percent with the minimum PGI 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 PGI categories receive much smaller grants. Over 90.3 percent of recipients with PGIs greater than 1,200 receive grants less than \$900.

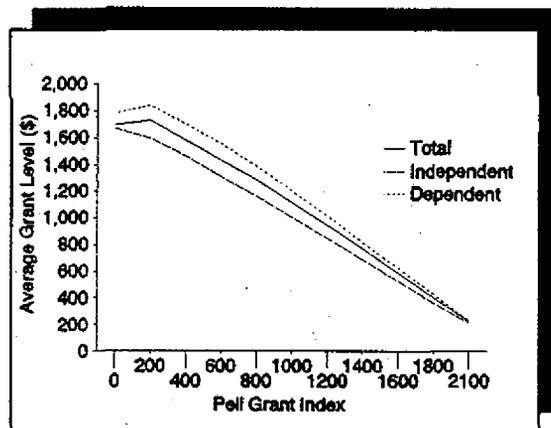


Figure 7: Average Grant by PGI

Invalid Awards Are Few in Number. The step-shaped line drawn diagonally through the tables depicts valid versus invalid awards. All of the cells to the right of the line should contain zeros as they are invalid combinations of PGI and grant level as defined by the 1990-91 Pell Grant Payment Schedule. For example, the maximum grant that a full-time student with an PGI of 600 may receive is \$1,720. Grants that exceed \$1,720 with this PGI 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 PGI range receive the maximum allowable grant for that range. For example, of recipients in the 1,401 to 1,600 PGI range 67.6 percent received grants in the

maximum valid grant range of \$600 to \$900. This can be explained by the data in Table 7 which show that 65.3 percent of recipients report educational cost greater than the Pell Grant maximum of \$3,800, and 78.1 percent report education costs greater than \$3,300. Because educational cost is a determinant of grant level, those recipients reporting high educational cost regardless of their PGI are more likely to be eligible for the maximum grant within that PGI range.

Table 5

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

Award Period 1990-91

Table 5A - Total

Table 5B - Dependent

Table 5C - Independent

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

Dependents More Likely to Attend 4 or More Year Schools. Overall, almost half (48.9 percent) of all 1990-91 Pell recipients attend schools with programs of 4 years or more. However, there are dramatic differences by dependency status as depicted in Figure 8.

- Approximately two thirds (66.2 percent) of dependents attend 4 or 5 year institutions

compared to only a little more than one third (37.6 percent) of independents.

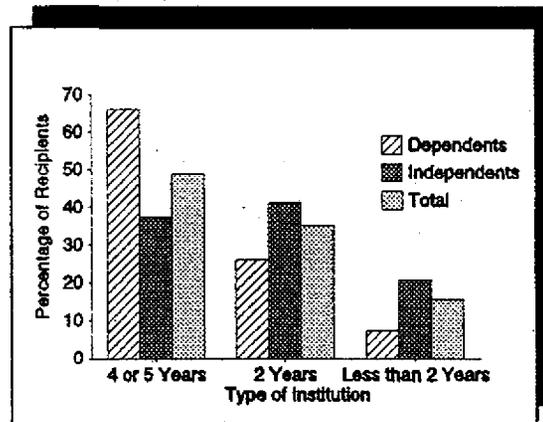


Figure 8: Type of Institution Attended by Dependency Status

- Institutions offering 2 year programs attract 40.6 percent of independent recipients and 25.6 percent of dependent Pell recipients. Overall, more than one third (34.7 percent) of all recipients attend these schools.
- Less than 2 year schools attract the highest proportion of independent recipients. While

only 15.7 percent of total recipients attend these schools, 21.0 percent of independents do compared to only 7.5 percent of dependents.

Enrollment Patterns Shift: 2 Year Programs Up, Less Than 2 Year Programs Down. Compared to previous years, the proportion of students enrolled in at least 4 year institutions has stabilized. In 1990-91 about 49 percent attended traditional schools, compared to about 50 percent in 1988-89 and in 1989-90. Enrollment in 2 year schools has increased from approximately 32 percent in 1987-88 and 1988-89 to just over 33 percent in 1989-90 to 34.7 percent this year. Enrollment in less than 2 year schools, many of them proprietary trade schools, has dropped steadily from 19.9 percent in 1987-88 to 15.7 percent this year.

Recipients with Higher PGIs More Likely to Attend 4 Year Schools. Table 5 also shows differences in type of institution attended by PGI. As PGI increases, recipients are increasingly likely to attend 4 year or more institutions. Recipients with zero PGIs comprise only 44.8 percent of the recipient pool at 4 year or more schools, although they represent 53.4 percent of all recipients. They are 57.0 percent of enrollees at 2 year schools and 72.8 percent of enrollees at less than 2 year schools. Recipients with PGIs of 1,801 to 2,100 constitute 3.6 percent of those enrolled at 4 or more year schools, 1.8 percent of those enrolled at 2 year schools, and less than 1 percent of those enrolled at less than 2 year schools.

TABLE 5-A
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY PELL GRANT INDEX AND TYPE OF INSTITUTION**
ALL RECIPIENTS - AWARD YEAR 1990-91

PELL GRANT 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	516,596	228,490	11,273	673,480	222,215	167,051	0	1,819,105
R%	28.40	12.56	0.62	37.02	12.22	9.18	0.00	100.00
C%	44.10	46.38	45.26	57.02	73.44	72.02	0.00	53.43
1 - 200	110,787	43,939	2,083	97,604	19,314	15,072	0	288,799
R%	38.36	15.21	0.72	33.80	6.69	5.22	0.00	100.00
C%	9.46	8.92	8.36	8.26	6.38	6.50	0.00	8.48
201 - 400	82,245	34,188	1,779	79,323	14,406	11,384	0	223,325
R%	36.83	15.31	0.80	35.52	6.45	5.10	0.00	100.00
C%	7.02	6.94	7.14	6.72	4.76	4.91	0.00	6.56
401 - 600	75,936	31,885	1,644	69,066	11,202	8,872	0	198,605
R%	38.23	16.05	0.83	34.78	5.64	4.47	0.00	100.00
C%	6.48	6.47	6.60	5.85	3.70	3.82	0.00	5.83
601 - 800	68,854	27,990	1,440	56,415	8,162	6,835	0	169,696
R%	40.57	16.49	0.85	33.24	4.81	4.03	0.00	100.00
C%	5.88	5.68	5.78	4.78	2.70	2.95	0.00	4.98
801 - 1,000	65,157	26,350	1,369	50,305	6,995	5,840	0	156,016
R%	41.76	16.89	0.88	32.24	4.48	3.74	0.00	100.00
C%	5.56	5.35	5.50	4.26	2.31	2.52	0.00	4.58
1,001 - 1,200	61,250	24,541	1,352	44,081	5,952	5,002	0	142,178
R%	43.08	17.26	0.95	31.00	4.19	3.52	0.00	100.00
C%	5.23	4.98	5.43	3.73	1.97	2.16	0.00	4.18
1,201 - 1,400	52,122	20,537	1,112	33,741	4,253	3,618	0	115,383
R%	45.17	17.80	0.96	29.24	3.69	3.14	0.00	100.00
C%	4.45	4.17	4.46	2.86	1.41	1.56	0.00	3.39
1,401 - 1,600	49,156	19,389	1,005	29,869	3,772	3,158	0	106,349
R%	46.22	18.23	0.95	28.09	3.55	2.97	0.00	100.00
C%	4.20	3.94	4.03	2.53	1.25	1.36	0.00	3.12
1,601 - 1,800	46,885	18,594	988	26,171	3,457	2,796	0	98,891
R%	47.41	18.80	1.00	26.46	3.50	2.83	0.00	100.00
C%	4.00	3.77	3.97	2.22	1.14	1.21	0.00	2.90
1,801 - 2,100	42,486	16,787	864	21,145	2,850	2,331	0	86,463
R%	49.14	19.42	1.00	24.46	3.30	2.70	0.00	100.00
C%	3.63	3.41	3.47	1.79	0.94	1.00	0.00	2.54
TOTAL	1,171,474	492,690	24,909	1,181,200	302,578	231,959	0	3,404,810
R%	34.41	14.47	0.73	34.69	8.89	6.81	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 PELL GRANT INDEX AND TYPE OF INSTITUTION**
DEPENDENT RECIPIENTS - AWARD YEAR 1990-91

PELL GRANT 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	172,527	76,392	2,439	134,451	39,988	20,667	0	446,464
R%	38.64	17.11	0.55	30.11	8.96	4.63	0.00	100.00
C%	27.11	30.15	25.61	39.13	62.68	55.41	0.00	33.22
1 - 200	78,751	29,015	1,063	39,691	5,461	3,453	0	157,434
R%	50.02	18.43	0.68	25.21	3.47	2.19	0.00	100.00
C%	12.38	11.45	11.16	11.55	8.56	9.26	0.00	11.71
201 - 400	53,224	20,803	790	27,729	3,685	2,469	0	108,700
R%	48.96	19.14	0.73	25.51	3.39	2.27	0.00	100.00
C%	8.36	8.21	8.30	8.07	5.78	6.62	0.00	8.09
401 - 600	50,287	19,755	745	25,091	3,157	2,108	0	101,143
R%	49.72	19.53	0.74	24.81	3.12	2.08	0.00	100.00
C%	7.90	7.80	7.82	7.30	4.95	5.65	0.00	7.53
601 - 800	47,214	18,297	680	22,064	2,415	1,782	0	92,452
R%	51.07	19.79	0.74	23.87	2.61	1.93	0.00	100.00
C%	7.42	7.22	7.14	6.42	3.79	4.78	0.00	6.88
801 - 1,000	45,746	17,517	720	20,964	2,147	1,557	0	88,651
R%	51.60	19.76	0.81	23.65	2.42	1.76	0.00	100.00
C%	7.19	6.91	7.56	6.10	3.37	4.17	0.00	6.60
1,001 - 1,200	43,896	16,752	747	19,225	1,907	1,480	0	84,007
R%	52.25	19.94	0.89	22.88	2.27	1.76	0.00	100.00
C%	6.90	6.61	7.84	5.60	2.99	3.97	0.00	6.25
1,201 - 1,400	38,462	14,453	621	15,927	1,505	1,122	0	72,090
R%	53.35	20.05	0.86	22.09	2.09	1.56	0.00	100.00
C%	6.04	5.70	6.52	4.64	2.36	3.01	0.00	5.36
1,401 - 1,600	36,964	13,933	596	14,436	1,278	951	0	68,158
R%	54.23	20.44	0.87	21.18	1.88	1.40	0.00	100.00
C%	5.81	5.50	6.26	4.20	2.00	2.55	0.00	5.07
1,601 - 1,800	35,858	13,697	608	12,882	1,222	932	0	65,199
R%	55.00	21.01	0.93	19.76	1.87	1.43	0.00	100.00
C%	5.64	5.41	6.39	3.75	1.92	2.50	0.00	4.85
1,801 - 2,100	33,389	12,778	513	11,119	1,031	776	0	59,606
R%	56.02	21.44	0.86	18.65	1.73	1.30	0.00	100.00
C%	5.25	5.04	5.39	3.24	1.62	2.08	0.00	4.44
TOTAL	636,318	253,392	9,522	343,579	63,796	37,297	0	1,343,904
R%	47.35	18.85	0.71	25.57	4.75	2.78	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 PELL GRANT INDEX AND TYPE OF INSTITUTION**
INDEPENDENT RECIPIENTS - AWARD YEAR 1990-91

PELL GRANT 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	344,069	152,098	8,834	539,029	182,227	146,384	0	1,372,641
R%	25.07	11.08	0.64	39.27	13.28	10.66	0.00	100.00
C%	64.29	63.56	57.41	64.35	76.32	75.20	0.00	66.60
1 - 200	32,036	14,924	1,020	57,913	13,853	11,619	0	131,365
R%	24.39	11.36	0.78	44.09	10.55	8.84	0.00	100.00
C%	5.99	6.24	6.63	6.91	5.80	5.97	0.00	6.37
201 - 400	29,021	13,385	989	51,594	10,721	8,915	0	114,625
R%	25.32	11.68	0.86	45.01	9.35	7.78	0.00	100.00
C%	5.42	5.59	6.43	6.16	4.49	4.58	0.00	5.56
401 - 600	25,649	12,130	899	43,975	8,045	6,764	0	97,462
R%	26.32	12.45	0.92	45.12	8.25	6.94	0.00	100.00
C%	4.79	5.07	5.84	5.25	3.37	3.47	0.00	4.73
601 - 800	21,640	9,693	760	34,351	5,747	5,053	0	77,244
R%	28.02	12.55	0.98	44.47	7.44	6.54	0.00	100.00
C%	4.04	4.05	4.94	4.10	2.41	2.60	0.00	3.75
801 - 1,000	19,411	8,833	649	29,341	4,848	4,283	0	67,365
R%	28.81	13.11	0.96	43.56	7.20	6.36	0.00	100.00
C%	3.63	3.69	4.22	3.50	2.03	2.20	0.00	3.27
1,001 - 1,200	17,354	7,789	605	24,856	4,045	3,522	0	58,171
R%	29.83	13.39	1.04	42.73	6.95	6.05	0.00	100.00
C%	3.24	3.25	3.93	2.97	1.69	1.81	0.00	2.82
1,201 - 1,400	13,660	6,084	491	17,814	2,748	2,496	0	43,293
R%	31.55	14.05	1.13	41.15	6.35	5.77	0.00	100.00
C%	2.55	2.54	3.19	2.13	1.15	1.28	0.00	2.10
1,401 - 1,600	12,192	5,456	409	15,433	2,494	2,207	0	38,191
R%	31.92	14.29	1.07	40.41	6.53	5.78	0.00	100.00
C%	2.28	2.28	2.66	1.84	1.04	1.13	0.00	1.85
1,601 - 1,800	11,027	4,897	380	13,289	2,235	1,864	0	33,692
R%	32.73	14.53	1.13	39.44	6.63	5.53	0.00	100.00
C%	2.06	2.05	2.47	1.59	0.94	0.96	0.00	1.63
1,801 - 2,100	9,097	4,009	351	10,026	1,819	1,555	0	26,857
R%	33.87	14.93	1.31	37.33	6.77	5.79	0.00	100.00
C%	1.70	1.68	2.28	1.20	0.76	0.80	0.00	1.30
TOTAL	535,156	239,298	15,387	837,621	238,782	194,662	0	2,060,906
R%	25.97	11.61	0.75	40.64	11.59	9.45	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 1990-91

Table 6A - Total Recipients
Table 6B - Dependent Recipients
Table 6C - Independent Recipients

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 PGI, as discussed for Table 5, because family income and PGI tend to be closely related.

Higher Income Recipients More Likely to Attend 4, 5 or More Year Schools. As income increases, recipients are increasingly likely to attend 4 or 5 or more 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 35.1 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, 35.8 percent of those enrolled in 2 year schools are in this group, as are almost half (49.7

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 (51.1 percent) of all recipients it constitutes only 44.4 percent of 4 or 5 year or more institution enrollees, but 53.2 percent of 2 year enrollees and more than two thirds (67.5 percent) of less than 2 year enrollees.
- 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 20.1 percent of the recipient population, they make up more than one quarter (26.4 percent) of 4 or 5 year enrollees, 16.7 percent of 2 year enrollees, and only 8.2 percent of less than 2 year enrollees.

Dependents Account for Most Differences in Enrollment Patterns by Family Income. For

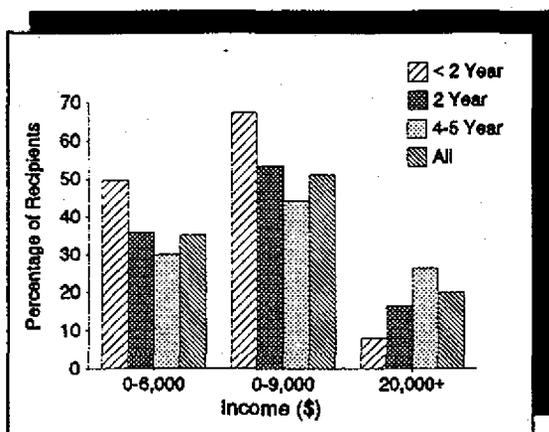


Figure 9: Type of Institution Attended by Family Income

independents, only minor differences occur in type of school attended by family income levels, while these differences are more pronounced for dependents.

- Approximately 68.7 percent of independents at 4 or 5 year schools earn \$9,000 or less; 62.5 percent of independents at 2 year

schools and 72.1 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 (47.8 percent), as are dependents enrolled at 4 or 5 year schools (23.0 percent). At 2 year schools, 30.9 percent of dependents are from families earning \$9,000 or less. Just over one quarter (26.9 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 (40.7 percent) than are dependents at 2 year schools (30.0 percent) or less than 2 year schools (17.4 percent); 36.2 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 1990-91

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	68,071	31,257	1,354	79,366	24,080	12,193	0	216,321
R%	31.47	14.45	0.63	36.69	11.13	5.64	0.00	100.00
C%	5.81	6.34	5.44	6.72	7.96	5.26	0.00	6.35
\$1,001 - 3,000	90,390	36,887	1,738	103,157	43,886	30,808	0	306,866
R%	29.46	12.02	0.57	33.62	14.30	10.04	0.00	100.00
C%	7.72	7.49	6.98	8.73	14.50	13.28	0.00	9.01
\$3,001 - 6,000	193,000	80,609	4,565	240,259	84,709	70,051	0	673,193
R%	28.67	11.97	0.68	35.69	12.58	10.41	0.00	100.00
C%	16.47	16.36	18.33	20.34	28.00	30.20	0.00	19.77
\$6,001 - 9,000	169,587	68,737	4,120	206,241	51,815	43,473	0	543,973
R%	31.18	12.64	0.76	37.91	9.53	7.99	0.00	100.00
C%	14.48	13.95	16.54	17.46	17.12	18.74	0.00	15.98
\$9,001 - 15,000	201,210	84,430	4,408	225,799	51,360	39,721	0	606,928
R%	33.15	13.91	0.73	37.20	8.46	6.54	0.00	100.00
C%	17.18	17.14	17.70	19.12	16.97	17.12	0.00	17.83
\$15,001 - 20,000	139,919	60,487	3,008	130,026	22,106	16,728	0	372,274
R%	37.58	16.25	0.81	34.93	5.94	4.49	0.00	100.00
C%	11.94	12.28	12.08	11.01	7.31	7.21	0.00	10.93
\$20,001 - 30,000	207,268	88,385	4,268	153,079	20,743	16,086	0	489,829
R%	42.31	18.04	0.87	31.25	4.23	3.28	0.00	100.00
C%	17.69	17.94	17.13	12.96	6.86	6.93	0.00	14.39
\$30,001 - 40,000	76,386	31,736	1,164	36,250	3,416	2,577	0	151,529
R%	50.41	20.94	0.77	23.92	2.25	1.70	0.00	100.00
C%	6.52	6.44	4.67	3.07	1.13	1.11	0.00	4.45
\$40,001 +	25,643	10,162	284	7,023	463	322	0	43,897
R%	58.42	23.15	0.65	16.00	1.05	0.73	0.00	100.00
C%	2.19	2.06	1.14	0.59	0.15	0.14	0.00	1.29
TOTAL	1,171,474	492,690	24,909	1,181,200	302,578	231,959	0	3,404,810
R%	34.41	14.47	0.73	34.69	8.89	6.81	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 1990-91

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	16,496	5,586	189	9,180	1,136	715	0	33,302
R%	49.53	16.77	0.57	27.57	3.41	2.15	0.00	100.00
C%	2.59	2.20	1.98	2.67	1.78	1.92	0.00	2.48
\$1,001 - 3,000	19,182	8,065	258	15,090	6,273	2,480	0	51,348
R%	37.36	15.71	0.50	29.39	12.22	4.83	0.00	100.00
C%	3.01	3.18	2.71	4.39	9.83	6.65	0.00	3.82
\$3,001 - 6,000	49,621	22,807	807	39,482	13,720	6,951	0	133,388
R%	37.20	17.10	0.61	29.60	10.29	5.21	0.00	100.00
C%	7.80	9.00	8.48	11.49	21.51	18.64	0.00	9.93
\$6,001 - 9,000	59,277	24,660	904	42,432	10,849	6,244	0	144,366
R%	41.06	17.08	0.63	29.39	7.51	4.33	0.00	100.00
C%	9.32	9.73	9.49	12.35	17.01	16.74	0.00	10.74
\$9,001 - 15,000	124,685	48,772	1,944	76,766	14,054	8,545	0	274,766
R%	45.38	17.75	0.71	27.94	5.11	3.11	0.00	100.00
C%	19.59	19.25	20.42	22.34	22.03	22.91	0.00	20.45
\$15,001 - 20,000	106,671	41,899	1,670	57,462	7,516	5,055	0	220,273
R%	48.43	19.02	0.76	26.09	3.41	2.29	0.00	100.00
C%	16.76	16.54	17.54	16.72	11.78	13.55	0.00	16.39
\$20,001 - 30,000	167,243	65,552	2,623	74,563	8,103	5,746	0	323,830
R%	51.65	20.24	0.81	23.03	2.50	1.77	0.00	100.00
C%	26.28	25.87	27.55	21.70	12.70	15.41	0.00	24.10
\$30,001 - 40,000	68,644	26,707	873	22,965	1,789	1,325	0	122,303
R%	56.13	21.84	0.71	18.78	1.46	1.08	0.00	100.00
C%	10.79	10.54	9.17	6.68	2.80	3.55	0.00	9.10
\$40,001 +	24,499	9,344	254	5,639	356	236	0	40,328
R%	60.75	23.17	0.63	13.98	0.88	0.59	0.00	100.00
C%	3.85	3.69	2.67	1.64	0.56	0.63	0.00	3.00
TOTAL	636,318	253,392	9,522	343,579	63,796	37,297	0	1,343,904
R%	47.35	18.85	0.71	25.57	4.75	2.78	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 1990-91

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	51,575	25,671	1,165	70,186	22,944	11,478	0	183,019
R%	28.18	14.03	0.64	38.35	12.54	6.27	0.00	100.00
C%	9.64	10.73	7.57	8.38	9.61	5.90	0.00	8.88
\$1,001 - 3,000	71,208	28,822	1,480	88,067	37,613	28,328	0	255,518
R%	27.87	11.28	0.58	34.47	14.72	11.09	0.00	100.00
C%	13.31	12.04	9.62	10.51	15.75	14.55	0.00	12.40
\$3,001 - 6,000	143,379	57,802	3,758	200,777	70,989	63,100	0	539,805
R%	26.56	10.71	0.70	37.19	13.15	11.69	0.00	100.00
C%	26.79	24.15	24.42	23.97	29.73	32.42	0.00	26.19
\$6,001 - 9,000	110,310	44,077	3,216	163,809	40,966	37,229	0	399,607
R%	27.60	11.03	0.80	40.99	10.25	9.32	0.00	100.00
C%	20.61	18.42	20.90	19.56	17.16	19.12	0.00	19.39
\$9,001 - 15,000	76,525	35,658	2,464	149,033	37,306	31,176	0	332,162
R%	23.04	10.74	0.74	44.87	11.23	9.39	0.00	100.00
C%	14.30	14.90	16.01	17.79	15.62	16.02	0.00	16.12
\$15,001 - 20,000	33,248	18,588	1,338	72,564	14,590	11,673	0	152,001
R%	21.87	12.23	0.88	47.74	9.60	7.68	0.00	100.00
C%	6.21	7.77	8.70	8.66	6.11	6.00	0.00	7.38
\$20,001 - 30,000	40,025	22,833	1,645	78,516	12,640	10,340	0	165,999
R%	24.11	13.75	0.99	47.30	7.61	6.23	0.00	100.00
C%	7.48	9.54	10.69	9.37	5.29	5.31	0.00	8.05
\$30,001 - 40,000	7,742	5,029	291	13,285	1,627	1,252	0	29,226
R%	26.49	17.21	1.00	45.46	5.57	4.28	0.00	100.00
C%	1.45	2.10	1.89	1.59	0.68	0.64	0.00	1.42
\$40,001 +	1,144	818	30	1,384	107	86	0	3,569
R%	32.05	22.92	0.84	38.78	3.00	2.41	0.00	100.00
C%	0.21	0.34	0.19	0.17	0.04	0.04	0.00	0.17
TOTAL	535,156	239,298	15,387	837,621	238,782	194,662	0	2,060,906
R%	25.97	11.61	0.75	40.64	11.59	9.45	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 Pell Grant Index and Educational Cost*

Award Period 1990-91

7A - Total

7B - Dependent

7C - Independent

Tables 7A, 7B, and 7C show the distribution of Pell Grant recipients by Pell Grant Index (PGI) 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 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 (.9 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 (78.1 percent) attend schools where costs are greater than \$3,300, with 65.3 percent attending schools with costs above the maximum cost for Pell purposes of \$3,800. Relatively few (less than 5 percent) 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, 74.1 percent of dependents and 80.6 percent of independents have costs greater than \$3,300. Costs for dependents average \$5,296 in 1990-91; costs for independents average \$4,912 (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.

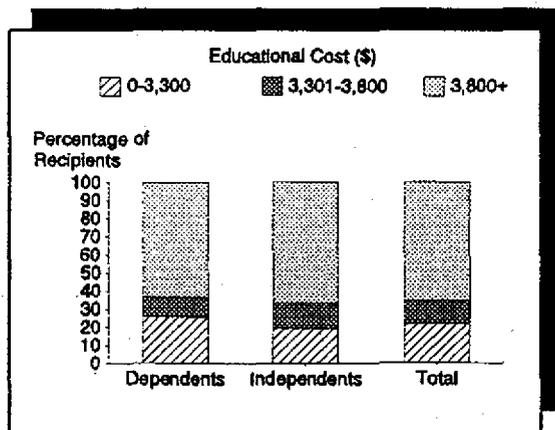


Figure 10: Distribution of Educational Costs by Dependency Status

Cost Up Slightly Since Last Year. A comparison with 1989-90 data indicates an increase in costs for Pell Grant recipients. Average costs overall increased by 2.0 percent between the two years, from \$4,962 to

\$5,063. As a result, 1990-91 recipients in the high cost ranges continue to represent a greater percentage of the total. For example, recipients with costs greater than \$3,300 included 74.0 percent of all recipients in 1988-89, 77.0 percent in 1989-90 and comprise 78.1 percent of all recipients in 1990-91.

Table 7A shows no clear relationship between cost and PGI level. For example, the proportion of recipients attending higher cost schools does not vary greatly by PGI level. About 78.3 percent of the zero PGI recipients attended institutions with educational costs over \$3,300, as do 77.2 percent of the recipients with indexes between 1 and 1,400, and 80.4 percent of recipients with PGIs over 1,400. Neither does the percentage of recipients attending lower cost schools vary greatly by PGI. Only 4.5 percent of the zero PGI recipients were enrolled in schools with costs of \$2,400 or less as compared to 3.7 percent of the recipients with indexes between 1 and 1,400 and 2.7 percent of recipients with PGIs over 1,400.

Table 8

***Distribution of Pell Grant Recipients
by Family Income and Educational Costs***

Award Period 1990-91

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 indicates no clear relationship between income and educational cost. This is consistent with the lack of relationship between PGI and educational cost for Table 7. Low cost schools attract low income students at about the same rate as high income students. For example, 4.0 percent of all recipients with incomes of \$6,000 or less attend institutions where costs are \$2,400 or less. By comparison, 3.0 percent of recipients with incomes greater than \$20,000 have costs in this low range. Likewise, higher cost schools appear to attract recipients from both income groups at the same rate. About four-fifths of the \$9,000 or less income group (78.6 percent) and the greater than \$20,000 income group (79.5 percent) have costs greater than \$3,300.

More Dependents in High Income and Educational Cost Ranges. Tables 8B and 8C show income and educational cost ranges more

often than independents. For example, 28.5 percent of dependents compared to only 7.8 percent of independents have incomes of more than \$20,000 and educational costs in excess of \$3,300 (See Figure 11). Family income ranges of \$9,001 to \$20,000 for the same educational cost are found for 26.4 percent of dependents, compared to 19.0 percent of independents. Those with family incomes up to \$9,000 and the same educational cost of greater than \$3,300 account for 53.8 percent of independents and 19.2 percent of dependents.

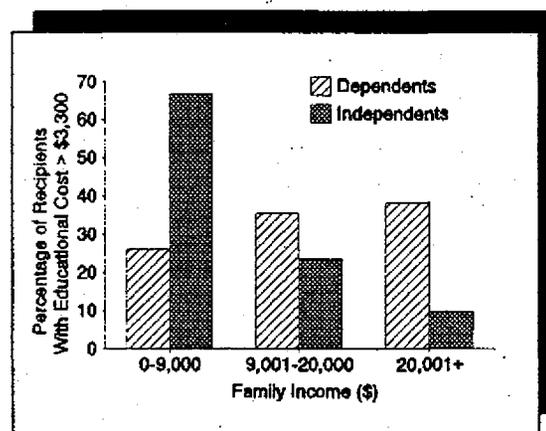


Figure 11: High Educational Costs by Income

Table 9

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

Award Period 1990-91

9A - Total

9B - Dependent

9C - Independent

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

As in Table 4, the step-shaped line drawn diagonally through 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 educational cost are most likely overawards resulting from attendance by the Pell Grant recipient at more than one school during the award year.

Educational Costs Drive Grants To A Great Extent. Figure 12 shows that, consistent with Pell Grant 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, 54.8 percent received a grant of \$1,500 or more, while 22.0 percent receive grants of less than \$900. In comparison, of recipients reporting educational costs of \$3,000 or less, only 21.1 percent receive grants of \$1,500 or greater, while 43.6 percent receive grants of less than \$900.

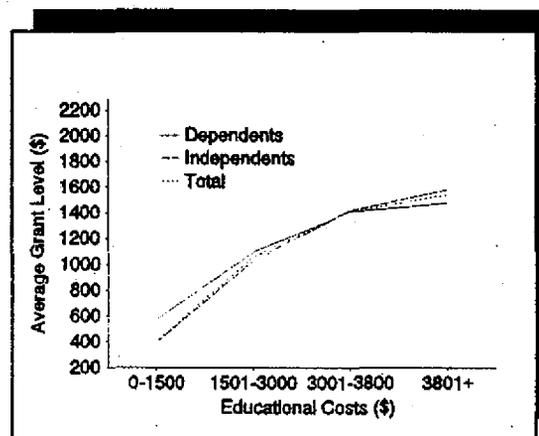


Figure 12: Average Grant by Educational Costs and Dependency Status

A comparison of Tables 9B and 9C shows that the educational costs of independents are slightly higher than those of dependents. For example, 80.6 percent of independents report educational costs greater than \$3,300, compared to 74.1 percent of dependents.

Consequently, more independents, who are reporting relatively lower incomes and higher costs than their dependent counterparts, receive the maximum grant (23.1 percent of independents, 13.3 percent of dependents) and relatively higher grants in general.

Table 10***Distribution of Pell Grant Recipients
By Family Income and Net Asset Level*****Award Period 1990-91****Table 10A - Total
Table 10B - Dependent
Table 10C - Independent**

Tables 10A, 10B, and 10C 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 the Pell Grant 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) and the assets of single dependent students. 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 (or a combination of farm and business assets) and \$25,000 for all other assets combined.

Most Pell Recipients Report Few Net Assets. As Table 10A shows, Pell recipients have few assets. More than seven out of eight recipients (88.5 percent) have net assets of \$25,000 or less. Three quarters (77.8 percent) report net assets of \$7,500 or less. The percentage of recipients reporting zero assets increased from 43.0 percent in 1989-90 to 47.1 percent in 1990-91.

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 96 percent report assets of \$25,000 or less. From there on, the percentage of recipients with assets under \$25,000 declines as income rises: 65.8 percent at the \$30,000 to \$40,000 income level and 55.8 percent among those few recipients with incomes of \$40,000 or more.

Independents Have Substantially Lower Net Assets Than Dependents. While 74.5 percent of dependents have net assets of \$25,000 or

less, nearly all (97.5 percent) independents do. Approximately 54.6 percent of dependents have net assets of \$7,500 or less, compared to 92.9 percent of independents. Figure 13 shows the distribution of net assets by dependency status. Average net assets (not reported in these tables) are \$16,740 for dependents, \$2,051 for independents, and \$7,849 for all recipients.

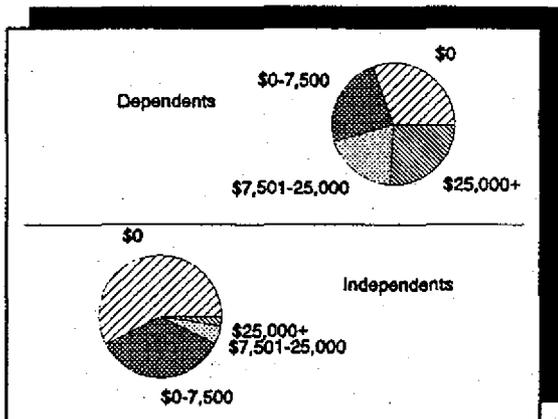


Figure 13: Distribution of Net Assets by Dependency Status

Pell Grants Targeted to Low Income and Low Asset Groups. In 1990-91, 32.7 percent of all Pell Grants recipients report net assets of \$7,500 or less and incomes of \$6,000 or less. This represents a slight decline from 33.1 percent in 1989-90. Many more independents (46.4 percent) than dependents (11.7 percent) are in this group. Expanding the ranges, to \$25,000 for assets and \$9,000 for income, increases this group to 49.0 percent (65.8 percent of independents and 20.8 percent of dependents).

As expected, few high asset, high income students receive Pell Grants. Only 7.3 percent of recipients (1.4 percent of independents and 16.5 percent of dependents) report assets greater than \$25,000 and income greater than \$15,000.

Table 11

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

Award Period 1990-91

11A - Total

11B - Dependent

11C - Independent

Tables 11A, 11B, and 11C, show the distribution of Pell Grant recipients by age and family income. Table 11A displays the distribution for all recipients, while Tables 11B and 11C 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 may also be independent if they meet certain criteria. Dependency status overrides may be granted at the discretion of the financial aid administrator.

Aging of Pell Recipients Continues, But At A 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 11A shows that 55.4 percent of all recipients

are 23 years or younger and 32.2 percent are 27 years or older in 1990-91. This is a slight increase over 1989-90 when 56.3 percent of all recipients were 23 years or younger and 31.3 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 1989-90, this group represented only 20.6 percent of the total recipient population. This percentage increased to 21.4 percent in 1990-91.

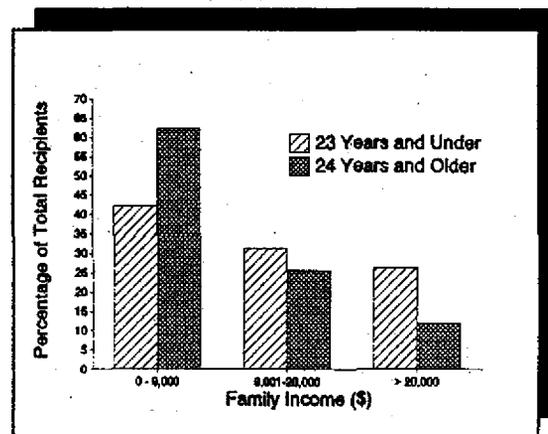


Figure 14: Total Recipients by Age and Family Income

Younger, Mostly Dependent Recipients Have Higher Family Incomes. The relationship between age and family income that is illustrated in Table 11A closely reflects the relationship between family income and dependency status. As illustrated in Figure 14, recipients in the younger age groups, most of whom are dependent and report their parent's income, had relatively higher family incomes.

For example, 57.2 percent of the 24 and over group report income less than \$9,000 as compared to only 43.0 percent of the younger group. Similarly, 26.5 percent of the 23 years and younger group report family income greater than \$20,000, whereas only 10.5 percent of the older recipients report incomes in this range.

CHAPTER 3

MISCELLANEOUS

Table 12

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

Award Period 1990-91

Table 12 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) 1989 taxable and nontaxable income minus the amount of 1989 federal taxes paid. Dependent recipients who did not report any 1989 earnings--about 38.5 percent of all dependents--are not included in this table.

Most Dependent Student Earnings Are Under \$4,000. Of those dependents included in Table 12, few report a large amount of earnings. As shown in Figure 15, only 18.8 percent report earnings greater than \$4,000 in 1989, the year reported on the 1990-91 application. Just over 1 percent report earnings of more than \$7,500. A large majority (62.6 percent) of these recipients report incomes between \$1,001 and \$4,000. Over 18.6 percent report income less than \$1,000.

Dependent Student Earnings Related to Family Income. A comparison of Table 12 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, 70.4 percent of dependent recipients whose parents report income greater than \$20,000 report their own earnings in 1990 (and therefore are included in Table 12). In contrast, only 50.8 percent of dependents with family incomes of less than \$9,000 report any student earnings.

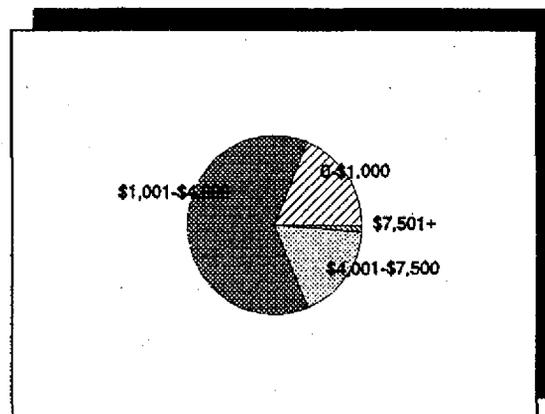


Figure 15: Distribution of Dependent Student Earnings

Table 13

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

Award Period 1990-91

Table 13 presents data on Pell Grant applicants reporting GI Bill and Dependents Educational Assistance Program (DEAP) benefits.

In 1990-91, less than one percent of the total applicant pool report receiving GI Bill and DEAP Veteran's benefits on their application. Of those who do receive these benefits, two-thirds (66.8 percent) claim to be independent of their parents' support. Figure 16 depicts the number of applicants, qualified or eligible applicants and recipients reporting Veteran's benefits by dependency status.

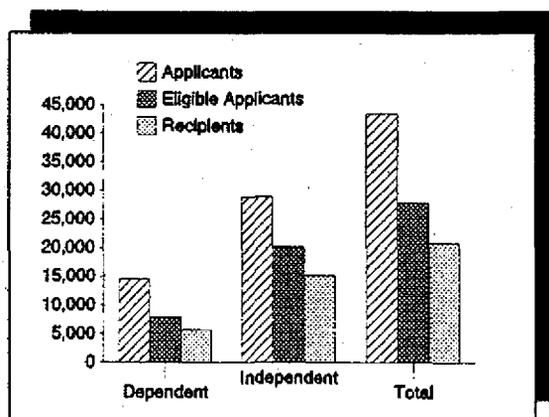


Figure 16: Reports of Veteran's Benefits by Dependency Status

Veterans Eligibility Rate Declines; Numbers Down Significantly. Table 13 shows that applicants who report Veteran's benefits qualify for a Pell Grant at a slightly higher rate than the total applicant pool. However, veterans' eligibility rate has declined in recent years. In 1990-91 64.2 percent of those applicants reporting Veteran's benefits were eligible for a Pell Grant in comparison to 63.1 percent of the total applicants shown in Table 1. This is a decrease from 1989-90 when 66.2 percent of applicants reporting Veteran's benefits were eligible to receive a grant. The number of applicants reporting Veteran's benefits is down 32.5 percent, from 64,421 in 1989-90 to 43,469 in 1990-91. This decline may be attributed to the phasing out of certain GI Bill benefits.

Of those eligible for a Pell Grant, applicants who report receiving Veteran's benefits receive grants at about the same rate as the overall applicant pool. Whereas, 74.9 percent of eligible applicants receiving Veteran's benefits also receive a Pell Grant, 74.9 percent of all eligible applicants receive a grant.

The average grant for recipients reporting Veteran's benefits (\$1,448) is equal to that of

the total recipient pool (\$1,449). However, due to the decrease in applicants reporting Veteran's benefits (a drop of approximately 32.5 percent) and a decreased eligibility rate, Pell Grant expenditures on these recipients have decreased significantly. Approximately

\$30.3 million dollars were awarded to recipients reporting Veteran's benefits in 1990-91. This represents a 38 percent decrease from total program expenditures in 1989-90 of \$48.6 million dollars.

TABLE 13
**SUMMARY STATISTICS FOR PELL GRANT APPLICANTS
 REPORTING VETERAN'S BENEFITS
 AWARD YEAR 1990-91**

	DEPENDENT	INDEPENDENT	TOTAL
NUMBER OF APPLICANTS			
SUBMITTING OFFICIAL APPLICATIONS	14,519	28,950	43,469
NUMBER OF APPLICANTS			
SUBMITTING VALID APPLICATIONS	13,723	27,561	41,284
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS	7,693 52.99	20,194 69.75	27,887 64.15
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS	6,030 41.53	7,367 25.45	13,397 30.82
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA NEVER RE-SUBMITTED FOR PROCESSING	796 5.48	1,389 4.80	2,185 5.03
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	346	494	840
NUMBER OF APPLICANTS SELECTED FOR VALIDATION	5,504	12,593	18,097
NUMBER OF PELL GRANT RECIPIENTS	5,745	15,150	20,895
TOTAL EXPENDITURES	\$7,896,718	\$22,366,652	\$30,263,370
AVERAGE GRANT	\$1,375	\$1,476	\$1,448

Table 14

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

Award Period 1990-91

Table 14 presents a distribution of Pell Grant applicants by eligibility status and income range. Unlike other tables in the End-of-Year Report, Table 14 is based on data collected by the Management Information System (MIS) of the Central Processing System (CPS). It contains information on the total applicant pool rather than total recipients. The family income categories used in Table 14 are driven by the CPS MIS reports and consequently differ from other tables in this report.

More Independent Applicants Qualify For Grants Than Dependents. Approximately 69.8 percent of all applicants are qualified (or eligible) to receive a Pell Grant. Table 14 further supports the conclusion that independents qualify for grants at a higher rate than dependents. In 1990-91, 84.1 percent of independent applicants are eligible to receive a grant compared to 54.4 percent of dependent applicants.

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 71.3 percent of all independents

reporting income less than \$10,000. Only 30.1 percent of dependents report income in these lower ranges. In contrast, 37.6 percent of dependent applicants report income over \$20,000 in comparison to 9.8 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 17, low income applicants, dependent and independent alike,

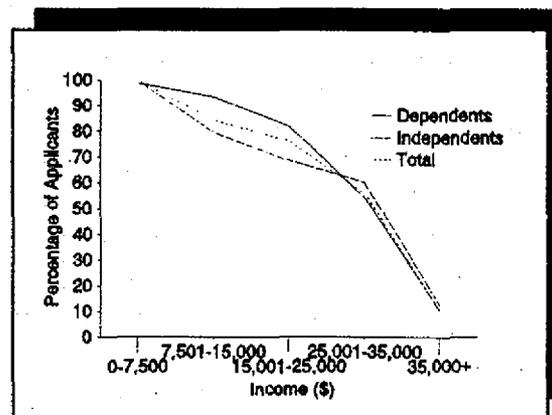


Figure 17: Distribution of Applicants by Family Income

do qualify for grants with a much higher frequency than their higher income counterparts. Over 98.0 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

36.5 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 14
**DISTRIBUTION OF PELL GRANT APPLICANTS
 BY ELIGIBILITY STATUS AND INCOME RANGE**
ALL APPLICANTS - AWARD YEAR 1990-91

<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	993,538	1,005,814	523,959	263,782	341,306	471,457	367,976	264,648	137,828	137,676	4,507,984
PERCENT OF TOTAL QUALIFIED APPLICANTS	22.0	22.3	11.6	5.9	7.6	10.5	8.2	5.9	3.1	3.1	100.0
TOTAL APPLICANTS	996,217	1,011,291	542,458	344,995	452,032	617,603	485,760	397,528	324,989	1,282,226	6,455,099
PERCENT OF TOTAL APPLICANTS	15.4	15.7	8.4	5.3	7.0	9.6	7.5	6.2	5.0	19.9	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	152,524	205,740	146,726	109,582	165,193	267,807	230,959	176,867	102,996	120,952	1,679,346
PERCENT OF TOTAL QUALIFIED APPLICANTS	9.1	12.3	8.7	6.5	9.8	15.9	13.8	10.5	6.1	7.2	100.0
TOTAL APPLICANTS	154,082	208,588	151,970	116,728	181,926	313,323	293,740	272,156	246,240	1,150,845	3,089,598
PERCENT OF TOTAL APPLICANTS	5.0	6.8	4.9	3.8	5.9	10.1	9.5	8.8	8.0	37.2	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	841,014	800,074	377,233	154,200	176,113	203,650	137,017	87,781	34,832	16,724	2,828,638
PERCENT OF TOTAL QUALIFIED APPLICANTS	29.7	28.3	13.3	5.5	6.2	7.2	4.8	3.1	1.2	0.6	100.0
TOTAL APPLICANTS	842,135	802,703	390,488	228,267	270,106	304,280	192,020	125,372	78,749	131,381	3,365,501
PERCENT OF TOTAL APPLICANTS	25.0	23.9	11.6	6.8	8.0	9.0	5.7	3.7	2.3	3.9	100.0

NOTE: REJECTED APPLICANTS ARE NOT INCLUDED

Table 15

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

Award Period 1990-91

Table 15 shows the distribution of Pell Grant recipients by enrollment status (full time, three-quarter time, and half time) and type and control of institution.

Some recipients (16.9 percent) are excluded from Table 15 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 71.1 percent are enrolled full time this year, a drop from 71.9 percent last year. This continues the decline from over 80 percent in 1987-88. In addition to the loss in full-time enrollment, part-time enrollment decreases in 1990-91 to 8.4 percent from 9.3 percent last year. There is, however, a slight increase in the percentages enrolled three-quarter time to 3.6 percent.

Independent Students Mostly Part Time.

Enrollment status varies substantially by dependency status. Among full-time recipients, 45.6 percent are dependent and more than half (54.4 percent) are independent. However,

part-time recipients are much more likely to be independent, with 81.8 percent of those enrolled three-quarter time, and 85.6 percent of those enrolled half time.

Part Time Enrollees Attend Programs of Shorter Length. As shown in Figure 18, enrollment status varies greatly by program length. For example, the majority of full-time students attend 4 or 5 year institutions (55.8 percent). As enrollment status declines from full time, there is a decreasing likelihood of students attending 4 or 5 year schools (21.8 percent of three-quarter time enrollees, and 14.4 percent of half time enrollees), and an increasing likelihood of students attending less than 2 year programs (13.4 percent of full timers, 30.3 percent of three-quarter time enrollees, and 48.4 percent of 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 (60.0 percent) attend public institutions; full time students enroll in private and proprietary institutions at about the same level (20.2 percent and 19.9 percent,

respectively). Three-quarter time students tend to enroll most at public institutions (55.5 percent) or proprietary institutions (32.4 percent). Half timers are most likely to be found at proprietary institutions (53.5 percent), followed by public institutions (38.2 percent).

Looking at the data in Table 15 across institutions, we find that 85.5 percent of Pell Grant recipients are enrolled full time. This ranges from 71.3 percent at proprietary institutions to 89.1 percent at public institutions, and 92.7 percent at private institutions.

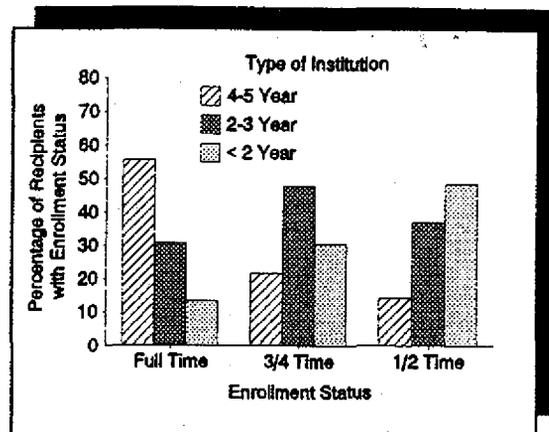


Figure 18: Distribution of Enrollment Status by Type of Institution

TABLE 15
PELLGRANT RECIPIENT ENROLLMENT STATUS
BY TYPE AND CONTROL OF INSTITUTION
ALL INSTITUTIONS - AWARD PERIOD 1990-91

TYPE OF INSTITUTION	FULL TIME			THREE QUARTER TIME			HALF TIME		
	TOTAL	DEPEND.	INDEPEND.	TOTAL	DEPEND.	INDEPEND.	TOTAL	DEPEND.	INDEPEND.
TOTAL PUBLIC INSTITUTIONS	1,451,236	708,569	742,667	67,804	13,782	54,022	109,645	13,428	96,217
5 YEARS OR MORE	750,246	433,253	316,993	11,905	2,894	9,011	17,377	2,303	15,074
4 YEAR NO GRADUATE	142,871	77,601	65,270	3,822	841	2,981	6,398	835	5,563
3 YEARS BUT LESS THAN 4 YEARS	4,653	2,857	1,796	95	6	89	199	18	181
2 YEARS BUT LESS THAN 3 YEARS	537,902	192,034	345,868	49,751	9,766	39,985	80,613	9,747	70,866
1 YEAR BUT LESS THAN 2 YEARS	13,034	2,447	10,587	1,741	240	1,501	3,971	417	3,554
6 MONTHS BUT LESS THAN 1 YEAR	2,530	377	2,153	490	35	455	1,087	108	979
TOTAL PRIVATE, NON-PROFIT	488,028	284,143	203,885	14,658	2,388	12,270	23,764	2,850	20,914
5 YEARS OR MORE	190,445	116,053	74,392	4,323	800	3,523	5,428	510	4,918
4 YEAR NO GRADUATE	238,449	143,732	94,717	5,568	861	4,707	9,689	824	8,865
3 YEARS BUT LESS THAN 4 YEARS	3,075	971	2,104	179	50	129	164	28	136
2 YEARS BUT LESS THAN 3 YEARS	43,046	20,159	22,887	2,965	411	2,554	4,166	432	3,734
1 YEAR BUT LESS THAN 2 YEARS	10,463	2,947	7,516	854	167	687	3,463	955	2,508
6 MONTHS BUT LESS THAN 1 YEAR	2,550	281	2,269	769	99	670	854	101	753
TOTAL PRIVATE, PROFIT-MAKING	481,247	112,190	369,057	39,638	6,024	33,614	153,699	25,072	128,627
5 YEARS OR MORE	1,860	313	1,547	62	2	60	308	38	270
4 YEAR NO GRADUATE	26,303	9,375	16,928	969	155	814	2,235	349	1,886
3 YEARS BUT LESS THAN 4 YEARS	11,937	4,846	7,091	238	50	188	2,160	198	1,962
2 YEARS BUT LESS THAN 3 YEARS	145,808	36,395	109,413	5,178	911	4,267	19,332	2,825	16,507
1 YEAR BUT LESS THAN 2 YEARS	174,357	39,360	134,997	12,468	1,987	10,481	62,550	11,944	50,606
6 MONTHS BUT LESS THAN 1 YEAR	120,982	21,901	99,081	20,723	2,919	17,804	67,114	9,718	57,396
TOTAL	2,420,511	1,104,902	1,315,609	122,100	22,194	99,906	287,108	41,350	245,758

Table 16

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

Award Period 1990-91

16A - Total

16B - Dependent

16C - Independent

Tables 16A, 16B, and 16C show the distribution of Pell Grant 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 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, Veterans educational benefits, and expected income and benefits.

SNT Qualification Rate Down Slightly; Independents Dominate. As shown in Table 16A, almost 1.65 million recipients qualified for their grants through SNT. This represents 48.5 percent of all recipients in 1990-91, slightly less than the 49.4 percent in 1989-90. Of

these SNT-qualified recipients more than 1.34 million (81.1 percent) are independent compared to almost 311,000 (18.8 percent) who were dependent (see Tables 16B and 16C). 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. Almost two thirds (65.1 percent) of all independent recipients were paid on SNT compared to only 23.1 percent of dependent student recipients. Table 16A 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 16A indicates that the largest single group of SNT recipients (more than 470,000 or 28.5 percent of the total) receive the maximum grant. As expected of low income recipients, this is greater than the 19.2 percent of all Pell recipients (see Table 3) who received the maximum grant.

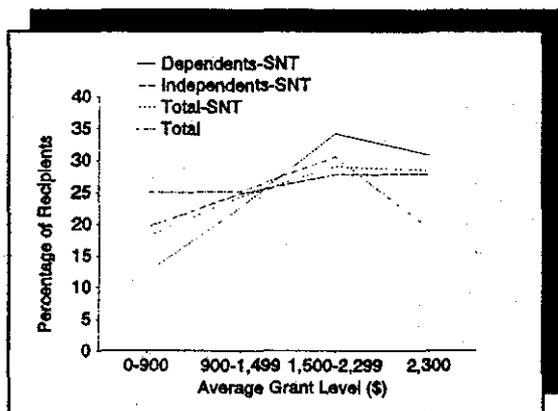


Figure 19: Average Grant for SNT and Total Recipients

Figure 19 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 2.6 percent of these SNT recipients have total family income, including income from nontaxable sources, of more than \$15,000. Approximately 57.0 percent of this group have total family incomes of \$6,000 or less and 79.4 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 16B) and those who are independent (Table 16C). Slightly more dependent recipients (30.9 percent) than independents (27.9 percent) receive the maximum grant. Consistent with the finding that family income for dependent students is generally higher than that of independent students, 64.0 percent of dependent SNT recipients report family income less than \$9,000 compared to 83.0 percent of independent recipients. Still, few of each group (6.3 percent of dependents and 1.7 percent of independents) report total family incomes greater than \$15,000.

Table 17

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

Award Period 1990-91

17A - Total

17B - Dependent

17C - Independent

Tables 17A, 17B, and 17C 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 or an independent student/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 1990 income rather than 1989 income, and home assets are excluded in the eligibility determination.

Dislocated Workers Increase Since Last Cycle. Table 17A shows that over 83,000 or 2.4 percent of total recipients qualify as dislocated workers. This represents an increase from last cycle when less than 73,000 or 2.1 percent of total recipients qualified as dislocated workers. When the dislocated worker provision was introduced in 1988-89, 100,000 or 3 percent of recipients qualified. The fluctuation in

dislocated worker qualification may indicate a leveling eligibility as the financial aid community better understands the provision. Forty-two percent of those recipients qualifying under the dislocated worker provision are dependent, while 58 percent are independent in 1990-91. 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 17A shows that for these dislocated worker recipients, the expected income is slightly larger than the base year income for Pell Grant recipients as a whole. This may be attributed to an influx of middle income dislocated worker recipients who would not have otherwise qualified. In 1990-91, 38.3 percent of dislocated workers report an expected income of less than \$9,000 compared to 51.1 percent of total recipients. Similarly, 25.6 percent of dislocated worker

recipients report expected year income of greater than \$20,000 compared to 20.1 percent of all recipients.

As a result, dislocated workers are more likely to receive slightly smaller, more moderate grants than all recipients. Only 16.5 percent of those recipients who qualify as dislocated workers receive the maximum grant as compared to 19.2 percent of all recipients. However, 23.8 percent of dislocated workers received grants of less than \$900 as compared to 25.0 percent of total recipients. Recipients who qualified under the dislocated worker provision predominate in the moderate grant levels, where 59.7 percent of these recipients receive grants between \$900 and \$2,299 (compared to 55.7 percent of total recipients).

As anticipated from the larger recipient pool, there are some differences between dependents and independents who qualified as dislocated workers. Dependents are almost twice as likely to have an expected year income greater than \$20,000 (35.2 percent) than independents (18.6 percent). Independents are much more likely to have an expected income of \$9,000 or less (47.0 percent) than are dependents (26.2 percent).

As a function of these differences in income between dependent and independent students, there are some differences in the grant received by dependency status. About 18.9 percent of independents receive the maximum grant of \$2,300 compared to about 13.1 percent of dependents. However, when grants of \$1,800 or above are examined, there is less difference (40.0 percent of dependents compared to 37.4 percent of independents).

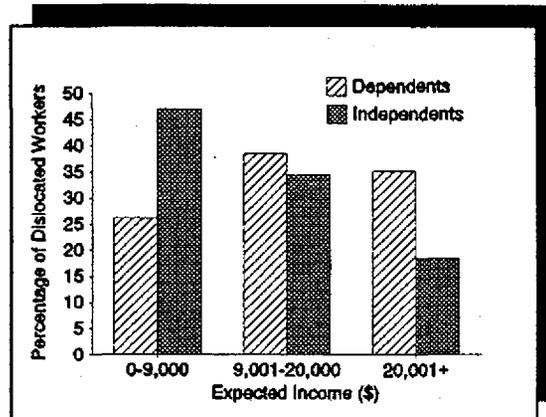


Figure 20: Expected Income for Dislocated Workers by Dependency Status

Table 18

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

Award Period 1990-91

18A - Total

18B - Dependent

18C - Independent

Tables 18A, 18B, and 18C 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 18A), dependent recipients (Table 18B), and independent recipients (Table 18C).

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 spouse for an independent student) 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.

Increased Dislocated Worker Rates. Table 18A indicates that few recipients (about 99,600 2.9 percent of all recipients) qualify under the displaced homemaker provision. This percentage represents an increase from 1.9 percent (62,000) last year. Those who qualify are divided almost evenly by dependency status (50.2 percent dependent and 49.8 percent independent).

Dislocated Workers Reflect All Recipients In Income and Grants. As shown in Figure 21, the distribution of displaced homemakers is similar to that of all recipients, with slightly fewer recipients in the lower income ranges. In 1990-91, 21.3 percent of dislocated workers report income above \$20,000 (compared to 20.1 for all recipients), while 43.3 percent report income up to \$9,000 (compared to 51.1 percent of all recipients). Dependents with a

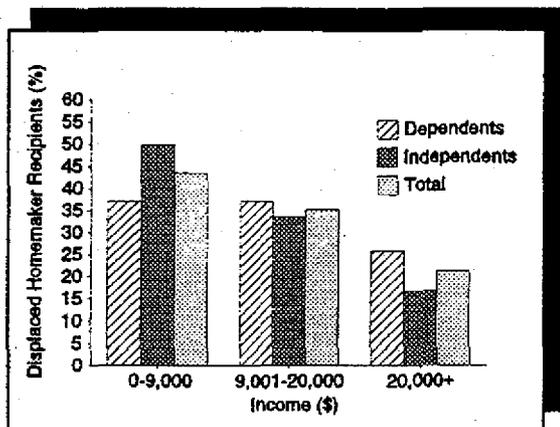


Figure 21: Family Income for Displaced Homemakers by Dependency Status

displaced homemaker for a parent are much more likely to have incomes above \$20,000 (25.9 percent) than independent displaced homemakers (16.7 percent), and independents are much more likely to have an income up to

\$9,000 (49.8 percent) than dependents (36.9 percent).

The distribution of grants received among displaced homemaker qualifiers also closely reflects that of the total recipient population. Approximately 24.4 percent of displaced homemaker qualifiers receive grants less than \$900, compared to 25.0 of the total recipient pool. Sixteen percent of those qualifying as displaced homemakers received the maximum grant compared to 19.2 percent of all recipients. Differences by dependency status in the grants received by displaced homemaker qualifiers are modest with 16.4 percent of dependents and 15.6 percent of independents receiving the maximum grant and 21.3 percent of dependents and 27.5 percent of dependents receiving grants less than \$900.

Table 19

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

Award Period 1990-91

Table 19 provides summary statistics for the 1.5 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 Pell Grant Index can be calculated using the family's expected year rather than base year income. For example, in the 1990-91 award year, 1990 income replaces 1989 income.

For dependents, reasons for filing an application under a special condition pertain to a change 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 22 shows that of those submitting valid special condition applications, significantly more are independents than dependents (77.5 percent versus 22.5 percent). And a consistently higher number of special condition filers who receive Pell Grants are independent (78.3 percent) than dependent (21.7 percent). Independents receive 80.6 percent of the total

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

Independents Receive Higher Grants. The average grant for special condition recipients of Pell Grants is higher for independents (\$1,610) than for dependents (\$1,394).

Special condition recipients are 2.6 percent of recipients, 3.3 percent of independents, and 1.4 percent of dependents (not in this table). Expenditures of \$135.8 million for special condition filers are 2.7 percent of all Pell Grant expenditures. The average grant (\$1,563) for all special condition filers is \$114 higher than the average Pell Grant award of \$1,449.

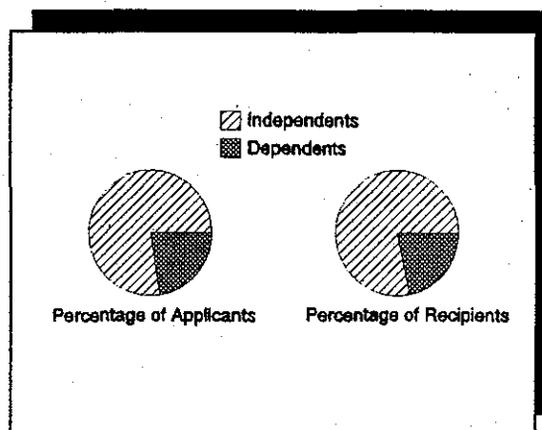


Figure 22: Special Condition Applicants and Recipients by Dependency Status

TABLE 19
SUMMARY STATISTICS FOR PELL GRANT
APPLICANT SPECIAL CONDITION FILERS
ALL APPLICANTS - AWARD PERIOD 1990-91

	DEPENDENT	INDEPENDENT	TOTAL
NUMBER OF TITLE IV APPLICANTS SUBMITTING OFFICIAL APPLICATIONS.	24,872	85,897	110,769
NUMBER OF TITLE IV APPLICANTS SUBMITTING VALID APPLICATIONS.	24,658	84,439	109,097
NUMBER AND PERCENT OF ELIGIBLE PELL GRANT APPLICANTS.	20,677 83.1%	78,123 90.9%	98,800 89.2%
NUMBER AND PERCENT OF INELIGIBLE PELL GRANT APPLICANTS.	3,981 16.0%	6,316 7.4%	10,297 9.3%
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING.	214 0.9%	1,458 1.7%	1,672 1.5%
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS.	642	1,492	2,134
NUMBER OF PELL GRANT RECIPIENTS.	18,860	67,984	86,844
TOTAL EXPENDITURES. ...	\$26,283,535	\$109,477,923	\$135,761,458
AVERAGE GRANT.	\$1,394	\$1,610	\$1,563

Table 20

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

Award Period 1990-91

Table 20 presents the relationship between family income and grant level for recipients selected for verification, who comprise 29.5 percent of the recipient population.

A comparison of Table 20 with other tables 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 20.9 percent were selected for verification. By comparison, 41.6 percent of recipients reporting family income greater than \$20,000 were selected.

Those Selected For Verification Have Higher Income and Lower Grants. Figure 21 shows that of the verified population, 36.3 percent report family income less than \$9,000 and 28.4 percent report income greater than \$20,000. By comparison, 57.3 percent of non-verified recipients report income less than \$9,000 and only 16.7 percent of those not verified report income above \$20,000.

A comparison of the data in Table 3 with that of Table 20 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, 35.1

percent were selected for verification. In contrast, only 25.4 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, 29.8 percent of selected applicants received grants less than \$900, compared to 23 percent of non-selected recipients. About 32.5 percent of recipients selected for verification receive grants greater than \$1,800, compared to 39.8 percent of recipients not selected for verification.

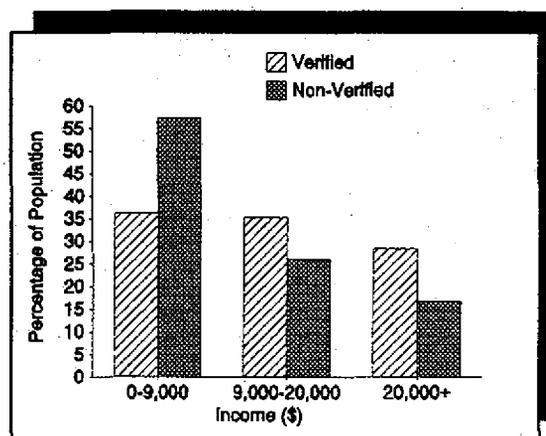


Figure 23: Income for Verified and Non-Verified Recipients

CHAPTER 4

APPLICATION SOURCE SUMMARY STATISTICS

Table 21

Summary Statistics by Application Source

Award Period 1990-91

Table 21 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 1990-91, a student can apply for a Pell Grant in one of several ways. Application forms may be sent to one of the five Multiple Data Entry (MDE) processors: American College Testing (ACT) Program; College Scholarship Service (CSS); United Student Aid Funds (USAF); CSX, Inc.; or the Pennsylvania Higher Education Assistance Agency (PHEAA). An application may also be submitted ^{USAF} to the Department of Education's own Application for Federal Student Aid (AFSA) processor or transmitted directly to the Central Processing System (CPS) via Stage Zero. Stage Zero was introduced in December of 1990 by the U.S. Department of Education. It allows institutions to transmit electronically original application data directly to the CPS.

CSS and AFSA Applicants Dominate. Looking at the percentage of official applicants using

each form, as shown in Table 21, the CSS form remains the most used at 40.7 percent, followed by the AFSA form (28.2 percent) and the ACT (18.7 percent), PHEAA and CSX (3.9 percent), USAF (3.5 percent) forms and Stage Zero (1.0 percent).

Overall, application volume since 1989-90 increased by 5.3 percent and Pell recipients increased by 2.5 percent. It is difficult to compare individual MDE volume increases due to the change in the MDE structure. Each of the MDEs in 1989-90 that also were operating in 1990-91 experienced a slight decrease in the percentage of total applications processed. This may be attributed to the addition of another MDE (from four to five) and the introduction of Stage Zero.

Federal Applicants Qualify at the Highest Rate.

Table 21 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 Pell Grant Index of 2,100 or less qualifies for a Pell Grant. While more than one fourth (27.3 percent) of all applicants do not qualify, only 12.7 percent of AFSA applicants fail to qualify.

(In addition, 6.1 percent of AFSA applicants fail to revise and return incomplete applications, compared to 9.6 percent of all applicants; thus their eligibility cannot be determined.) Stage Zero applicants have the greatest likelihood of Pell Grant eligibility with 91.5 percent eligible to receive a grant. Only 6.3 percent of Stage Zero applicants are ineligible and 2.2 percent never re-submit. The high eligibility rates for Stage Zero may be attributed to the nature of the application procedures and on-line editing criteria. Two MDEs have the highest proportions of non-qualified applicants: PHEAA at 42.9 percent and CSS at 37.1 percent. (CSS also has the highest percentage of "rejected" applicants who fail to return the application with additional information at 12.8 percent.) ACT and USAF populations mirror the overall applicant pool with 28.9 percent of ACT and 25.2 percent of USAF applicants not qualified and 9.3 percent of ACT and 9.4 percent of USAF applicants rejected. CSX has a high eligibility rate with only 14.3 percent not qualifying and 6.7 percent never resubmitting. Figure 24 shows the percentage of applicants qualified, not qualified, and rejected for insufficient information by application source.

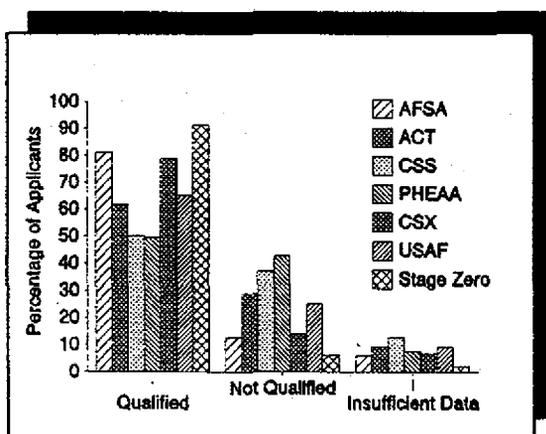


Figure 24: Applicant Qualification Status by Source

Federal Applicants Least Likely to Become Recipients. As was the case in previous years, Table 21 shows that the proportion of official applicants and qualified applicants receiving grants varies considerably according to the application source. Qualified students using a Federal application (AFSA or Stage Zero) are least likely to become recipients (71.3 percent and 68.0 percent of qualified applicants, respectively), probably because many of them choose not to enroll in school. Almost three-quarters of qualified applicants using USAF (72.5 percent), CSX (73.6 percent) or PHEAA (74.9 percent) receive grants. Qualified students using the other MDEs are more likely to receive a Pell Grant (81.2 percent for ACT, 78.1 percent for CSS).

The proportion of recipients by application source is related to average grant by application source because both reflect the applicant family's financial circumstances. Differences between these two factors are due to the fact that the grant also is affected by educational cost and enrollment status. The largest average grant went to students using the CSX (\$1,507) and the AFSA form (\$1,467), probably because these applicants generally have lower incomes. This group is followed closely in average grant size by applicants using ACT (\$1,440), CSS (\$1,442), and PHEAA (\$1,447) -- groups with higher incomes who tend to enroll at institutions with higher costs. USAF and Stage Zero applicants receive the lowest average grant (\$1,364 and \$1,348 respectively), 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 21. There is some variation by application source, ranging

from 23.9 percent for Stage Zero applicants to 36.0 percent for CSS applicants. The variation that exists is most likely a function of income, as shown in Table 22. Those application sources with the lowest selection for verification rates -- Federal and CSX -- have

more lower income applicants, while those with the highest selection for verification rates -- CSS and ACT -- have more applicants with higher income. Overall, the rate of selection for verification is 31.5 percent -- slightly higher than the 30 percent target.

TABLE 21
SUMMARY STATISTICS BY APPLICATION SOURCE
ALL APPLICANTS - AWARD YEAR 1990-91

	AFSA	CSX	USAF	PHEAA	CSS	ACT	STAGE ZERO	TOTAL
NUMBER OF APPLICANTS SUBMITTING OFFICIAL APPLICATIONS	2,016,640	276,601	252,536	278,085	2,908,206	1,337,717	69,155	7,138,940
NUMBER OF APPLICANTS SUBMITTING VALID APPLICATIONS	1,893,908	258,042	228,713	257,068	2,537,061	1,212,696	67,611	6,455,099
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS	1,638,620 81.25	218,508 79.00	165,095 65.37	137,848 49.57	1,457,975 50.13	826,654 61.80	63,284 91.51	4,507,984 63.15
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS	255,288 12.66	39,534 14.29	63,618 25.19	119,220 42.87	1,079,086 37.10	386,042 28.86	4,327 6.26	1,947,115 27.27
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA NEVER RE-SUBMITTED FOR PROCESSING	122,732 6.09	18,559 6.71	23,823 9.43	21,017 7.56	371,145 12.76	125,021 9.35	1,544 2.23	683,841 9.58
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	56,691	7,017	4,346	945	88,266	14,492	5,961	177,718
NUMBER OF APPLICANTS SELECTED FOR VALIDATION	433,920	58,860	53,904	43,755	525,579	290,469	15,109	1,421,596
NUMBER OF PELL GRANT RECIPIENTS	1,168,937	160,846	119,698	103,270	1,137,998	671,047	43,014	3,404,810
TOTAL EXPENDITURES	\$1,714,855,653	\$242,402,918	\$163,295,725	\$149,461,581	\$1,640,960,770	\$966,213,241	\$58,001,117	\$4,935,191,005
AVERAGE GRANT	\$1,467	\$1,507	\$1,364	\$1,447	\$1,442	\$1,440	\$1,348	\$1,449

Table 22

***Distribution of Pell Grant Recipients By
Family Income and Application Source***

Award Period 1990-91

22A - Total

22B - Dependents

22C - Independents

Table 22A, 22B, and 22C display the distribution of Pell Grant recipients by family income for each application source. These tables present this information for total recipients, dependents, and independents.

Most Recipients Use Federal Form to Apply.

Table 21 showed that the CSS form is most frequently used by *applicants* for a Pell Grant. However, as Table 22A indicates, the Federal form is most often used by Pell Grant *recipients*. In 1990-91, 34.3 percent of recipients apply for a Pell Grant using the Federal form, 33.4 percent use the CSS form, 19.7 percent use ACT's form, 4.7 percent use the CSX form, 3.5 percent use the USAF form, 3.0 percent use PHEAA's form, and 1.3 percent file via Stage Zero. These percentages represent a decrease in recipients for processors that also participated in 1989-90 (CSS, ACT, PHEAA, and AFSA) as did the percentage of applicants using each MDE in Table 21. Again, this may be explained by the addition of another MDE and the introduction of

Stage Zero.

Most Dependent Recipients Use CSS; Most Independents Use Federal Form. Figure 25 illustrates the differences between dependents and independents in the application sources used, also presented in Tables 22B and 22C. Dependent recipients are most likely to apply through CSS (42.3 percent), followed by the AFSA (23.9 percent), ACT (22.0 percent), PHEAA (4.2 percent), CSX (3.8 percent), USAF (3.3 percent) and Stage Zero (.5 percent). In contrast, independent recipients are most likely to use the AFSA (41.1 percent), followed by CSS (27.6 percent), ACT (18.2 percent), CSX (5.3 percent), USAF (3.7 percent), PHEAA (2.3 percent), and Stage Zero (1.8 percent).

Looking at these data on dependency status another way, recipients using the Federal form (paper and electronic), USAF and CSX forms are mostly independent, while those using the ACT, CSS, and PHEAA forms are closely split or tend to be dependent. Independents

comprise 72.5 percent of AFSA and 83.9 percent of Stage Zero filers, 68.1 percent of CSX form users and 62.9 percent of USAF form users. In contrast, independents are only 45.9 percent of PHEAA recipients. A slight majority (56.0 percent) of ACT recipients are independent, while half (50.0 percent) of CSS recipients are independent.

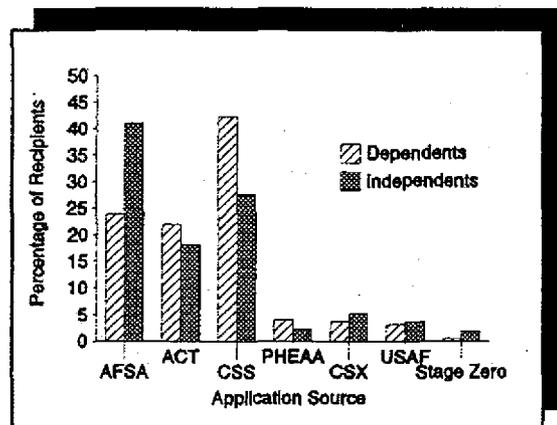


Figure 25: Distribution of Recipients' Application Source by Dependency Status

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

- A substantial majority of Stage Zero (69.1 percent), AFSA (61.5 percent), and CSX recipients (59.7 percent) have family incomes of \$9,000 or less. Only 6.9 percent of Stage Zero and 12.2 percent of AFSA recipients report family incomes of \$20,000 or more.

- Fewer recipients among the other application sources are in the lowest income groups; 43.9 percent of ACT recipients, 43.8 percent of CSS recipients, and 42.4 percent of PHEAA recipients are from families with incomes of \$9,000 or less. More recipients using these MDEs are in the highest income groups; 25.2 percent of ACT recipients, 26.0 percent of CSS recipients, and 29.4 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 Grant recipients, lower income families (earning \$9,000 or less) outnumber higher income families (earning \$20,000 or more) 36.2 percent to 26.9 percent. Among ACT and CSS dependent recipients the opposite relationship holds, with higher income groups outnumbering lower income groups by about two to one (41.4 percent to 21.6 percent for CSS; 41.6 percent to 21.6 percent for ACT).
- Among independent recipients there are only small income differences by application source. Lower income recipients are 72.7 percent of Stage Zero users, 69.6 percent of AFSA users, 69.3 percent of CSX users, 69.0 percent of PHEAA users, 65.9 percent of CSS users, 61.8 percent of USAF users, and 61.4 percent of ACT users. Higher income differences among the application sources for independent recipients range from 5.4 percent for Stage Zero users to 12.4 percent for ACT users.

CHAPTER 5

INSTITUTIONS PARTICIPATING IN THE PELL GRANT PROGRAM

SUMMARY INFORMATION

Table 23

Summary Statistics By Type of Institution

Award Period 1990-91

Table 23 displays summary statistics by type of institution for the 1990-91 award year. These data are depicted graphically in Figure 26.

Most Schools 2 Year or Less; Most Recipients at 5 or More 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 7,016 participating institutions (105 less than last year), the percentage of institutions in each category follow, in descending order, along with selected information about expenditures or recipients.

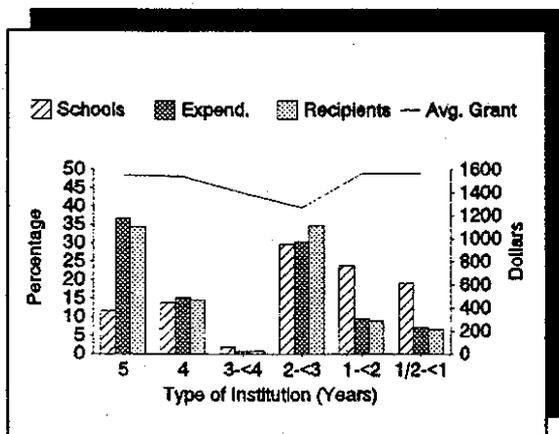


Figure 26: Selected Statistics by Type of Institution

- Nearly three out of ten schools (29.6 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 (34.7 percent of the total) and the expenditures directed toward students (30.3 percent) are consistent with the number of institutions. The average number of recipients per institution is 568.
- Schools offering 1 year (but less than 2 year) programs are next in number, accounting for 23.9 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 9.6 percent of expenditures and 8.9 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 181, far less than the overall figure across all institutions of 485.)
- Schools with programs of 6 months to 1 year are 19.0 percent of the total. These institutions also are largely profit-making trade schools. Again, because of smaller

size (173 recipients on average) they account for only 7.3 percent of the expenditures and 6.8 percent of recipients.

- Four-year colleges with no graduate programs are next in number at 13.9 percent. Many of these institutions are privately controlled. Students at these schools represent 14.5 percent of recipients and 15.3 percent of Pell Grant Program expenditures and have an average of 507 recipients.
- Five or more year universities account for just 11.6 percent of the number of institutions. However, these institutions, which include most state-funded universities and major private universities, attract over one-third of recipients, 34.4 percent of the total, because of their high enrollments (an average of 1,443 Pell recipients). They also account for the largest proportion of expenditures (36.7 percent).
- The least prevalent type of institution is three year (but less than 4 year) schools

(2.0 percent of the number of institutions) with only .7 percent of the recipients accounting for .7 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 with Table 24.

Number of Institutions Down Since Last Year, Some Variation by Type of Institution. The number of institutions served was down 1.5 percent. There was considerably fewer institutions offering programs less than 1 year, down 5.9 percent or 84 institutions. This was furthered by a decline of 1.9 percent for 2 year institutions (40 schools). Other institutions saw little change.

On average, the number of Pell recipients per institution increased from 467 to 485. The average grant increased \$11 or .7 percent and the total recipients increased 2.5 percent.

TABLE 23
SUMMARY STATISTICS BY TYPE OF INSTITUTION
AWARD PERIOD 1990-91

TYPE OF INSTITUTION:	NUMBER OF INSTITUTIONS	TOTAL EXPENDITURES	NUMBER OF RECIPIENTS	AVERAGE GRANT
5 YEARS OR MORE	812	\$1,810,664,205	1,171,474	\$1,546
4 YEAR NO GRADUATE PROGRAM	972	\$757,502,174	492,690	\$1,537
3 YEARS BUT LESS THAN 4 YEARS	140	\$34,785,794	24,909	\$1,397
2 YEARS BUT LESS THAN 3 YEARS	2,079	\$1,496,820,452	1,181,200	\$1,267
1 YEAR BUT LESS THAN 2 YEARS	1,676	\$473,151,689	302,578	\$1,564
6 MONTHS BUT LESS THAN 1 YEAR	1,337	\$362,266,691	231,959	\$1,562
OTHER	0	\$0	0	\$0
TOTAL	7,016	\$4,935,191,005	3,404,810	\$1,449

Table 24

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

Award Period 1990-91

Table 24 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 24 show that the majority (61.1 percent) of Pell Grant recipients attend postsecondary institutions that are publicly funded. This is a slight increase over 1989-90 when approximately 60.0 percent attended this type of institution. About 20.9 percent attend private, profit-making institutions, slightly less than the 21.7 percent of recipients in 1989-90. The remaining 17.9 percent in 1990-91 attend private, non-profit institutions. This is also down from 18.3 percent in 1989-90. 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 24 shows that the public institutions with programs of 2 years (but less than three) attract the largest number recipients, with over

945,000 or 27.8 percent of the total recipient pool. This is followed closely by public institutions with programs of five years or more in length, where more than 925,500 or 27.2 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 285,500 or 8.4 percent of the total recipient population. Over 262,000 recipients, or 7.7 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 27). The average grant for those recipients attending private, non-profit institutions is the largest at \$1,589, compared to \$1,550 for private profit-making institutions, \$1,374 for recipients enrolled in public institutions and \$1,449 for the total recipient population (Table 1).

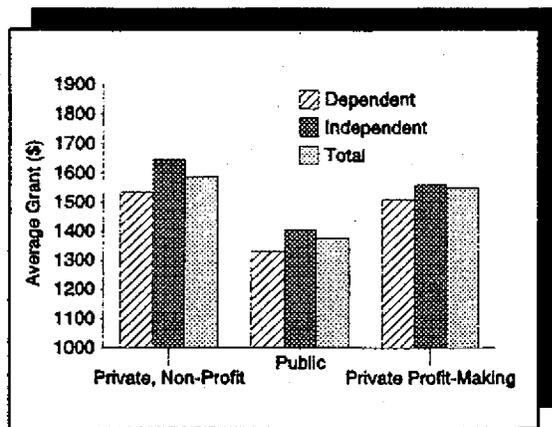


Figure 27: Average Grant by Institutional Control and Dependency Status

Despite the smaller average grant, total expenditures at public institutions represent over \$2.86 billion or 58.0 percent of total program expenditures as a result of the large recipient population attending these institutions. Expenditures at private profit-making institutions comprised over 22.4 percent of total program expenditures or \$1.10 billion. Expenditures at private, non-profit institutions represent over \$969 million or 19.6 percent of total Pell Grant expenditures.

TABLE 24
PELL GRANT EXPENDITURES, RECIPIENTS, & AVERAGE GRANT BY TYPE & CONTROL OF INSTITUTION
ALL INSTITUTIONS - AWARD PERIOD 1990-91

TYPE OF INSTITUTION	TOTAL EXPENDITURES			TOTAL RECIPIENTS			AVERAGE GRANT		
	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS
TOTAL PUBLIC INSTITUTIONS	\$2,860,831,684	\$1,157,284,736	\$1,703,546,948	2,081,792	869,901	1,211,891	\$1,374	\$1,330	\$1,406
5 YEARS OR MORE	1,405,479,522	705,767,556	699,711,966	925,544	495,792	429,752	1,519	1,424	1,628
FOUR-YEAR NO GRADUATE	266,035,162	126,790,581	139,244,581	174,980	87,123	87,857	1,520	1,455	1,585
3 YEARS BUT LESS THAN 4 YEARS	9,633,118	4,540,765	5,092,353	6,464	3,256	3,208	1,490	1,395	1,587
2 YEARS BUT LESS THAN 3 YEARS	1,145,483,841	315,653,910	829,829,931	945,408	279,340	666,068	1,212	1,130	1,246
1 YEAR BUT LESS THAN 2 YEARS	28,111,373	3,956,447	24,154,926	24,436	3,817	20,619	1,150	1,037	1,171
6 MONTHS BUT LESS THAN 1 YEAR	6,088,668	575,477	5,513,191	4,960	573	4,387	1,228	1,004	1,257
OTHER	0	0	0	0	0	0	0	0	0
TOTAL PRIVATE, NON-PROFIT	\$969,826,057	\$497,846,687	\$471,979,370	610,355	324,132	286,223	\$1,589	\$1,536	\$1,649
5 YEARS OR MORE	401,945,103	222,392,856	179,552,247	243,672	140,168	103,504	1,650	1,587	1,735
FOUR-YEAR NO GRADUATE	443,297,881	232,459,838	210,838,043	285,576	155,686	129,890	1,552	1,493	1,623
3 YEARS BUT LESS THAN 4 YEARS	5,631,875	1,464,925	4,166,950	3,811	1,126	2,685	1,478	1,301	1,552
2 YEARS BUT LESS THAN 3 YEARS	84,676,834	33,350,127	51,326,707	57,127	22,419	34,708	1,482	1,488	1,479
1 YEAR BUT LESS THAN 2 YEARS	26,782,167	7,359,918	19,422,249	15,648	4,225	11,423	1,712	1,742	1,700
6 MONTHS BUT LESS THAN 1 YEAR	7,492,197	819,023	6,673,174	4,521	508	4,013	1,657	1,612	1,663
OTHER	0	0	0	0	0	0	0	0	0
TOTAL PRIVATE, PROFIT-MAKING	\$1,104,533,264	\$226,300,131	\$878,233,133	712,663	149,871	562,792	\$1,550	\$1,510	\$1,560
5 YEARS OR MORE	3,239,580	529,431	2,710,149	2,258	358	1,900	1,435	1,479	1,426
FOUR-YEAR NO GRADUATE	48,169,131	15,602,490	32,566,641	32,134	10,583	21,551	1,499	1,474	1,511
3 YEARS BUT LESS THAN 4 YEARS	19,520,801	6,673,027	12,847,774	14,634	5,140	9,494	1,334	1,298	1,353
2 YEARS BUT LESS THAN 3 YEARS	266,659,777	59,852,001	206,807,776	178,665	41,820	136,845	1,493	1,431	1,511
1 YEAR BUT LESS THAN 2 YEARS	418,258,149	88,879,040	329,379,109	262,494	55,754	206,740	1,593	1,594	1,593
6 MONTHS BUT LESS THAN 1 YEAR	348,685,826	54,764,142	293,921,684	222,478	36,216	186,262	1,567	1,512	1,578
OTHER	0	0	0	0	0	0	0	0	0
TOTAL	\$4,935,191,005	\$1,881,431,554	\$3,053,759,451	3,404,810	1,343,904	2,060,906	\$1,449	\$1,400	\$1,482

Table 25

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

Award Period 1990-91

25A - Total

25B - Dependent

25C - Independent

Tables 25A, 25B, and 25C present the distribution of recipients by grant level and type of institution. Average grant is also shown.

Largest Grants at 1-2 Year and 5 Year Schools

Table 25A confirms that students at schools with programs 1 year but less than 2 years receive, on average, the largest grants (\$1,564), followed by students at less than 1 year schools (\$1,562) and schools with programs of 5 years or more (\$1,546). The smallest grants go to students at 2 year but less than 3 year programs (\$1,267). In between are grants for student at 4-year, no graduate, (\$1,537), and 3 year but less than 4 year institutions (\$1,397).

The distribution by maximum grant also vary by type of institution. Recipients at 1 to 2 year schools are most likely to receive the maximum award (31.9 percent), followed by those at schools with programs less than 1 year (27.8 percent), and those at 4-year no graduate schools (24.5 percent). Almost 22.0 percent of recipients enrolled in schools offering programs of 5 years or more and 22.6 percent in programs of 3 years but less than 4 years receive the maximum grant. Recipients in 2 to

3 year programs are least likely to receive the maximum grant (9.4 percent). Most recipients in this category receive modest awards. For example, 32.9 percent received grants up to \$900, while only 22.1 percent of the recipients at relatively high cost four year schools received awards of less than \$900.

Average Grant Higher for Independents. The average grant for independents is higher than that for dependents for all types of schools (\$1,482 for independents, \$1,400 for dependents). Figure 28 shows the distribution of average grants by school type and dependency status.

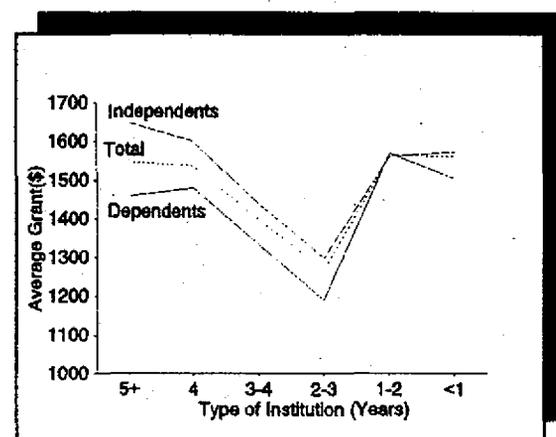


Figure 28: Average Grant by Type of Institution and Dependency Status

TABLE 25-A
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
ALL RECIPIENTS - AWARD YEAR 1990-91

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	39,014	16,663	1,145	54,889	7,185	4,633	0	123,529
R%	31.58	13.49	0.93	44.43	5.82	3.75	0.00	100.00
C%	3.33	3.38	4.60	4.65	2.37	2.00	0.00	3.63
AVE-GRANT	\$190	\$191	\$183	\$195	\$184	\$191	\$0	\$192
\$300 - 599	102,698	44,998	3,066	159,452	17,178	13,054	0	340,446
R%	30.17	13.22	0.90	46.84	5.05	3.83	0.00	100.00
C%	8.77	9.13	12.31	13.50	5.68	5.63	0.00	10.00
AVE-GRANT	\$443	\$448	\$456	\$458	\$456	\$469	\$0	\$453
\$600 - 899	110,371	47,276	3,736	174,824	31,285	20,635	0	388,127
R%	28.44	12.18	0.96	45.04	8.06	5.32	0.00	100.00
C%	9.42	9.60	15.00	14.80	10.34	8.90	0.00	11.40
AVE-GRANT	\$752	\$753	\$749	\$756	\$759	\$764	\$0	\$755
\$900 - 1,199	167,157	78,563	3,499	206,793	71,612	54,744	0	582,368
R%	28.70	13.49	0.60	35.51	12.30	9.40	0.00	100.00
C%	14.27	15.95	14.05	17.51	23.67	23.60	0.00	17.10
AVE-GRANT	\$1,079	\$1,089	\$1,087	\$1,065	\$1,113	\$1,113	\$0	\$1,083
\$1,200 - 1,499	75,983	30,287	1,573	140,027	12,412	11,522	0	271,804
R%	27.96	11.14	0.58	51.52	4.57	4.24	0.00	100.00
C%	6.49	6.15	6.31	11.85	4.10	4.97	0.00	7.98
AVE-GRANT	\$1,347	\$1,347	\$1,340	\$1,363	\$1,344	\$1,354	\$0	\$1,355
\$1,500 - 1,799	138,097	51,925	2,978	154,260	34,872	33,888	0	416,020
R%	33.19	12.48	0.72	37.08	8.38	8.15	0.00	100.00
C%	11.79	10.54	11.96	13.06	11.52	14.61	0.00	12.22
AVE-GRANT	\$1,615	\$1,620	\$1,592	\$1,626	\$1,596	\$1,597	\$0	\$1,617
\$1,800 - 2,099	165,638	59,120	1,961	126,990	18,606	18,885	0	391,200
R%	42.34	15.11	0.50	32.46	4.76	4.83	0.00	100.00
C%	14.14	12.00	7.87	10.75	6.15	8.14	0.00	11.49
AVE-GRANT	\$1,947	\$1,937	\$1,943	\$1,930	\$1,944	\$1,967	\$0	\$1,941
\$2,100 - 2,299	115,473	43,283	1,334	52,829	13,055	10,102	0	236,076
R%	48.91	18.33	0.57	22.38	5.53	4.28	0.00	100.00
C%	9.86	8.79	5.36	4.47	4.31	4.36	0.00	6.93
AVE-GRANT	\$2,201	\$2,209	\$2,197	\$2,199	\$2,203	\$2,191	\$0	\$2,202
\$2,300	257,043	120,575	5,617	111,136	96,373	64,496	0	655,240
R%	39.23	18.40	0.86	16.96	14.71	9.84	0.00	100.00
C%	21.94	24.47	22.55	9.41	31.85	27.80	0.00	19.24
AVE-GRANT	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$0	\$2,300
TOTAL	1,171,474	492,690	24,909	1,181,200	302,578	231,959	0	3,404,810
R%	34.41	14.47	0.73	34.69	8.89	6.81	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,546	\$1,537	\$1,397	\$1,267	\$1,564	\$1,562	\$0	\$1,449

TABLE 25-B
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
DEPENDENT RECIPIENTS - AWARD YEAR 1990-91

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	25,174	9,592	520	18,086	1,853	1,075	0	56,300
R%	44.71	17.04	0.92	32.12	3.29	1.91	0.00	100.00
C%	3.96	3.79	5.46	5.26	2.90	2.88	0.00	4.19
AVE-GRANT	\$190	\$191	\$192	\$193	\$187	\$190	\$0	\$191
\$300 - 599	63,972	24,776	1,294	46,790	3,953	2,596	0	143,381
R%	44.62	17.28	0.90	32.63	2.76	1.81	0.00	100.00
C%	10.05	9.78	13.59	13.62	6.20	6.96	0.00	10.67
AVE-GRANT	\$429	\$429	\$438	\$446	\$446	\$451	\$0	\$436
\$600 - 899	68,359	26,535	1,490	54,500	6,241	3,878	0	161,003
R%	42.46	16.48	0.93	33.85	3.88	2.41	0.00	100.00
C%	10.74	10.47	15.65	15.86	9.78	10.40	0.00	11.98
AVE-GRANT	\$745	\$745	\$741	\$748	\$752	\$758	\$0	\$747
\$900 - 1,199	86,901	37,153	1,232	63,084	13,637	8,162	0	210,169
R%	41.35	17.68	0.59	30.02	6.49	3.88	0.00	100.00
C%	13.66	14.66	12.94	18.36	21.38	21.88	0.00	15.64
AVE-GRANT	\$1,069	\$1,072	\$1,073	\$1,057	\$1,105	\$1,099	\$0	\$1,070
\$1,200 - 1,499	49,346	18,344	727	51,988	3,528	2,260	0	126,193
R%	39.10	14.54	0.58	41.20	2.80	1.79	0.00	100.00
C%	7.75	7.24	7.63	15.13	5.53	6.06	0.00	9.39
AVE-GRANT	\$1,345	\$1,342	\$1,337	\$1,364	\$1,337	\$1,344	\$0	\$1,352
\$1,500 - 1,799	86,819	30,341	1,146	44,637	6,075	5,046	0	174,064
R%	49.88	17.43	0.66	25.64	3.49	2.90	0.00	100.00
C%	13.64	11.97	12.04	12.99	9.52	13.53	0.00	12.95
AVE-GRANT	\$1,607	\$1,612	\$1,595	\$1,616	\$1,601	\$1,603	\$0	\$1,609
\$1,800 - 2,099	97,684	37,613	919	35,112	4,779	3,153	0	179,260
R%	54.49	20.98	0.51	19.59	2.67	1.76	0.00	100.00
C%	15.35	14.84	9.65	10.22	7.49	8.45	0.00	13.34
AVE-GRANT	\$1,940	\$1,928	\$1,945	\$1,908	\$1,944	\$1,949	\$0	\$1,932
\$2,100 - 2,299	71,437	25,225	743	10,439	4,358	2,302	0	114,504
R%	62.39	22.03	0.65	9.12	3.81	2.01	0.00	100.00
C%	11.23	9.95	7.80	3.04	6.83	6.17	0.00	8.52
AVE-GRANT	\$2,205	\$2,210	\$2,204	\$2,200	\$2,212	\$2,200	\$0	\$2,206
\$2,300	86,626	43,813	1,451	18,943	19,372	8,825	0	179,030
R%	48.39	24.47	0.81	10.58	10.82	4.93	0.00	100.00
C%	13.61	17.29	15.24	5.51	30.37	23.66	0.00	13.32
AVE-GRANT	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$0	\$2,300
TOTAL	636,318	253,392	9,522	343,579	63,796	37,297	0	1,343,904
R%	47.35	18.85	0.71	25.57	4.75	2.78	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,459	\$1,479	\$1,332	\$1,190	\$1,571	\$1,506	\$0	\$1,400

TABLE 25-C
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
INDEPENDENT RECIPIENTS - AWARD YEAR 1990-91

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	13,840	7,071	625	36,803	5,332	3,558	0	67,229
R%	20.59	10.52	0.93	54.74	7.93	5.29	0.00	100.00
C%	2.59	2.95	4.06	4.39	2.23	1.83	0.00	3.26
AVE-GRANT	\$191	\$192	\$193	\$196	\$183	\$191	\$0	\$193
\$300 - 599	38,726	20,222	1,772	112,662	13,225	10,458	0	197,065
R%	19.65	10.26	0.90	57.17	6.71	5.31	0.00	100.00
C%	7.24	8.45	11.52	13.45	5.54	5.37	0.00	9.56
AVE-GRANT	\$467	\$471	\$470	\$463	\$459	\$474	\$0	\$465
\$600 - 899	42,012	20,741	2,246	120,324	25,044	16,757	0	227,124
R%	18.50	9.13	0.99	52.98	11.03	7.38	0.00	100.00
C%	7.85	8.67	14.60	14.36	10.49	8.61	0.00	11.02
AVE-GRANT	\$762	\$763	\$754	\$760	\$761	\$765	\$0	\$761
\$900 - 1,199	80,256	41,410	2,267	143,709	57,975	46,582	0	372,199
R%	21.56	11.13	0.61	38.61	15.58	12.52	0.00	100.00
C%	15.00	17.30	14.73	17.16	24.28	23.93	0.00	18.06
AVE-GRANT	\$1,091	\$1,104	\$1,094	\$1,068	\$1,115	\$1,115	\$0	\$1,090
\$1,200 - 1,499	26,637	11,943	846	88,039	8,884	9,262	0	145,611
R%	18.29	8.20	0.58	60.46	6.10	6.36	0.00	100.00
C%	4.98	4.99	5.50	10.51	3.72	4.76	0.00	7.07
AVE-GRANT	\$1,351	\$1,355	\$1,343	\$1,362	\$1,347	\$1,357	\$0	\$1,358
\$1,500 - 1,799	51,278	21,584	1,832	109,623	28,797	28,842	0	241,956
R%	21.19	8.92	0.76	45.31	11.90	11.92	0.00	100.00
C%	9.58	9.02	11.91	13.09	12.06	14.82	0.00	11.74
AVE-GRANT	\$1,630	\$1,632	\$1,589	\$1,633	\$1,595	\$1,596	\$0	\$1,623
\$1,800 - 2,099	67,954	21,507	1,042	91,878	13,827	15,732	0	211,940
R%	32.06	10.15	0.49	43.35	6.52	7.42	0.00	100.00
C%	12.70	8.99	6.77	10.97	5.79	8.08	0.00	10.28
AVE-GRANT	\$1,957	\$1,953	\$1,941	\$1,938	\$1,944	\$1,971	\$0	\$1,948
\$2,100 - 2,299	44,036	18,058	591	42,390	8,697	7,800	0	121,572
R%	36.22	14.85	0.49	34.87	7.15	6.42	0.00	100.00
C%	8.23	7.55	3.84	5.06	3.64	4.01	0.00	5.90
AVE-GRANT	\$2,194	\$2,208	\$2,188	\$2,198	\$2,198	\$2,177	\$0	\$2,197
\$2,300	170,417	76,762	4,166	92,193	77,001	55,671	0	476,210
R%	35.79	16.12	0.87	19.36	16.17	11.69	0.00	100.00
C%	31.84	32.08	27.07	11.01	32.25	28.60	0.00	23.11
AVE-GRANT	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$2,300	\$0	\$2,300
TOTAL	535,156	239,298	15,387	837,621	238,782	194,662	0	2,060,906
R%	25.97	11.61	0.75	40.64	11.59	9.45	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,648	\$1,599	\$1,437	\$1,299	\$1,562	\$1,573	\$0	\$1,482

Table 26

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

Award Period 1990-91

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 over 592,500 recipients (17.4 percent of the total) attending schools within their boundaries. In contrast, seven states have fewer than 10,000 recipients each, and account for only 1.3 percent of total recipients: Alaska, Delaware, District of Columbia, Hawaii, New Hampshire, Vermont, and Wyoming.

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

Disproportionate Pell Grant Enrollments Within a State by Control of Institution. An examination of general enrollment patterns from Table 24 shows that 61.1 percent of all recipients attend public institutions, 17.9 percent attend private, non-profit institutions, and 20.9 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 nine states, more than three quarters of the Pell Grant recipients are enrolled in public institutions. These states, and the percentages of Pell Grant recipients in public institutions, are: New Mexico (88.4 percent), Wyoming (83.7 percent), Montana (83.2 percent), Wisconsin (82.7 percent), North Dakota (81.5 percent), Delaware (81.2 percent), Mississippi (79.7 percent), Minnesota (79.2 percent), and Oregon (76.4 percent).
- In five jurisdictions, a disproportionately high number of Pell Grant recipients are enrolled in private, non-profit institutions. These are: the District of Columbia (62.5 percent), the All Others category -- which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Pacific islands -- (52.3 percent), Vermont (40.0 percent), Massachusetts (38.4 percent), and Rhode Island (33.8 percent).
- In five states, unusually high percentages of students attend private, profit-making

institutions. These are: Nevada (65.4 percent), Connecticut (54.6 percent), Arizona (39.0 percent), Alaska (34.8 percent), and Florida (31.4 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 1990-91 data to that of the previous year, an overall increase in Pell

Grant recipients of 2.5 percent is evident. However, thirteen jurisdictions experienced declines in Pell Grant recipients, six of them by more than 1 percent. Those six are Delaware (36.7 percent), Arkansas (7.2 percent), Washington (3.9 percent), Wisconsin (3.8 percent), Iowa (2.5 percent), and Alaska (1.3 percent). Delaware's unusually steep decline is attributable to 2700 fewer recipients. This most likely reflects a closing of one or more institutions serving students in branch campuses in other states besides Delaware.

TABLE 26
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY STATE AND CONTROL OF INSTITUTION
 AWARD YEAR 1990-91**

	PUBLIC		PRIVATE NON-PROFIT		PRIVATE PROFIT-MAKING		TOTAL	
	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS
ALABAMA	53,564	\$67,965,086	7,364	\$11,495,524	14,237	\$23,350,316	75,165	\$102,810,926
ALASKA	2,439	3,570,286	188	311,866	1,404	2,408,321	4,031	6,290,473
ARIZONA	35,969	48,815,161	2,291	3,800,077	24,424	39,102,919	62,684	91,718,157
ARKANSAS	28,736	41,870,285	4,088	6,617,416	4,941	7,190,053	37,765	55,677,754
CALIFORNIA	175,179	227,349,803	28,098	44,156,354	82,694	136,986,065	285,971	408,492,222
COLORADO	37,248	54,694,430	2,636	3,710,275	11,555	16,668,429	51,439	75,073,134
CONNECTICUT	7,403	9,613,805	3,600	5,343,591	13,231	16,915,068	24,234	31,872,464
DELAWARE	3,813	4,807,125	561	721,083	319	470,952	4,693	5,999,160
DISTRICT OF COLUMBIA	881	1,028,710	4,981	7,800,671	2,112	3,262,686	7,974	12,092,067
FLORIDA	82,597	105,929,730	17,640	28,074,101	45,916	69,625,843	146,153	203,629,674
GEORGIA	39,209	49,851,751	11,705	17,675,496	14,668	22,071,124	65,582	89,598,371
HAWAII	3,695	4,832,286	1,176	1,853,793	874	1,207,264	5,745	7,893,343
IDAHO	11,688	17,729,304	3,745	5,700,893	1,018	1,592,552	16,451	25,022,749
ILLINOIS	89,451	117,306,908	29,068	42,479,245	20,743	30,304,919	139,262	190,091,072
INDIANA	45,170	62,242,478	10,178	14,394,101	12,542	18,431,972	67,890	95,068,551
IOWA	32,687	46,141,967	13,395	19,447,939	4,199	6,089,416	50,281	71,679,322
KANSAS	31,685	43,726,375	6,241	8,608,357	4,855	7,527,786	42,781	59,862,518
KENTUCKY	39,225	55,550,655	8,623	13,542,241	10,408	15,439,716	58,256	84,532,612
LOUISIANA	53,981	81,608,352	5,701	9,149,058	21,292	34,637,293	80,974	125,394,703
MAINE	7,747	11,296,633	1,638	2,429,093	1,534	2,182,459	10,919	15,908,185
MARYLAND	27,328	36,052,368	3,124	4,537,508	7,111	10,290,025	37,563	50,879,901
MASSACHUSETTS	27,208	39,408,101	20,608	31,046,925	5,806	8,467,593	53,622	78,922,619
MICHIGAN	92,079	122,548,971	28,298	40,473,739	17,438	27,284,778	137,815	190,307,488
MINNESOTA	61,122	89,491,415	10,885	15,453,664	5,158	6,823,215	77,165	111,768,294
MISSISSIPPI	42,490	62,145,232	4,881	8,062,619	5,966	9,087,445	53,337	79,295,296
MISSOURI	45,945	63,417,211	15,834	22,842,774	14,736	22,566,523	76,515	108,826,508
MONTANA	13,217	20,474,685	2,019	3,052,932	641	912,290	15,877	24,439,907
NEBRASKA	21,495	28,534,324	4,585	6,622,519	2,654	3,963,619	28,734	39,120,462
NEVADA	4,916	5,850,367	74	115,258	9,416	13,561,022	14,406	19,526,647
NEW HAMPSHIRE	3,709	5,376,847	2,028	2,734,194	1,006	1,401,914	6,743	9,512,955
NEW JERSEY	32,260	47,675,070	6,394	10,145,626	15,755	23,279,198	54,409	81,099,894
NEW MEXICO	23,014	33,032,339	587	938,896	2,431	4,162,571	26,032	38,133,806
NEW YORK	147,287	215,243,871	92,899	161,737,184	66,588	96,425,987	306,774	473,407,042
NORTH CAROLINA	43,993	55,173,714	12,518	19,208,609	9,022	13,191,596	65,533	87,573,919
NORTH DAKOTA	12,467	19,389,366	2,089	3,355,613	741	1,079,793	15,297	23,824,772
OHIO	92,870	130,103,798	22,648	34,025,013	44,334	69,195,146	159,852	233,323,957
OKLAHOMA	44,180	62,787,496	5,671	9,006,368	11,290	17,230,550	61,141	89,024,414
OREGON	29,786	43,216,182	4,057	6,170,727	5,165	8,124,463	39,008	57,511,372
PENNSYLVANIA	70,033	98,721,053	31,775	46,336,039	33,493	53,074,340	135,301	198,131,432
RHODE ISLAND	5,889	7,743,944	4,172	6,118,665	2,285	3,238,820	12,346	17,101,429
SOUTH CAROLINA	28,447	35,227,162	7,129	11,282,298	5,775	8,430,767	41,351	54,940,227
SOUTH DAKOTA	11,731	17,732,710	2,370	3,451,643	2,031	2,932,632	16,132	24,116,985
TENNESSEE	41,035	56,328,549	13,908	21,364,605	16,115	25,609,822	71,058	103,302,976
TEXAS	152,071	189,572,218	19,917	30,363,796	59,771	97,869,177	231,759	317,805,191
UTAH	26,297	37,372,005	11,540	19,659,085	3,210	4,792,177	41,047	61,823,267
VERMONT	3,366	4,413,432	2,393	3,518,969	222	384,254	5,981	8,316,655
VIRGINIA	38,471	52,548,784	8,814	12,799,517	13,194	17,943,368	60,479	83,291,669
WASHINGTON	40,414	57,949,081	5,529	8,437,031	7,827	12,032,171	53,770	78,418,283
WEST VIRGINIA	18,113	26,252,719	3,331	4,939,653	5,069	7,768,144	26,513	38,960,516
WISCONSIN	52,567	75,432,800	8,911	12,796,301	2,057	3,001,059	63,535	91,230,160
WYOMING	7,119	9,895,172	0	0	1,387	2,252,411	8,506	12,147,583
ALL OTHERS	38,506	55,789,568	88,450	161,917,113	42,003	72,691,241	168,959	290,397,922
TOTAL	2,081,792	\$2,860,831,684	610,355	\$969,826,057	712,663	\$1,104,533,264	3,404,810	\$4,935,191,005

*Table 27**Distribution of Pell Grant Recipients By Recipient's State of Legal Residence and Control of Institution***Award Period 1990-91**

Table 27 presents the distribution of Pell Grant recipients by the recipient's state of legal residence and control of institution attended in 1990-91.

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 51.9 percent of Pell Grant recipients with more than 100,000 each. In descending order these are: New York, California, Texas, All Others, Ohio, Illinois, Florida, Michigan, and Pennsylvania. The same jurisdictions account for 52.5 percent of total expenditures.

In contrast, each of eight states had fewer than 10,000 recipients: in descending order, Rhode Island, Wyoming, New Hampshire, Vermont, Hawaii, the District of Columbia, Delaware, and Alaska. The students residing in these states represent 1.5 percent of all recipients and account for 1.4 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 Grant recipients enrolled in institutions in 10 states exceeds the number of Pell Grant legal residents from those states by at least 10 percent as shown in Figure 30. These states are Alabama, Arizona, Connecticut, Delaware, Massachusetts, Nevada, Rhode Island, Tennessee, Utah, and West Virginia.

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

In all other states, the number of Pell Grant 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 Grant Recipients. A comparison of 1990-91 data to that from 1989-90 indicates several states had declines greater than 1 percent in the number of legal residents receiving Pell Grants. These states

(and their declines in Pell Grant recipients) are Hawaii (-5.2 percent), Washington (-4.9 percent), Louisiana (-4.3), North Dakota (-3.4 percent), Wisconsin (-2.4 percent), and Pennsylvania (-1.3 percent).

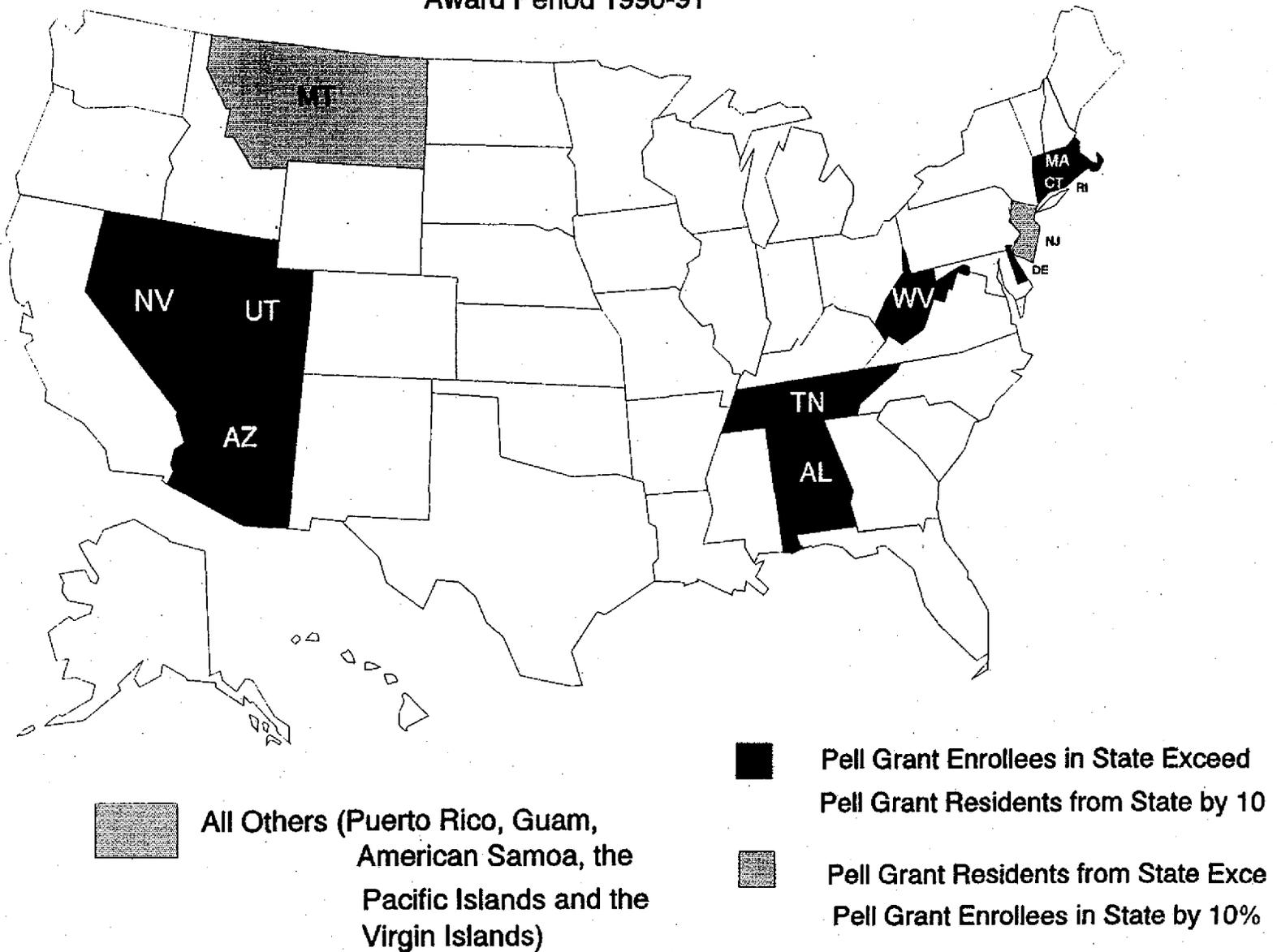
TABLE 27
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY RECIPIENTS' STATE OF LEGAL RESIDENCE AND CONTROL OF INSTITUTION
 AWARD YEAR 1990-91**

	PUBLIC		PRIVATE NON-PROFIT		PRIVATE PROFIT-MAKING		TOTAL	
	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS
ALABAMA	49,459	\$62,037,205	5,923	\$9,188,404	12,116	\$18,395,566	67,498	\$89,621,175
ALASKA	2,861	4,184,216	544	847,372	1,175	1,918,331	4,580	6,949,919
ARIZONA	34,095	46,170,215	3,961	6,310,038	17,891	29,180,910	55,947	81,661,163
ARKANSAS	27,827	40,416,533	4,038	6,476,103	5,765	8,657,364	37,630	55,550,000
CALIFORNIA	173,930	226,376,468	29,123	46,329,943	89,845	148,561,253	292,898	421,267,664
COLORADO	36,173	53,100,952	4,494	6,410,083	11,686	17,164,251	52,353	76,675,286
CONNECTICUT	7,652	9,970,737	4,286	6,395,730	5,696	8,392,467	17,634	24,758,934
DELAWARE	3,189	3,922,754	704	929,893	700	1,008,870	4,593	5,861,517
DISTRICT OF COLUMBIA	1,518	2,013,674	1,260	1,945,801	2,374	3,882,259	5,152	7,841,734
FLORIDA	82,291	105,320,879	18,626	29,618,299	45,602	70,350,239	146,519	205,289,417
GEORGIA	39,569	50,554,985	10,180	15,404,488	16,808	25,716,156	66,557	91,675,629
HAWAII	3,547	4,714,534	1,287	2,052,542	856	1,189,475	5,690	7,956,551
IDAHO	11,753	17,687,595	3,207	5,007,337	1,297	1,974,824	16,257	24,669,756
ILLINOIS	92,940	123,838,309	31,064	45,873,555	24,070	35,139,077	148,074	204,850,941
INDIANA	43,930	60,412,497	9,712	13,794,480	12,171	18,022,902	65,813	92,229,879
IOWA	33,038	46,426,275	12,049	17,396,687	4,199	6,058,868	49,286	69,881,830
KANSAS	30,090	41,359,307	5,259	7,502,343	4,783	7,206,429	40,132	56,068,079
KENTUCKY	37,319	52,628,365	8,529	13,239,358	11,192	16,228,879	57,040	82,096,602
LOUISIANA	51,965	78,116,316	5,553	8,923,517	21,329	34,331,305	78,847	121,371,138
MAINE	7,670	11,133,516	2,605	3,749,352	1,812	2,535,985	12,087	17,418,853
MARYLAND	24,246	32,963,059	4,738	6,961,550	11,446	17,372,813	40,430	57,297,422
MASSACHUSETTS	27,193	39,400,795	15,506	23,316,391	5,953	8,470,603	48,652	71,187,789
MICHIGAN	92,641	123,906,757	29,592	42,627,750	21,381	33,611,152	143,614	200,145,659
MINNESOTA	60,042	87,876,574	10,367	14,846,223	5,460	7,322,817	75,869	110,045,614
MISSISSIPPI	40,605	59,185,624	5,007	8,195,387	9,027	13,881,134	54,639	81,262,145
MISSOURI	45,768	63,051,428	12,550	18,322,954	12,564	19,337,173	70,882	100,711,555
MONTANA	13,438	20,735,265	2,970	4,468,333	1,320	2,005,745	17,728	27,209,343
NEBRASKA	21,174	28,149,792	4,273	6,143,924	2,826	4,242,938	28,273	38,536,654
NEVADA	4,864	5,766,652	582	896,078	5,237	8,342,416	10,683	15,005,146
NEW HAMPSHIRE	3,484	5,014,506	2,012	2,797,059	1,091	1,521,352	6,587	9,332,917
NEW JERSEY	33,638	49,621,366	11,082	17,047,243	16,336	24,002,731	61,056	90,671,340
NEW MEXICO	22,267	32,096,775	1,257	1,895,138	5,099	8,230,346	28,623	42,222,259
NEW YORK	149,064	217,706,970	91,722	158,895,874	58,242	83,198,419	299,028	459,801,263
NORTH CAROLINA	41,939	52,457,709	9,767	14,907,250	8,503	11,904,253	60,209	79,269,212
NORTH DAKOTA	12,093	18,886,582	1,983	3,091,312	822	1,187,954	14,898	23,165,848
OHIO	92,121	128,698,401	23,739	35,564,789	34,715	51,270,444	150,575	215,533,634
OKLAHOMA	43,484	61,566,089	5,004	7,787,903	11,143	17,443,726	59,631	86,797,718
OREGON	28,279	40,996,376	4,712	7,065,255	6,410	9,907,474	39,401	57,969,105
PENNSYLVANIA	70,968	99,547,017	31,591	45,777,516	28,763	42,667,284	131,322	187,991,817
RHODE ISLAND	5,721	7,527,737	2,220	3,180,050	1,900	2,730,180	9,841	13,437,967
SOUTH CAROLINA	27,545	34,212,753	7,607	11,923,992	8,176	12,024,953	43,328	58,161,698
SOUTH DAKOTA	11,589	17,415,969	2,476	3,635,722	1,265	1,826,202	15,330	22,877,893
TENNESSEE	40,016	54,609,884	9,698	14,755,186	13,837	21,256,621	63,551	90,621,691
TEXAS	150,112	187,336,446	21,316	32,456,831	66,606	109,430,067	238,034	329,223,344
UTAH	24,979	35,365,765	7,576	12,668,871	3,681	5,502,816	36,236	53,537,452
VERMONT	3,314	4,371,257	2,053	2,954,776	356	542,657	5,723	7,868,690
VIRGINIA	36,037	48,899,507	7,192	10,785,087	13,189	18,659,984	56,418	78,344,578
WASHINGTON	39,749	56,965,467	6,465	9,885,797	7,552	11,640,164	53,766	78,491,428
WEST VIRGINIA	16,062	23,040,648	3,436	5,097,316	4,120	6,469,589	23,618	34,607,553
WISCONSIN	51,932	74,251,164	9,853	14,074,528	3,346	4,782,050	65,131	93,107,742
WYOMING	7,043	9,821,985	502	776,482	725	1,199,391	8,270	11,797,858
ALL OTHERS	69,569	99,000,033	99,103	179,628,165	50,205	86,632,406	218,877	365,260,604
TOTAL	2,081,792	\$2,860,831,684	610,355	\$969,826,057	712,663	\$1,104,533,264	3,404,810	\$4,935,191,005

Figure 30

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

Award Period 1990-91



GLOSSARY OF TERMS

Glossary

AFSA: 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 1990-91 End-of-Year Report is July 1, 1990 to June 30, 1991.

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.

Central Processing Systems: The computer system which edits the application data and computes the eligibility of the applicant to receive a Pell Grant.

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 1990 income rather than 1989 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 or support on 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 1990-91, the basic factors allowed in determining educational costs for calculating the Pell Grant were tuition and fees, allowances for living expenses and miscellaneous expenses such as books and supplies and transportation. The Higher Education Act Amendments of 1986 established a new, more liberalized, cost of attendance provision that was first effective in the 1988-89 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.

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 a family's 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 in 1990-91, 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 resources of \$4,600 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 1990-91 could apply for a Pell Grant or other kinds of student aid using any one of the following processors of application forms in addition to the U.S. Department of Education's Application for Federal Student Aid:

- The College Scholarship Service
- The American College Testing Program
- The Pennsylvania Higher Educational Assistance Agency
- United Student Aid Funds
- CSX Commercial Services, Inc.

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

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 family if the applicant is a dependent) assets, minus the applicant's liabilities. Factors considered in estimating net asset level include the value of the applicant's home, investments, business, farm, cash and savings, and all debts against those assets.

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 1990-91 had an PGI greater than 2,100.

Pell Grant Program: 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.

PGI: Pell Grant 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 PGI results in a higher grant level.

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 1990-91 had an PGI 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.

SAR: Student Aid Report. A report provided to an applicant showing the applicant's PGI. 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: Process whenever an applicant whose family has undergone a drastic decline in its income earning capacity (one to be death, divorce, unemployment, or reduced employment) can apply for a Pell Grant on the basis of expected income, instead of prior year income. In 1990-91, for example, this means that expected 1990 income would be considered in calculating the PGI, rather than 1989 income.

Stage Zero: Introduced in 1990-91, the U.S. Department of Education's process for submitting applications for Title IV Federal Aid electronically directly to the Central Processing System.

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 PGI.

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.