

1991-92
Federal Pell Grant
Program
End-of-Year Report

U.S. Department of Education
Office of Postsecondary Education



Table of Contents

List of Figures	v
Introduction	1
Section 1: Highlights of the Pell Program	3
Highlights of the Pell Grant Program	5
Table 1: Pell Grant Program: Summary Statistics for Cross-Year Reference	9
Section 2: Selected Characteristics of Pell Grant Recipients	17
Table 2: Distribution of Pell Grant Recipients by Pell Grant Index and Family Income	19
Table 3: Distribution of Pell Grant Recipients By Family Income and Grant Level	25
Table 4: Distribution of Pell Grant Recipients By Pell Grant Index and Grant Level	31
Table 5: Distribution of Pell Grant Recipients By Pell Grant Index and Type of Institution	37
Table 6: Distribution of Pell Grant Recipients by Family Income and Type of Institution	43
Table 7: Distribution of Pell Grant Recipients By Pell Grant Index and Educational Cost	49
Table 8: Distribution of Pell Grant Recipients by Family Income and Educational Cost	55
Table 9: Distribution of Pell Grant Recipients By Educational Cost and Grant Level	61
Table 10: Distribution of Pell Grant Recipients By Family Income and Net Asset Level	67
Table 11: Distribution of Pell Grant Recipients By Age and Family Income	73

Section 3: Miscellaneous Student Characteristics	81
Table 12: Distribution of Pell Grant Recipients By Family Income and Dependent Student Earnings	83
Table 13: Summary Statistics for Pell Grant Applicants Reporting Veteran's Benefits	87
Table 14: Distribution of Pell Grant Applicants By Eligibility Status and Income Range	91
Table 15: Pell Grant Recipient Enrollment Status By Type and Control of Institution	95
Table 16: Distribution of Pell Grant Recipients Paid on a Simplified Needs Test PGI By Family Income and Grant Level	99
Table 17: Distribution of Pell Grant Recipients Qualified Under Dislocated Worker Provision By Expected Family Income and Grant Level	105
Table 18: Distribution of Pell Grant Recipients Qualified Under Displaced Homemaker Provision By Family Income and Grant Level	111
Table 19: Summary Statistics for Pell Grant Special Condition Filers	117
Table 20: Distribution of Verified Pell Grant Recipients By Family Income and Grant Level	121
Section 4: Students by Application Source	125
Table 21: Summary Statistics by Application Source	127
Table 22: Distribution of Pell Grant Recipients By Family Income and Application Source	131
Section 5: Students by Institution	137
Table 23: Summary Statistics By Type of Institution	139
Table 24: Pell Grant Expenditures, Recipients, and Average Grant By Type and Control of Institution	143

Table 25: Distribution of Pell Grant Recipients and Average Grant By Grant Level and Type of Institution	147
Table 26: Distribution of Pell Grant Recipients By State and Control of Institution	153
Table 27: Distribution of Pell Grant Recipients By Recipient's State of Legal Residence and Control of Institution	161
Glossary	167

List of Figures

Figure 1: Family Income for Pell Applicants	6
Figure 2: Family Income for Pell Recipients	6
Figure 3: School Type Attended by Recipients	7
Figure 4: Applicants by Application Source	7
Figure 5: Number of Applicants by Award Year	11
Figure 6: Distribution of Family Income By Dependency Status	19
Figure 7: Distribution of Grants by Dependency Status	26
Figure 8: Average Grant by PGI	31
Figure 9: Type of Institution Attended by Dependency Status	37
Figure 10: Number of Recipients by Institution Type	38
Figure 11: Type of Institution Attended by Family Income	43
Figure 12: Distribution of Educational Costs by Dependency Status	50
Figure 13: High Educational Costs by Income	55
Figure 14: Average Grant by Educational Costs and Dependency Status	61
Figure 15: Distribution of Net Assets by Dependency Status	68
Figure 16: Total Recipients by Age and Family Income	73
Figure 17: Distribution of Dependent Student Earnings	83
Figure 18: Reports of Veteran's Benefits by Dependency Status	87
Figure 19: Distribution of Applicants by Family Income	91
Figure 20: Distribution of Enrollment Status by Type of Institution	96
Figure 21: Average Grant for SNT and Total Recipients	100

Figure 22: Expected Income for Dislocated Workers by Dependency Status	106
Figure 23: Family Income for Displaced Homemakers by Dependency Status . . .	111
Figure 24: Special Condition Applicants and Recipients by Dependency Status .	117
Figure 25: Income for Verified and Non-Verified Recipients	121
Figure 26: Application Qualification Status by Source	128
Figure 27: Distribution of Recipients' Application Source by Dependency Status	131
Figure 28: Selected Statistics by Type of Institution	139
Figure 29: Average Grant by Institutional Control and Dependency Status	143
Figure 30: Average Grant by Type of Institution and Dependency Status	147
Figure 31: Number of Pell Grant Recipients by State of Institution Attended . . .	155
Figure 32: Comparison of Pell Grant Recipients by State of Institution Attended and State of Legal Residence	162

Introduction

The Federal 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 Postsecondary Information, the program provides grants ranging from \$200 to \$2,400 to almost 3.8 million students in 1991-92. Since its inception in 1973, expenditures for the Pell Grant Program have increased more than one hundredfold (not adjusting for inflation) to \$5.79 billion in 1991-92.

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 1991-92 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 60.0 percent of the applicant's educational cost for the year up to \$2,400. 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 ranges. For example, more money is deducted from grants in the higher 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.

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 Office of Postsecondary Education has compiled summary information on Pell Grant program activity. The information

provides a basis for program planning and development. The End-of-Year 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 1991-92 End-of-Year Report are derived from a merged file containing applicant and recipient data through December 1992. 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). Payment data may have also been submitted electronically or on magnetic tape or floppy diskette.

The grant level and expenditure information accurately reflect Pell Grant Program expenditures for 1991-92. However, using only Pell Grant data through December 1992 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 1991-92 End-of-Year Report is organized into six sections. Each table is prefaced with a summary description of the data presented and the tables are grouped into sections focusing on a particular aspect of the program.

Section 1 (Table 1) highlights the most significant program activities of the 1991-92 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.

Section 2 (Tables 2-11) 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.

Section 3 (Tables 12-20) 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.

Section 4 (Tables 21-22) looks at certain characteristics of applicants and Pell Grant recipients by application source.

Section 5 (Tables 23-27) 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 recipients legal residence.

Section 6 is a glossary at the end of this document defining 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.

Section 1: Highlights of the Pell Program

Highlights of the Pell Grant Program

This chapter highlights key 1991-92 Pell Grant statistics with the emphasis on changes in program activity since the previous cycle (1990-91). Exhibit 1 on page 8 features some of the most notable changes in 1991-92 illustrated by various tables throughout the End-of-Year Report. The section 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, 1991-92.

Applicant Summary

In 1991-92, 7,775,216 students, or approximately two-thirds of all undergraduate students, applied for a Pell Grant. (According to the National Center for Education Statistics, undergraduate enrollment in the Fall of 1991 was 11.7 million.) This represents an 8.9 percent increase over the number of applicants in 1990-91 and, combined with previous cycles, constitutes a 38.2 percent increase since 1985-86. The consistent increase in applicants is attributable in part to increases in total undergraduate enrollments, changes in the types of students pursuing postsecondary education. In 1991-92, economic factors also may have contributed to the increase.

Formula changes that went into effect in 1988-89 enabled some more moderate income applicants to qualify for Pell Grants. For example, the protection of home assets was increased, state tax offsets were added, families with more than one person in college had 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. As an example, 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 1991-92 with those in 1990-91 show a slightly greater proportion of applicants eligible to receive a grant. Of the students who applied for a Pell Grant in 1991-92, 63.5 percent are eligible to receive a grant (compared to 63.1 percent in 1990-91) because they demonstrate sufficient financial need. More than one-quarter (26.3 percent) did not qualify to receive a grant and the status of the remaining 10.2 percent could not be determined because they provided insufficient information on the application and did not complete application processing.

Recipient Summary

The 11.2 percent increase in recipients in 1991-92 (3,786,230 students) is more than the overall increase in the number of applicants (8.9 percent) for Pell Grants, but is consistent with the increased eligibility rate. Less than four out of ten (38.5 percent) of recipients are dependent on their families as their primary source of income.

Consistent with the intent of the Pell Grant Program the data show that grants are directed towards the lowest income students. As shown in Figure 1, nearly all (99.0 percent) applicants reporting income of less than \$10,000 are eligible to receive a Pell Grant; in comparison only 38.2 percent of those reporting income greater than \$20,000 are eligible to receive a grant.

Most recipients are in the lower income ranges. Over two-thirds, 67.8 percent of all recipients report family income of less than \$15,001. As illustrated in Figure 2, independents are more numerous in the lower income ranges. More than 64.6 percent of all independents report family income less than \$9,000 compared to only 25.3 percent of dependent recipients. Likewise, 39.0 percent of dependents report family income greater than \$20,000 while only 10.5 percent of independents report income in this range. Average family income for the total recipient population has increased (4.2 percent) to \$12,408 from \$11,907 in 1990-91. Average income for independents (\$8,956) has increased at a slightly faster rate with a 4.7 percent increase over 1990-91 (\$8,550). Dependents experienced an increase (5.0 percent) in average family income from \$17,056 in 1990-91 to \$17,910.

Most 1991-92 recipients report having few available assets. Just as in 1990-91, more than three-fourths (78.3 percent) of recipients, most of whom are independent, have net assets less than \$7,500 in 1991-92.

Approximately 92.9 percent of independent recipients have less than \$7,500 in net assets compared to 55.0 percent of dependent recipients.

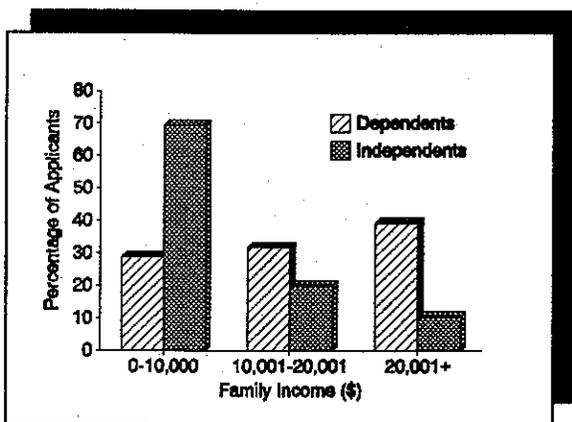


Figure 1: Family Income for Pell Applicants

Expenditure Summary

The average grant for Pell Grant recipients increased approximately 5.6 percent from \$1,449 in 1990-91 to \$1,530 in 1991-92. Higher educational costs, higher maximum Pell Grant allowances and a growing percentage of independent recipients, who often qualify for higher awards than dependents, may contribute to this rise. Increases in both average grant and the number of recipients translates into a 17.4 percent increase in total program expenditures to over \$5.79 billion dollars.

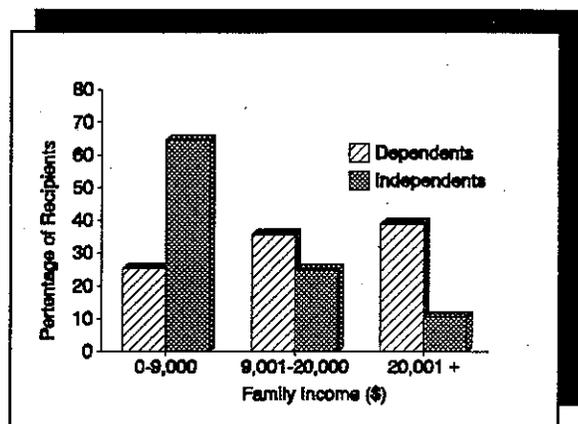


Figure 2: Family Income for Pell Recipients

Institutional Characteristics

In 1991-92, 6,855 institutions participated in the Pell Grant program, a reduction of 161 schools since 1990-91. Three out of ten (30.2 percent) offer 2 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 23.8 percent of the total. Schools offering programs of 6 months to 1 year and 4 year colleges with no graduate programs follow with 18.0 and 14.1 percent of the total respectively. Five year or more universities account of just 11.9 percent of the total number of participating institutions followed only by 3 to 4 year institutions with 2.0 percent.

Enrollment of Pell Grant recipients varied considerably by type of school (Figure 3). Institutions with programs of 2 but less than 3 years attract the most recipients with 36.1 percent of the total. Although they are relatively few in number, institutions offering programs of 5 years or more attract 34.0 percent of recipients, followed in order by 4 year schools (14.5 percent), 1 year but less than 2 year schools (8.5 percent), less than 1 year schools (6.2 percent) and 3 to 4 year schools (.7 percent).

Application Source

Students can apply for a 1991-92 Pell Grant using any one of six paper forms -- 5 Multiple Data Entry (MDE) forms and the Application for Federal Student Aid (AFSA) -- or electronically. As shown in the left of Figure 4, 39.9 percent use the application form supplied by the College Scholarship Service (CSS); 20.7 percent use the Federal (AFSA) form; 15.5 percent use the American College Testing (ACT) form; 9.3 percent use Stage Zero, 7.5 percent use the United Student Aid Funds (USAF) form, 4.0 percent use the Pennsylvania Higher Education Assistance Agency's (PHEAA), and 3.2 percent use CSX's 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 1991-92 this method of applying for aid has grown considerably to become the fourth highest form of application.

Eligibility of students varies 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

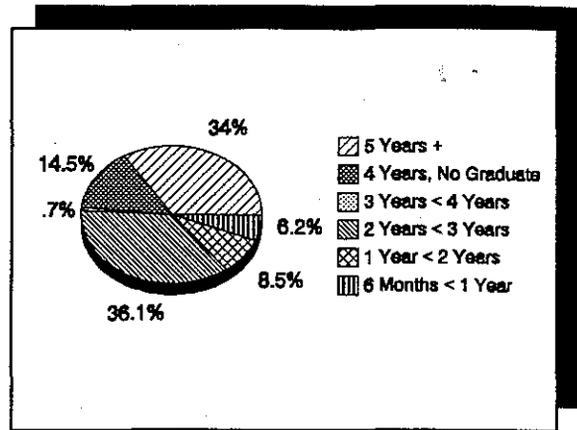


Figure 3: School Type Attended by Recipients

applicants (90.7 percent) and 78.0 percent of AFSA filers qualify to receive a grant. In comparison, 74.4 percent of CSX filers, 61.2 percent of USAF filers, 61.5 percent of ACT filers, 51.3 percent of CSS filers, and 50.7 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 (73.6 percent of Stage Zero, 72.8 percent of AFSA, 76.1 percent of USAF, 79.1 percent of CSX, 77.7 percent of PHEAA, 78.6 percent of CSS, and 80.9 percent of ACT filers).

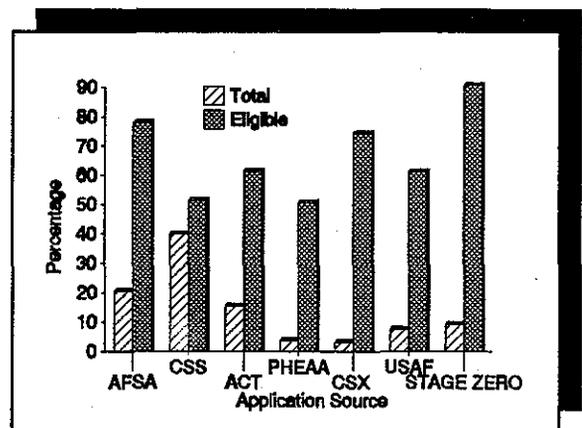


Figure 4: Applicants by Application Source

Exhibit 1

Summary of Selected Changes in the Pell Grant Program: 1990-91 to 1991-92

- Applicants up 8.9% from approximately 7.14 million to 7.76 million
- Slight increase in percentage of applicants qualifying for a grant, from 63.1% to 63.5%
- Slight increase in percentage of eligible applicants receiving a grant, from 75.5% to 76.6%
- 11.2% increase in recipients, from approximately 3.40 million to 3.79 million
- Average family income of recipients up 4.2% from \$11,907 to \$12,408
- Average educational cost for recipients up 4.9%, from \$5,063 to \$5,313
- Increase of 5.6% in average Pell Grant, from \$1,449 to \$1,530 (maximum award increased 4.3% from \$2,300 to \$2,400)
- Total Pell expenditures up 17.4%, from \$4.93 billion to \$5.79 billion
- Continuing increase in percentage of independent recipients, from 60.5% to 61.5%
- Enrollment continues to be up in public institutions (from 61.1% to 62.7%), down slightly in private, non-profit institutions (from 17.9% to 17.8%) and down in private, profit-making institutions (from 20.9% to 19.5%)

Table 1: Pell Grant Program: Summary Statistics for Cross-Year Reference

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 1991-92.

1973-74 through 1979-80

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

Program growth slowed following this initial 3 year spurt. Actual expenditures rose by only \$65 million from 1976-77 to 1978-79. (This compares to a \$1.4 billion increase in the 3 years following the start-up of the program.) The number of students submitting an official Pell Grant application also rose slightly (from 3.6 million in 1976-77 to 3.9 million in 1978-79). However, with the drop in the percentage of applicants qualified to receive a grant and a sharp increase in the proportion of applications with insufficient data, the number of student aid applicants actually receiving a grant declined during this 3 year period (from 1.94 million to 1.89 million).

The program expanded greatly following the 1978-79 award year, primarily in response to the passage of the Middle Income Student Assistance Act. With more generous program rules in place, a much greater

percentage of applicants qualified for a grant than ever before, with the result being that the number of recipients rose by 34.0 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 53.0 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 (7.1 percent) occurring after the 1985-86 award year. The rise in the recipient population was less steady and more modest. In 1980-81, 2.7 million students received aid. After a drop to 2.5 million in 1982-83, the number had risen to 2.9 million in 1987-88.

Although the increase in the number of postsecondary students benefiting from the program was not great during this 8 year period, the average size of individual grants grew substantially. In 1980-81, the average was \$882; by 1987-88 the figure had risen by almost 48.0 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 50.0 to 60.0 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 57.0 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 chance of qualifying, with 69.0 percent demonstrating sufficient need for a grant. Applicants in 1987-88 had the least chance, with 60.5 percent showing sufficient need. A closer look at Table 1 shows that not all applicants who qualify for a Pell Grant actually receive one. Some do not attend school; others enroll but do not complete the process by submitting the Student Aid Report to the financial aid office; and some who qualify based on financial need are ineligible for a Pell Grant for other reasons (for example, the student does not make satisfactory academic progress). The percentage of qualified, eligible applicants who actually received aid varied from a low of 70.6 in 1986-87 to a high of 81.3 in 1980-81.

Each year the Department of Education selects a portion of applications for institutional verification. Students whose forms have been flagged by the processing system are required to present to their financial aid office certain financial documents such as U.S. Federal income 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 7.0 percent of all valid applications were selected. This figure rose to 35.2

percent in 1982-83. The portion selected declined to about 21.0 percent for the next 2 years. By 1987-88 the figure stabilized at approximately 30.0 percent as a result of a cap imposed by Congress.

1988-89 through 1991-92

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 (64.4 percent of those submitting valid applications) were eligible to receive a Pell Grant in 1988-89, a 10.1 percent increase over 1987-88. The 3.2 million applicants who received a Pell Grant in 1988-89 (76.2 percent of the eligible applicants), represented an 11.0 percent increase over the 2.9 million recipients in 1987-88.

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

Many of the trends resulting from the regulatory changes established in 1988-89 continued in 1989-90. The number of applicants grew 4.0 percent to 6.8 million with over 4.3 million of those applicants eligible to receive a grant in 1989-90 (3.5 percent increase over 1988-89). Consistent with program regulations requiring that no more than 30.0 percent of these applicants

be selected for verification, 29.4 percent of the eligible population was 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 continued to increase in 1989-90 to \$1,438. This, combined with a 3.9 percent increase in recipients to over 3.3 million, accounts for over \$4.8 billion in program expenditures.

By 1990-91 the effects of the 1988-89 regulatory 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 the Illinois State Scholarship Commission 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 7.1 million with over 4.5 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 3.4 million, accounted for over \$4.93 billion in program expenditures, an increase of 3.3 percent compared to 1989-90.

In continuance of the trend of increasing numbers of applicants for financial aid, the 1991-92 award year saw the number of applicants rise to 7.8 million (an 8.9 percent increase over 1990-91).

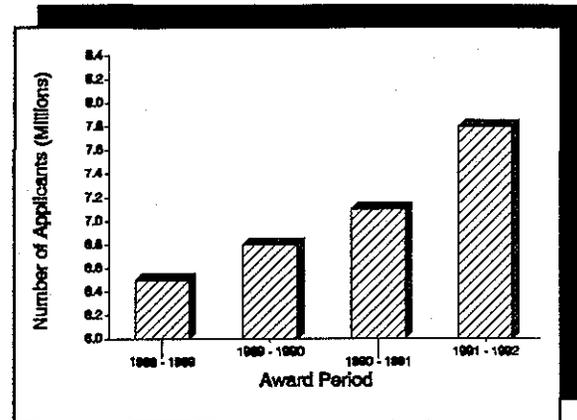


Figure 5: Number of Applicants by Award Year

While the percentage of eligible applicants remained relatively constant at 63.5 percent, the number of actual recipients increased to nearly 3.8 million (an 11.2 percent increase over 1990-91). More eligible applicants actually received aid and in increased amounts. This accounted for \$5.79 billion in program expenditures for the year, representing a 17.4 percent increase in expenditures over the previous year.

At the recipient level, the average grant increased from \$1,449 in 1990-91 to \$1,530 in 1991-92. This 5.6 percent increase was partly due to the increase in the maximum Pell Grant from \$2,300 to \$2,400.

**TABLE 1
PELL GRANT RECIPIENT
SUMMARY STATISTICS FOR CROSS-YEAR REFERENCE
(PART 1 OF 3)**

	A W A R D P E R I O D							
	1973-1974	1974-1975	1975-1976	1976-1977	1977-1978	1978-1979	1979-1980	1980-1981
NUMBER OF TITLE IV 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
NUMBER OF TITLE IV 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
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS.	268,444 52.3%	681,648 52.2%	1,455,187 62.2%	2,258,043 62.9%	2,390,320 62.2%	2,228,603 57.4%	3,029,745 72.4%	3,330,534 69.0%
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS.	213,887 41.7%	432,436 33.1%	723,509 30.9%	1,150,675 32.0%	1,231,321 32.0%	1,172,825 30.2%	838,684 20.0%	1,145,228 23.7%
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING.	30,355 5.9%	190,793 14.6%	160,641 6.9%	181,661 5.1%	220,406 5.7%	483,955 12.5%	318,287 7.6%	349,658 7.2%
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS.	0	0	0	0	0	348,236	281,918	265,283
CLASSES OF ELIGIBLE APPLICANTS		FULL-TIME FRESHMEN & SOPHOMORES	FRESHMEN SOPHOMORES & JUNIORS	ALL UNDER- GRADUATES	ALL UNDER- GRADUATES	ALL UNDER- GRADUATES	ALL UNDER- GRADUATES	ALL UNDER- GRADUATES
NUMBER OF ELIGIBLE APPLICANTS SELECTED FOR VERIFICATION. .	0	0	0	0	0	119,263	232,118	320,852
NUMBER OF RECIPIENTS.	176,000	567,000	1,217,000	1,944,000	2,011,000	1,893,000	2,537,875	2,707,932
TOTAL EXPENDITURES.	\$47,589,000	\$358,353,000	\$925,998,000	\$1,475,444,000	\$1,524,340,000	\$1,540,895,000	\$2,357,222,000	\$2,387,117,000
AVERAGE PELL GRANT.	\$270	\$628	\$761	\$759	\$758	\$814	\$929	\$882
MINIMUM PELL GRANT.	\$50	\$50	\$200	\$200	\$200	\$50	\$200	\$150
MAXIMUM PELL GRANT.	\$452	\$1,050	\$1,400	\$1,400	\$1,400	\$1,600	\$1,800	\$1,750
FUNDING LEVEL	STEPPED REDUCTION	STEPPED REDUCTION	FULL FUNDING	FULL FUNDING	FULL FUNDING	FULL FUNDING	FULL FUNDING	\$50 FLAT REDUCTION

**TABLE 1
PELL GRANT RECIPIENT
SUMMARY STATISTICS FOR CROSS-YEAR REFERENCE
(PART 2 OF 3)**

	A W A R D P E R I O D							
	1981-1982	1982-1983	1983-1984	1984-1985	1985-1986	1986-1987	1987-1988	1988-1989
NUMBER OF TITLE IV APPLICANTS SUBMITTING OFFICIAL APPLICATIONS.	4,945,760	5,118,558	5,453,548	5,514,029	5,627,131	6,028,303	6,297,598	6,519,349
NUMBER OF TITLE IV APPLICANTS SUBMITTING VALID APPLICATIONS.	4,614,590	4,709,225	4,955,775	4,981,387	5,205,492	5,535,734	5,714,194	5,715,194
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS.	3,398,237 68.7%	3,341,371 65.3%	3,541,191 64.9%	3,558,386 64.5%	3,710,933 65.9%	3,769,608 62.5%	3,812,814 60.5%	4,199,322 64.4%
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS.	1,216,353 24.6%	1,367,854 26.7%	1,414,584 25.9%	1,422,971 25.8%	1,494,559 26.6%	1,766,126 29.3%	1,901,380 30.2%	1,713,902 26.3%
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING.	331,170 6.7%	409,333 8.0%	497,773 9.1%	532,672 9.7%	421,639 7.5%	492,569 8.2%	583,404 9.3%	606,125 9.3%
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS.	266,197	296,146	284,945	299,485	287,661	321,489	320,193	318,291
CLASSES OF ELIGIBLE APPLICANTS	ALL UNDER- GRADUATES							
NUMBER OF ELIGIBLE APPLICANTS SELECTED FOR VERIFICATION. .	313,791	1,660,021	1,047,792	1,046,080	2,079,093	2,452,150	1,698,146	1,892,916
NUMBER OF RECIPIENTS.	2,709,076	2,522,746	2,758,906	2,747,100	2,813,489	2,659,507	2,881,547	3,198,286
TOTAL EXPENDITURES.	\$2,299,718,000	\$2,420,517,000	\$2,797,057,000	\$3,052,999,052	\$33,597,379,921	\$3,460,006,551	\$3,754,329,481	\$4,475,693,249
AVERAGE PELL GRANT.	\$849	\$959	\$1,014	\$1,111	\$1,279	\$1,301	\$1,303	\$1,399
MINIMUM PELL GRANT.	\$120	\$50	\$200	\$500	\$200	\$100	\$200	\$200
MAXIMUM PELL GRANT.	\$1,670	\$1,800	\$1,800	\$1,900	\$2,100	\$2,100	\$2,100	\$2,200
FUNDING LEVEL	\$80 FLAT FUNDING	STEPPED REDUCTION	FULL FUNDING	FULL FUNDING	FULL FUNDING	LINEAR REDUCTION	FULL FUNDING	FULL FUNDING

**TABLE 1
PELL GRANT RECIPIENT
SUMMARY STATISTICS FOR CROSS-YEAR REFERENCE
(PART 3 OF 3)**

	AWARD PERIOD		
	1989-1990	1990-1991	1991-1992
NUMBER OF TITLE IV APPLICANTS SUBMITTING OFFICIAL APPLICATIONS.....	6,777,992	7,138,940	7,775,216
NUMBER OF TITLE IV APPLICANTS SUBMITTING VALID APPLICATIONS.....	6,165,309	6,455,099	6,983,636
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS.....	4,347,681 64.1%	4,507,984 63.1%	4,941,079 63.5%
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS.....	1,817,628 26.8%	1,947,115 27.3%	2,042,557 26.3%
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING.....	612,683 9.0%	683,841 9.6%	791,580 10.2%
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS.....	301,658	177,718	176,021
CLASSES OF ELIGIBLE APPLICANTS	ALL UNDER- GRADUATES	ALL UNDER- GRADUATES	ALL UNDER- GRADUATES
NUMBER OF ELIGIBLE APPLICANTS SELECTED FOR VERIFICATION. .	1,277,397	1,421,596	1,631,617
NUMBER OF RECIPIENTS.....	3,322,151	3,404,810	3,786,230
TOTAL EXPENDITURES.....	\$4,777,844,232	\$4,935,191,005	\$5,792,702,829
AVERAGE PELL GRANT.....	\$1,438	\$1,449	\$1,530
MINIMUM PELL GRANT.....	\$200	\$100	\$200
MAXIMUM PELL GRANT.....	\$2,300	\$2,300	\$2,400
FUNDING LEVEL	FULL FUNDING	LINEAR REDUCTION	FULL FUNDING

Section 2: Selected Characteristics of Pell Grant Recipients

Table 2: Distribution of Pell Grant Recipients by Pell Grant Index and Family Income

Table 2A: *Total*

Table 2B: *Dependent*

Table 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) 1990 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, nearly 3.8 million students received a Pell Grant during 1991-92. 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 1991-92, 61.5 percent of all recipients were independent, up from 60.5 percent in 1990-91, and 59.0 percent in 1989-90. 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.

Many 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 6).

Nearly half (49.5 percent) of the 1991-92 recipients report a family income of less than \$9,001. Only 21.5 percent reported income greater than \$20,000, with the majority of these in the \$20,000 and \$30,000 income range.

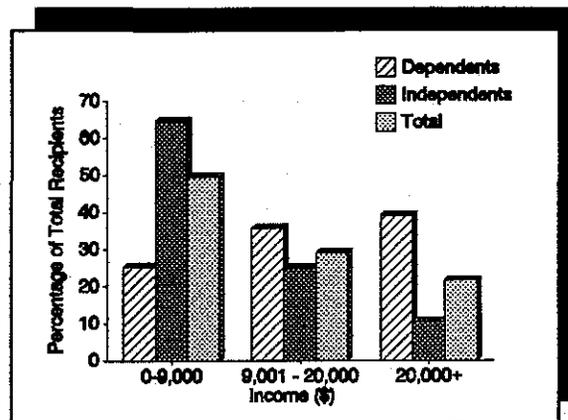


Figure 6: Distribution of Family Income by Dependency Status

Independent students, because they are reporting their often limited 1990 income, predominated in the lower income ranges. Approximately two-thirds (64.6 percent) of independents reported a family income of less than \$9,001, compared to only 25.3 percent of dependents. Accordingly, dependents who must report their parents' resources are more numerous in the higher income ranges. For example, 39.0 percent of all dependents had family income greater than \$20,000 whereas only 10.5 percent of independents were in this range.

Family Income Increases with Inflation. In 1991-92 average family income among Pell Grant recipients increased by 4.2 percent to \$12,408 from \$11,907 in 1990-91. In 1991-92, both dependents and independents experienced similar increases in family income: average family income for independents increased 4.7 percent from \$8,550 to \$8,956, while dependent family income increased 5.0 percent from \$17,056 to 17,910. Figure 6 summarizes the distribution of family income by dependency status graphically.

Majority of Recipients Still Have Zero PGI.

This table presents the distribution of PGIs received by 1991-92 recipients. The PGI is a indicator of an applicant's ability to pay that the school uses with the student's educational cost and enrollment status to determine the amount of the grant. Within a given educational cost and enrollment status, a lower PGI results in a higher grant. In 1991-92, 2,200 is the highest PGI with which a student could qualify for a Pell Grant.

Table 2A also shows that more than half of the recipients in 1991-92 received 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 slightly from 53.6 percent in 1988-89 to 51.6 percent in 1988-90, to 53.4 percent in 1990-91, and finally to 53.6 percent in 1991-92. As shown in Table 2B, independents were much more likely to

receive a zero PGI than dependents. Two-thirds (66.6 percent) of independents receive a zero PGI compared to 32.9 percent of dependents. In contrast, only 10.5 percent of independents have a PGI greater than 1,000, while 28.1 percent of dependents are in this PGI range.

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 97.4 percent of all students (99.8 percent of independents and 86.2 percent of dependents) reporting incomes of \$6,000 or less received zero PGIs. The 2.6 percent in this income group who do not receive zero PGIs most likely reported substantial assets. Looking further, 89.2 percent of students with incomes of \$9,000 or less receive PGIs of zero and almost 77.3 percent with incomes of \$15,000 or less received a zero PGI. By comparison, only 3.7 percent of the over \$15,000 income group receive the minimum PGI. This represents a slight increase from the 2.9 percent in this group who received a zero PGI in 1990-91. To receive a zero PGI, these recipients must have certain high expenses, a large family, and/or multiple family members attending college.

Table 3: Distribution of Pell Grant Recipients By Family Income and Grant Level

Table 3A: *Total*

Table 3B: *Dependent*

Table 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. Just under half (49.5 percent) of all grant recipients report family income of less than \$9,001. Of recipients in the income categories below \$9,001, 32.4 percent receive the maximum grant of \$2,400. Only 13.8 percent of these recipients received grants of less than \$900. Of recipients reporting income greater than \$20,000, 45.6 percent receive grants less than \$900, and less than 1 percent receive the maximum grant.

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

- Three-quarters (74.1 percent) of those receiving the maximum grant were determined to be independent.
- Nearly two-thirds (62.8 percent) of recipients receiving grants of \$1,500 or more are independent. Over half (53.5 percent) of all independent recipients receive grants greater than

\$1,500 with 23.7 percent of receiving the maximum grant.

- Independent recipients received 61.4 percent of all grants awarded.

It should be remembered that independents report far lower family 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 1991-92 only 13.2 percent of dependent recipients received the maximum grant. In contrast, 23.7 percent of independent recipients receive the maximum grant.
- Although 50.7 percent of dependents received grants larger than \$1,500, 35.0 percent of those report a family income of \$9,000 or less; over 80.7 percent report a family income of \$20,000 or less.
- Almost twenty-five percent (24.5) of all dependent recipients received grants less than \$900.

For the most part, students with relatively large incomes are more likely than their low income counterparts to receive a small grant. It is important to note that educational cost

is also a key determinant of grant level. Although 13.8 percent of recipients with incomes of \$9,000 or less received grants less than \$900, it is likely that many of these students attend low cost institutions.

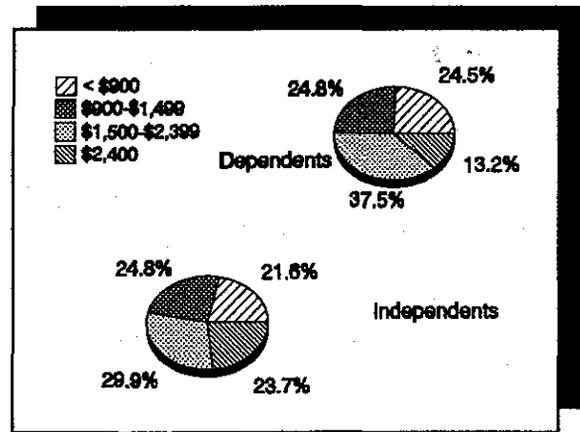


Figure 7: Distribution of Grants By Dependency Status

Table 4: Distribution of Pell Grant Recipients By Pell Grant Index and Grant Level

Table 4A: Total

Table 4B: Dependent

Table 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 8, the lower the Pell Grant Index the higher potential for a large grant. For example, 36.5 percent of recipients with a zero PGI receive the maximum grant of \$2,400, while only 12.8 percent with a zero 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. About three quarters (76.5 percent) of recipients with PGIs greater than 1,200 receive grants less than \$900, and 99.7 percent of these recipients receive grants less than \$1,200.

Invalid Awards Are Few in Number. The step-shaped line drawn 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 1991-92 Pell Grant Payment Schedule. For example, the maximum grant

that a full-time student with a PGI of 600 may receive is \$1,850. Grants that exceed \$1,850 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.

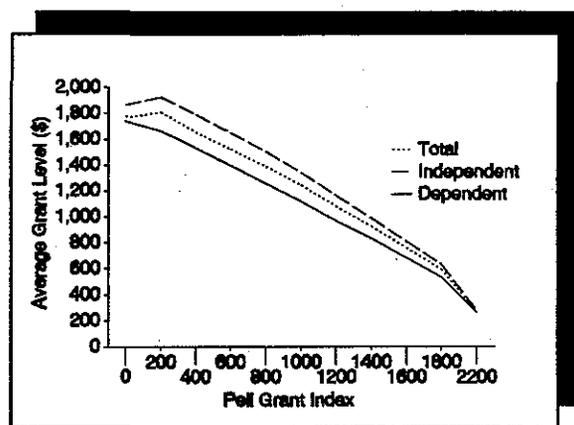


Figure 8: Average Grant by PGI

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 1,201 to 1,400 PGI range, 67.7 percent received grants in the maximum valid grant range of \$600 to \$899. This can be explained by the data in Table 7 which show that 64.7 percent of recipients report educational cost greater than the Pell Grant effective

"maximum" cost of \$4,000, and 75.6 percent report education costs greater than \$3,600. Although educational cost is a determinant of grant level, costs above the effective "maximum" play little or no role in the award calculation. Therefore, those recipients reporting high educational cost regardless of their PGI are more likely to be eligible for the maximum grant within that PGI range.

Independent Recipients Have Lower PGIs and Are More Likely to Receive the Maximum Grant. Comparing the differences between dependent and independent recipients, 23.7 percent of the independents received a maximum grant of \$2,400, while only 13.2 percent of the dependent population received the maximum grant. This is because independent students have substantially lower PGIs than dependent students. For example, the mean PGI for independents is 257, compared to 606 for dependents.

Table 5: Distribution of Pell Grant Recipients By Pell Grant Index and Type of Institution

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.

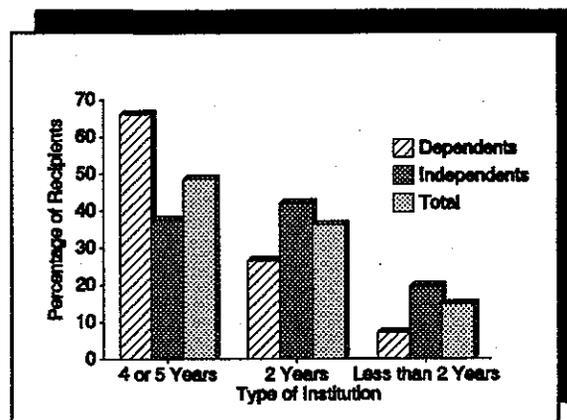


Figure 9: Type of Institution Attended by Dependency Status

Dependents More Likely to Attend 4 or More Year Schools. Overall, almost half (48.5 percent) of all 1991-92 Pell Grant recipients attend schools with programs of 4 years or more. However, there are dramatic differences by dependency status as depicted in Figure 9.

- Approximately two thirds (66.0 percent) of dependents attend 4 or 5 year institutions compared to only a little more than one third (37.5 percent) of independents. Almost one-half (48.5 percent) of all recipients attend these schools.

- Institutions offering 2 year programs attract 42.1 percent of independent recipients and 26.5 percent of dependent Pell Grant recipients. Overall, more than one third (36.1 percent) of all recipients attend these schools.

- Independent students are more likely to attend a less than 2 year school. While only 14.7 percent of total recipients attend these schools, 19.6 percent of independents do, compared to only 7.0 percent of dependents.

Enrollment Patterns Continue Trend: 2 Year Programs Up, Less than 2 year Programs Down. The proportion of Pell Grant recipients enrolled in at least 4 year institutions has decreased slightly over the past few years from about 50.0 percent for 1988-89 and 1989-90 to 49.0 percent for 1990-91 and 48.5 percent for 1991-92. Enrollment in 2 year schools has increased from approximately 32.0 percent in 1988-89 to just over 33.0 percent in 1989-90 to 34.7 percent in 1990-91 and 36.1 percent this year. Enrollment in less than 2 year schools, many of them proprietary trade schools, has dropped steadily from 17.8 percent in 1988-89 to 14.7 percent this year.

Recipients with Higher PGIs More Likely to Attend 4 Year Schools. This table also shows differences in type of institution attended by PGI. As PGI increases, recipients are more likely to attend 4 year or more institutions. Recipients with zero PGIs comprise 45.0 percent of the recipient pool

at 4 year or more schools. Zero PGI recipients comprise 57.4 percent of enrollees at 2 year schools and 72.5 percent of enrollees at less than 2 year schools. Recipients with PGIs of 1,601 to 2,200 constitute 10.1 percent of those enrolled at 4 or more year schools, 5.3 percent of those enrolled at 2 year schools, and 2.9 percent of those enrolled at less than 2 year schools.

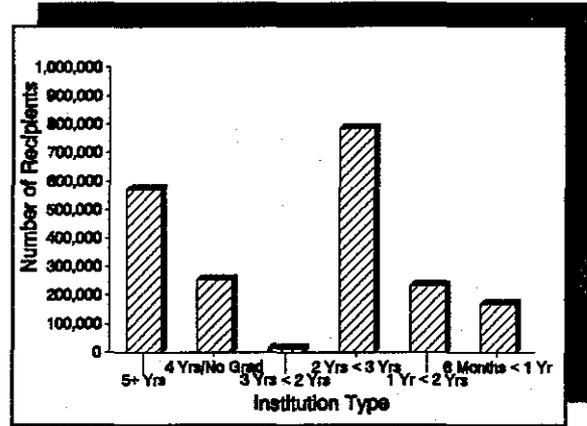


Figure 10: Number of Recipients by Institution Type

TABLE 5-A
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY PELL GRANT INDEX AND TYPE OF INSTITUTION**
ALL RECIPIENTS - AWARD YEAR 1991-92

PELL GRANT INDEX	TYPE OF INSTITUTION							TOTAL
	FIVE YEARS OR MORE	FOUR-YEAR NO GRADUATE	THREE YEARS BUT LESS THAN FOUR YEARS	TWO YEARS BUT LESS THAN THREE YEARS	ONE YEAR BUT LESS THAN TWO YEARS	SIX MONTHS BUT LESS THAN ONE YEAR	OTHER	
0	571,998	254,612	13,631	784,890	234,060	169,557	0	2,028,748
R%	28.19	12.55	0.67	38.69	11.54	8.36	0.00	100.00
C%	44.38	46.49	51.32	57.44	72.88	71.94	0.00	53.58
1 - 200	116,902	46,368	2,014	106,917	20,116	14,739	0	307,056
R%	38.07	15.10	0.66	34.82	6.55	4.80	0.00	100.00
C%	9.07	8.47	7.58	7.83	6.26	6.25	0.00	8.11
201 - 400	86,241	36,472	1,752	88,329	15,478	11,694	0	239,966
R%	35.94	15.20	0.73	36.81	6.45	4.87	0.00	100.00
C%	6.69	6.66	6.60	6.46	4.82	4.96	0.00	6.34
401 - 600	78,886	33,273	1,463	77,215	11,821	9,088	0	211,746
R%	37.26	15.71	0.69	36.47	5.58	4.29	0.00	100.00
C%	6.12	6.08	5.51	5.65	3.68	3.86	0.00	5.59
601 - 800	69,914	28,895	1,361	62,346	8,754	6,654	0	177,924
R%	39.29	16.24	0.76	35.04	4.92	3.74	0.00	100.00
C%	5.42	5.28	5.12	4.56	2.73	2.82	0.00	4.70
801 - 1,000	66,846	27,761	1,278	55,853	7,295	5,640	0	164,673
R%	40.59	16.86	0.78	33.92	4.43	3.42	0.00	100.00
C%	5.19	5.07	4.81	4.09	2.27	2.39	0.00	4.35
1,001 - 1,200	62,189	25,462	1,181	48,174	6,091	4,791	0	147,888
R%	42.05	17.22	0.80	32.57	4.12	3.24	0.00	100.00
C%	4.83	4.65	4.45	3.53	1.90	2.03	0.00	3.91
1,201 - 1,400	53,553	21,494	918	36,796	4,580	3,443	0	120,784
R%	44.34	17.80	0.76	30.46	3.79	2.85	0.00	100.00
C%	4.16	3.92	3.46	2.69	1.43	1.46	0.00	3.19
1,401 - 1,600	50,175	20,354	858	33,167	3,937	3,089	0	111,580
R%	44.97	18.24	0.77	29.72	3.53	2.77	0.00	100.00
C%	3.89	3.72	3.23	2.43	1.23	1.31	0.00	2.95
1,601 - 1,800	48,208	19,451	763	29,957	3,606	2,753	0	104,738
R%	46.03	18.57	0.73	28.60	3.44	2.63	0.00	100.00
C%	3.74	3.55	2.87	2.19	1.12	1.17	0.00	2.77
1,801 - 2,000	45,243	18,330	770	25,824	3,020	2,416	0	95,603
R%	47.32	19.17	0.81	27.01	3.16	2.53	0.00	100.00
C%	3.51	3.35	2.90	1.89	0.94	1.03	0.00	2.53
2,001 - 2,200	38,670	15,204	571	16,867	2,395	1,817	0	75,524
R%	51.20	20.13	0.76	22.33	3.17	2.41	0.00	100.00
C%	3.00	2.78	2.15	1.23	0.75	0.77	0.00	1.99
TOTAL	1,288,825	547,676	26,560	1,366,335	321,153	235,681	0	3,786,230
R%	34.04	14.46	0.70	36.09	8.48	6.22	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 1991-92**

PELL GRANT INDEX	TYPE OF INSTITUTION							TOTAL
	FIVE YEARS OR MORE	FOUR-YEAR NO GRADUATE	THREE YEARS BUT LESS THAN FOUR YEARS	TWO YEARS BUT LESS THAN THREE YEARS	ONE YEAR BUT LESS THAN TWO YEARS	SIX MONTHS BUT LESS THAN ONE YEAR	OTHER	
0	183,816	81,831	2,194	152,319	38,443	21,303	0	479,906
R%	38.30	17.05	0.46	31.74	8.01	4.44	0.00	100.00
C%	26.80	29.48	29.94	39.42	60.20	55.50	0.00	32.88
1 - 200	83,803	31,183	804	43,623	5,526	3,467	0	168,406
R%	49.76	18.52	0.48	25.90	3.28	2.06	0.00	100.00
C%	12.22	11.23	10.97	11.29	8.65	9.03	0.00	11.54
201 - 400	55,143	21,949	544	29,773	3,956	2,538	0	113,903
R%	48.41	19.27	0.48	26.14	3.47	2.23	0.00	100.00
C%	8.04	7.91	7.42	7.71	6.19	6.61	0.00	7.80
401 - 600	51,025	20,235	517	27,214	3,189	2,136	0	104,316
R%	48.91	19.40	0.50	26.09	3.06	2.05	0.00	100.00
C%	7.44	7.29	7.06	7.04	4.99	5.56	0.00	7.15
601 - 800	46,287	18,294	503	23,030	2,540	1,682	0	92,336
R%	50.13	19.81	0.54	24.94	2.75	1.82	0.00	100.00
C%	6.75	6.59	6.87	5.96	3.98	4.38	0.00	6.33
801 - 1,000	45,880	18,032	513	22,124	2,217	1,609	0	90,375
R%	50.77	19.95	0.57	24.48	2.45	1.78	0.00	100.00
C%	6.69	6.50	7.00	5.73	3.47	4.19	0.00	6.19
1,001 - 1,200	43,580	17,133	445	20,162	1,916	1,353	0	84,589
R%	51.52	20.25	0.53	23.84	2.27	1.60	0.00	100.00
C%	6.35	6.17	6.07	5.22	3.00	3.52	0.00	5.80
1,201 - 1,400	38,656	14,965	411	16,463	1,525	1,016	0	73,036
R%	52.93	20.49	0.56	22.54	2.09	1.39	0.00	100.00
C%	5.64	5.39	5.61	4.26	2.39	2.65	0.00	5.00
1,401 - 1,600	36,894	14,366	372	15,314	1,345	963	0	69,254
R%	53.27	20.74	0.54	22.11	1.94	1.39	0.00	100.00
C%	5.38	5.18	5.08	3.96	2.11	2.51	0.00	4.75
1,601 - 1,800	35,909	14,045	358	14,336	1,260	862	0	66,770
R%	53.78	21.03	0.54	21.47	1.89	1.29	0.00	100.00
C%	5.23	5.06	4.89	3.71	1.97	2.25	0.00	4.57
1,801 - 2,000	34,204	13,631	375	12,607	1,060	813	0	62,690
R%	54.56	21.74	0.60	20.11	1.69	1.30	0.00	100.00
C%	4.99	4.91	5.12	3.26	1.66	2.12	0.00	4.30
2,001 - 2,200	30,762	11,910	291	9,440	883	641	0	53,927
R%	57.04	22.09	0.54	17.51	1.64	1.19	0.00	100.00
C%	4.48	4.29	3.97	2.44	1.38	1.67	0.00	3.69
TOTAL	685,959	277,574	7,327	386,405	63,860	38,383	0	1,459,508
R%	47.00	19.02	0.50	26.48	4.38	2.63	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 1991-92

PELL GRANT INDEX	TYPE OF INSTITUTION							TOTAL
	FIVE YEARS OR MORE	FOUR-YEAR NO GRADUATE	THREE YEARS BUT LESS THAN FOUR YEARS	TWO YEARS BUT LESS THAN THREE YEARS	ONE YEAR BUT LESS THAN TWO YEARS	SIX MONTHS BUT LESS THAN ONE YEAR	OTHER	
0	388,182	172,781	11,437	632,571	195,617	148,254	0	1,548,842
R%	25.06	11.16	0.74	40.84	12.63	9.57	0.00	100.00
C%	64.39	63.97	59.47	64.55	76.03	75.14	0.00	66.57
1 - 200	33,099	15,185	1,210	63,294	14,590	11,272	0	138,650
R%	23.87	10.95	0.87	45.65	10.52	8.13	0.00	100.00
C%	5.49	5.62	6.29	6.46	5.67	5.71	0.00	5.96
201 - 400	31,098	14,523	1,208	58,556	11,522	9,156	0	126,063
R%	24.67	11.52	0.96	46.45	9.14	7.26	0.00	100.00
C%	5.16	5.38	6.28	5.98	4.48	4.64	0.00	5.42
401 - 600	27,861	13,038	946	50,001	8,632	6,952	0	107,430
R%	25.93	12.14	0.88	46.54	8.03	6.47	0.00	100.00
C%	4.62	4.83	4.92	5.10	3.35	3.52	0.00	4.62
601 - 800	23,627	10,601	858	39,316	6,214	4,972	0	85,588
R%	27.61	12.39	1.00	45.94	7.26	5.81	0.00	100.00
C%	3.92	3.92	4.46	4.01	2.42	2.52	0.00	3.68
801 - 1,000	20,966	9,729	765	33,729	5,078	4,031	0	74,298
R%	28.22	13.09	1.03	45.40	6.83	5.43	0.00	100.00
C%	3.48	3.60	3.98	3.44	1.97	2.04	0.00	3.19
1,001 - 1,200	18,609	8,329	736	28,012	4,175	3,438	0	63,299
R%	29.40	13.16	1.16	44.25	6.60	5.43	0.00	100.00
C%	3.09	3.08	3.83	2.86	1.62	1.74	0.00	2.72
1,201 - 1,400	14,897	6,529	507	20,333	3,055	2,427	0	47,748
R%	31.20	13.67	1.06	42.58	6.40	5.08	0.00	100.00
C%	2.47	2.42	2.64	2.07	1.19	1.23	0.00	2.05
1,401 - 1,600	13,281	5,988	486	17,853	2,592	2,126	0	42,326
R%	31.38	14.15	1.15	42.18	6.12	5.02	0.00	100.00
C%	2.20	2.22	2.53	1.82	1.01	1.08	0.00	1.82
1,601 - 1,800	12,299	5,406	405	15,621	2,346	1,891	0	37,968
R%	32.39	14.24	1.07	41.14	6.18	4.98	0.00	100.00
C%	2.04	2.00	2.11	1.59	0.91	0.96	0.00	1.63
1,801 - 2,000	11,039	4,699	395	13,217	1,960	1,603	0	32,913
R%	33.54	14.28	1.20	40.16	5.96	4.87	0.00	100.00
C%	1.83	1.74	2.05	1.35	0.76	0.81	0.00	1.41
2,001 - 2,200	7,908	3,294	280	7,427	1,512	1,176	0	21,597
R%	36.62	15.25	1.30	34.39	7.00	5.45	0.00	100.00
C%	1.31	1.22	1.46	0.76	0.59	0.60	0.00	0.93
TOTAL	602,866	270,102	19,233	979,930	257,293	197,298	0	2,326,722
R%	25.91	11.61	0.83	42.12	11.06	8.48	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

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 Year, 5 or More Year Schools. As income increases, recipients are increasingly likely to attend 4 year or 5 or more year institutions and less likely to attend 2 year schools or less than 2 year schools.

- Recipients with family income up to \$6,000 comprise 33.5 percent of the total. However, only 29.0 percent of those enrolled in 4 or 5 year institutions are in this low income group. A higher number, 34.4 percent of those enrolled in 2 year schools are in this group, as are almost half (47.0 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 \$15,000. While this group is more than two-thirds (67.8 percent) of all recipients, it constitutes only 60.4 percent of 4 or 5 year or more institution enrollees, but 71.3 percent of 2 year enrollees and nearly all (83.2 percent) of less than 2 year enrollees.

- The opposite pattern is found for recipients from families with incomes over \$15,000, who attend programs of longer length in disproportionate numbers. While those with high incomes are 32.2 percent of the recipient population, they make up more than one third (39.6 percent) of 4 or 5 year enrollees, 28.7 percent of 2 year enrollees, and only 16.8 percent of less than 2 year enrollees.

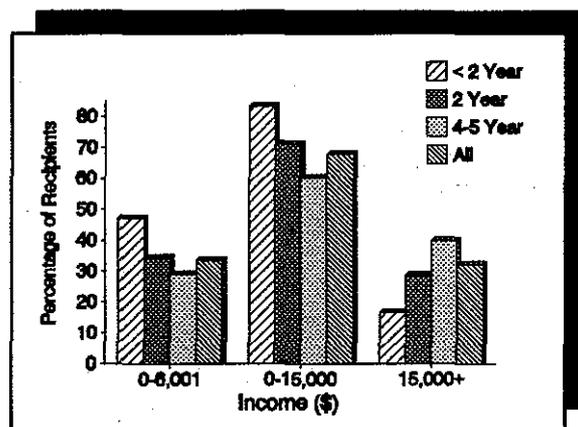


Figure 11: Type of Institution Attended by Family Income

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

- Approximately 82.5 percent of independents at 4 or 5 year schools earn \$15,000 or less; 79.2 percent of independents at 2 year schools and 86.9 percent of independents at less than 2 year institutions are in this income bracket. Similar findings exist for other income brackets.
- Two-thirds of the dependents at less than 2 year schools are from families earning \$15,000 or less (66.9 percent), as compared to 40.4 percent of dependents

enrolled at 4 or 5 year schools. At 2 year schools, 51.4 percent of dependents are from families earning \$15,000 or less. Nearly half (45.2 percent) of dependents are in this income group.

- More dependents enrolled at 4 or 5 year schools are from higher income families earning \$15,000 or more (59.6 percent) than are dependents at 2 year schools (48.6 percent) or less than 2 year schools (33.1 percent); 54.8 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 1991-92

FAMILY INCOME	TYPE OF INSTITUTION							TOTAL
	FIVE YEARS OR MORE	FOUR-YEAR NO GRADUATE	THREE YEARS BUT LESS THAN FOUR YEARS	TWO YEARS BUT LESS THAN THREE YEARS	ONE YEAR BUT LESS THAN TWO YEARS	SIX MONTHS BUT LESS THAN ONE YEAR	OTHER	
LESS THAN \$1,001	70,650	33,113	1,496	86,730	21,985	10,570	0	224,544
R%	31.46	14.75	0.67	38.62	9.79	4.71	0.00	100.00
C%	5.48	6.05	5.63	6.35	6.85	4.48	0.00	5.93
\$1,001 - 3,000	94,456	37,594	1,814	113,018	44,964	29,074	0	320,920
R%	29.43	11.71	0.57	35.22	14.01	9.06	0.00	100.00
C%	7.33	6.86	6.83	8.27	14.00	12.34	0.00	8.48
\$3,001 - 6,000	205,178	86,716	5,042	269,847	86,482	68,543	0	721,808
R%	28.43	12.01	0.70	37.38	11.98	9.50	0.00	100.00
C%	15.92	15.83	18.98	19.75	26.93	29.08	0.00	19.06
\$6,001 - 9,000	185,189	76,650	4,800	238,120	55,735	45,485	0	605,979
R%	30.56	12.65	0.79	39.30	9.20	7.51	0.00	100.00
C%	14.37	14.00	18.07	17.43	17.35	19.30	0.00	16.00
\$9,001 - 15,000	225,015	94,509	5,142	267,026	57,754	42,747	0	692,193
R%	32.51	13.65	0.74	38.58	8.34	6.18	0.00	100.00
C%	17.46	17.26	19.36	19.54	17.98	18.14	0.00	18.28
\$15,001 - 20,000	148,091	63,988	2,909	148,427	25,204	18,057	0	406,676
R%	36.41	15.73	0.72	36.50	6.20	4.44	0.00	100.00
C%	11.49	11.68	10.95	10.86	7.85	7.66	0.00	10.74
\$20,001 - 30,000	227,757	98,423	3,955	180,307	23,370	16,999	0	550,811
R%	41.35	17.87	0.72	32.73	4.24	3.09	0.00	100.00
C%	17.67	17.97	14.89	13.20	7.28	7.21	0.00	14.55
\$30,001 - 40,000	94,490	40,723	1,133	51,511	4,959	3,660	0	196,476
R%	48.09	20.73	0.58	26.22	2.52	1.86	0.00	100.00
C%	7.33	7.44	4.27	3.77	1.54	1.55	0.00	5.19
\$40,001 +	37,999	15,960	269	11,349	700	546	0	66,823
R%	56.87	23.88	0.40	16.98	1.05	0.82	0.00	100.00
C%	2.95	2.91	1.01	0.83	0.22	0.23	0.00	1.76
TOTAL	1,288,825	547,676	26,560	1,366,335	321,153	235,681	0	3,786,230
R%	34.04	14.46	0.70	36.09	8.48	6.22	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 1991-92

FAMILY INCOME	TYPE OF INSTITUTION							TOTAL
	FIVE YEARS OR MORE	FOUR-YEAR NO GRADUATE	THREE YEARS BUT LESS THAN FOUR YEARS	TWO YEARS BUT LESS THAN THREE YEARS	ONE YEAR BUT LESS THAN TWO YEARS	SIX MONTHS BUT LESS THAN ONE YEAR	OTHER	
LESS THAN \$1,001	17,336	5,929	176	10,485	1,021	638	0	35,585
R%	48.72	16.66	0.49	29.46	2.87	1.79	0.00	100.00
C%	2.53	2.14	2.40	2.71	1.60	1.66	0.00	2.44
\$1,001 - 3,000	19,289	7,995	194	15,930	6,207	2,400	0	52,015
R%	37.08	15.37	0.37	30.63	11.93	4.61	0.00	100.00
C%	2.81	2.88	2.65	4.12	9.72	6.25	0.00	3.56
\$3,001 - 6,000	49,768	22,948	630	42,163	12,214	6,809	0	134,532
R%	36.99	17.06	0.47	31.34	9.08	5.06	0.00	100.00
C%	7.26	8.27	8.60	10.91	19.13	17.74	0.00	9.22
\$6,001 - 9,000	59,956	25,118	748	45,044	9,986	6,081	0	146,933
R%	40.80	17.09	0.51	30.66	6.80	4.14	0.00	100.00
C%	8.74	9.05	10.21	11.66	15.64	15.84	0.00	10.07
\$9,001 - 15,000	129,314	51,340	1,607	84,872	14,235	8,809	0	290,177
R%	44.56	17.69	0.55	29.25	4.91	3.04	0.00	100.00
C%	18.85	18.50	21.93	21.96	22.29	22.95	0.00	19.88
\$15,001 - 20,000	110,021	43,666	1,222	62,454	8,204	5,296	0	230,863
R%	47.66	18.91	0.53	27.05	3.55	2.29	0.00	100.00
C%	16.04	15.73	16.68	16.16	12.85	13.80	0.00	15.82
\$20,001 - 30,000	181,827	72,569	1,890	86,178	9,016	6,187	0	357,667
R%	50.84	20.29	0.53	24.09	2.52	1.73	0.00	100.00
C%	26.51	26.14	25.80	22.30	14.12	16.12	0.00	24.51
\$30,001 - 40,000	82,503	33,429	663	30,405	2,498	1,780	0	151,278
R%	54.54	22.10	0.44	20.10	1.65	1.18	0.00	100.00
C%	12.03	12.04	9.05	7.87	3.91	4.64	0.00	10.36
\$40,001 +	35,945	14,580	197	8,874	479	383	0	60,458
R%	59.45	24.12	0.33	14.68	0.79	0.63	0.00	100.00
C%	5.24	5.25	2.69	2.30	0.75	1.00	0.00	4.14
TOTAL	685,959	277,574	7,327	386,405	63,860	38,383	0	1,459,508
R%	47.00	19.02	0.50	26.48	4.38	2.63	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 1991-92

FAMILY INCOME	TYPE OF INSTITUTION							TOTAL
	FIVE YEARS OR MORE	FOUR-YEAR NO GRADUATE	THREE YEARS BUT LESS THAN FOUR YEARS	TWO YEARS BUT LESS THAN THREE YEARS	ONE YEAR BUT LESS THAN TWO YEARS	SIX MONTHS BUT LESS THAN ONE YEAR	OTHER	
LESS THAN \$1,001	53,314	27,184	1,320	76,245	20,964	9,932	0	188,959
R%	28.21	14.39	0.70	40.35	11.09	5.26	0.00	100.00
C%	8.84	10.06	6.86	7.78	8.15	5.03	0.00	8.12
\$1,001 - 3,000	75,167	29,599	1,620	97,088	38,757	26,674	0	268,905
R%	27.95	11.01	0.60	36.10	14.41	9.92	0.00	100.00
C%	12.47	10.96	8.42	9.91	15.06	13.52	0.00	11.56
\$3,001 - 6,000	155,410	63,768	4,412	227,684	74,268	61,734	0	587,276
R%	26.46	10.86	0.75	38.77	12.65	10.51	0.00	100.00
C%	25.78	23.61	22.94	23.23	28.87	31.29	0.00	25.24
\$6,001 - 9,000	125,233	51,532	4,052	193,076	45,749	39,404	0	459,046
R%	27.28	11.23	0.88	42.06	9.97	8.58	0.00	100.00
C%	20.77	19.08	21.07	19.70	17.78	19.97	0.00	19.73
\$9,001 - 15,000	95,701	43,169	3,535	182,154	43,519	33,938	0	402,016
R%	23.81	10.74	0.88	45.31	10.83	8.44	0.00	100.00
C%	15.87	15.98	18.38	18.59	16.91	17.20	0.00	17.28
\$15,001 - 20,000	38,070	20,322	1,687	85,973	17,000	12,761	0	175,813
R%	21.65	11.56	0.96	48.90	9.67	7.26	0.00	100.00
C%	6.31	7.52	8.77	8.77	6.61	6.47	0.00	7.56
\$20,001 - 30,000	45,930	25,854	2,065	94,129	14,354	10,812	0	193,144
R%	23.78	13.39	1.07	48.74	7.43	5.60	0.00	100.00
C%	7.62	9.57	10.74	9.61	5.58	5.48	0.00	8.30
\$30,001 - 40,000	11,987	7,294	470	21,106	2,461	1,880	0	45,198
R%	26.52	16.14	1.04	46.70	5.44	4.16	0.00	100.00
C%	1.99	2.70	2.44	2.15	0.96	0.95	0.00	1.94
\$40,001 +	2,054	1,380	72	2,475	221	163	0	6,365
R%	32.27	21.68	1.13	38.88	3.47	2.56	0.00	100.00
C%	0.34	0.51	0.37	0.25	0.09	0.08	0.00	0.27
TOTAL	602,866	270,102	19,233	979,930	257,293	197,298	0	2,326,722
R%	25.91	11.61	0.83	42.12	11.06	8.48	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

Table 7A: *Total*

Table 7B: *Dependent*

Table 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 \$1,800 for students without dependents living at home with their parents and \$2,400 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 (.3 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 (75.6 percent) attend schools where costs are greater than \$3,600, with 65.3 percent attending schools with costs above the effective "maximum" cost for Pell Grant purposes of \$43,000. Relatively few (5.7 percent) have costs of \$2,700 or less.

Tables 7B and 7C indicate there is relatively little difference in the educational costs of dependents and independents. For example, 81.6 percent of dependent and 86.1 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 12 depicts the distribution of educational costs overall and by dependency status. It clearly shows that the large majority of recipients have educational costs of \$3,300 or more.

Cost Up Slightly Since Last Year. A comparison with 1990-91 data indicates an increase in costs for Pell Grant recipients. Average costs overall increased by 6.9 percent between the two years, from \$5,063 to \$5,412. As a result, 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, 78.1 percent of all recipients in 1990-91 and comprise 84.3 percent in 1991-92.

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 84.5 percent of the zero PGI recipients attended institutions with educational costs over \$3,300, as do 83.6 percent of the recipients with indexes between 1 and 1,400, and 86.5 percent of recipients with PGIs over 1,400. Neither does the percentage of recipients attending lower cost schools vary greatly by PGI. Only 6.1 percent of the zero PGI recipients were enrolled in schools with costs of \$2,400 or less as compared to 5.5 percent of the recipients with indexes between 1 and 1,400 and 4.2 percent of recipients with PGIs over 1,400.

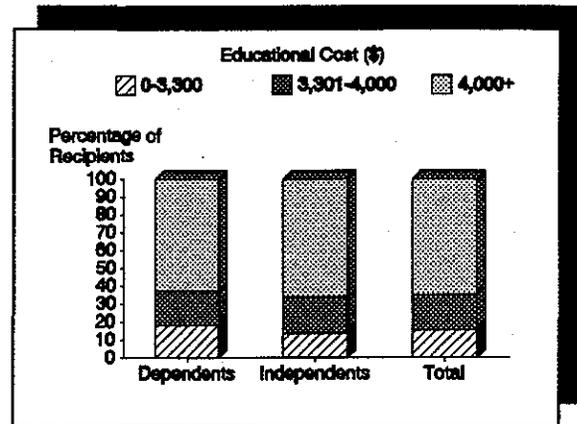


Figure 12: Distribution of Educational Costs by Dependency Status

Table 8: Distribution of Pell Grant Recipients by Family Income and Educational Cost

Table 8A: *Total*

Table 8B: *Dependent*

Table 8C: *Independent*

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, 2.4 percent of all recipients with incomes of \$6,000 or less attend institutions where costs are \$2,400 or less. By comparison, 1.6 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 (84.8 percent) and the greater than \$20,000 income group (85.7 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,

33.3 percent of dependents, compared to only 9.1 percent of independents, have incomes of more than \$20,000 and educational costs in excess of \$3,300 (See Figure 13). Family income ranges of \$9,001 to \$20,000 for the same educational cost are found for 28.3 percent of dependents, compared to 21.3 percent of independents. Those with family income up to \$9,000 and the same educational cost of greater than \$3,300 account for 55.7 percent of independents and 20.1 percent of dependents.

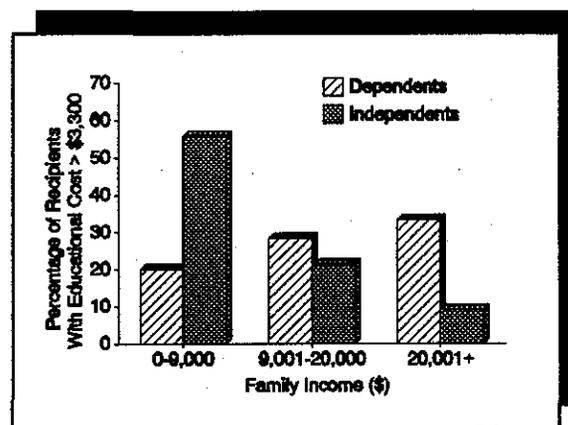


Figure 13: High Educational Costs by Income

Table 9: Distribution of Pell Grant Recipients By Educational Cost and Grant Level

Table 9A: *Total*

Table 9B: *Dependent*

Table 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. Pell 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 14 shows that, consistent with Pell award determination rules, the higher the recipient's educational cost, the greater the potential for receiving a large Pell Grant. For example, of the recipients with educational costs greater than \$3,300, 56.3 percent received a grant of \$1,500 or more, while 20.1 percent receive grants of less than \$900. In comparison, of recipients reporting educational costs of \$3,000 or less, only 27.6 percent receive grants of \$1,500 or greater, while 41.2 percent receive grants of less than \$900.

A comparison of Tables 9B and 9C shows that the educational costs of independents are almost identical to those of dependents. For example, 86.1 percent of independents report educational costs greater than \$3,300, compared to 81.6 percent of dependents. However, more independents, who are reporting relatively lower incomes than their dependent counterparts, receive the maximum grant (23.7 percent of independents, 13.2 percent of dependents) and relatively higher grants in general.

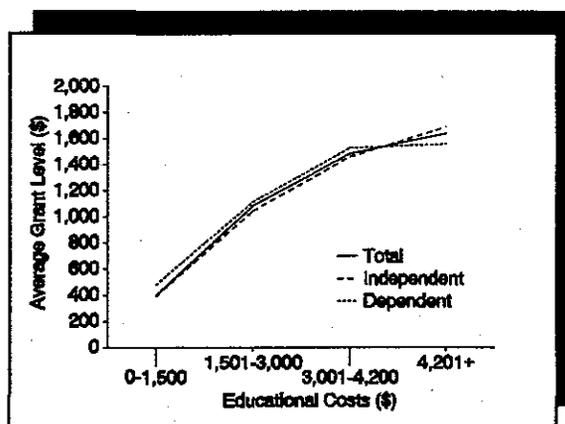


Figure 14: Average Grant by Educational Costs and Dependency Status

Table 10: Distribution of Pell Grant Recipients By Family Income and Net Asset Level

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 Grant recipients except single independents with no dependents (i.e., those with a family size of one). The asset reserves, established by the Higher Education Act amendments of 1986, are \$30,000 for a home, \$80,000 for a business, \$100,000 for a farm, and \$25,000 for all other assets combined.

Most Pell Grant Recipients Report Few Net Assets. As Table 10A shows, Pell Grant recipients have few assets. More than eight out of ten recipients (88.4 percent) have net assets of \$25,000 or less, with most of them (78.3 percent) reporting net assets of \$7,500 or less. The percentage of recipients reporting zero assets, which increased from 43.0 percent in 1989-90 to 47.1 percent in 1990-91, increased to 48.2 percent in 1991-92. The percentage of recipients with net assets

of \$25,000 or less generally declines with family income, but still remains high. For the lower income groups (up to \$15,000), 94.1 percent report assets of \$25,000 or less, and 88.7 percent report assets of \$7,500 or less. For recipients with incomes between \$15,000 and \$30,000, 79.7 percent report assets of \$7,500 or less. Even at incomes above \$30,000, two thirds (65.3 percent) report assets of \$25,000 or less; however, only 38.2 percent report assets of \$7,500 or less.

Independents Have Substantially Lower Net Assets Than Dependents. While 74.2 percent of dependents have net assets of \$25,000 or less, nearly all (97.4 percent) independents do. Approximately 55.0 percent of dependents have net assets of \$7,500 or less, compared to 92.9 percent of independents. Figure 15 shows the distribution of net assets by dependency status. Average net assets (not reported in these tables) are \$17,057 for dependents, \$2,106 for independents, and \$7,869 for all recipients.

Pell Grants Targeted to Low Income and Low Asset Groups. In 1991-92, 31.2 percent of all Pell Grant recipients report net assets of \$7,500 or less and incomes of \$6,000 or less. This represents an decrease from 32.7 percent in 1990-91. Many more

independents (43.9 percent) than dependents (11.1 percent) are in this group. Expanding the ranges to \$25,000 for assets and \$9,000 for income increases this group to 47.5 percent (64.0 percent of independents and 21.2 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 17.2 percent of dependents) report assets greater than \$25,000 and income greater than \$15,000.

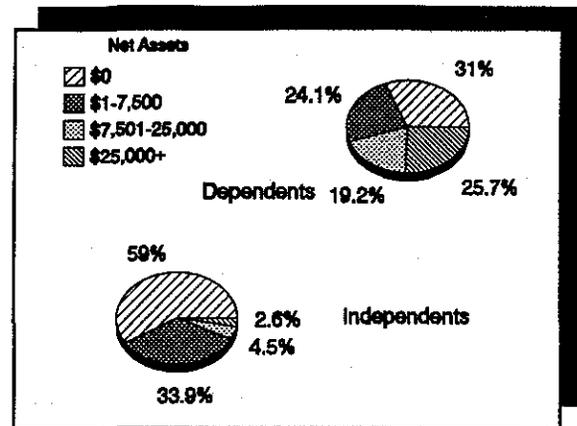


Figure 15: Distribution of Net Assets by Dependency Status

TABLE 10-B
DISTRIBUTION OF PELL GRANT RECIPIENTS
BY FAMILY INCOME AND NET ASSET LEVEL
DEPENDENT RECIPIENTS - AWARD PERIOD 1991-92

		NET ASSET LEVEL										
FAMILY INCOME:	\$0	\$1- 7,500	\$7,501- 15,000	\$15,001- 25,000	\$25,001- 35,000	\$35,001- 50,000	\$50,001- 75,000	\$75,001- 100,000	\$100,001+	TOTAL		
Less Than \$1,001.....	15,135	5,128	1,778	2,021	1,684	1,936	2,346	1,487	4,070	35,585	N	
	42.5%	14.4%	5.0%	5.7%	4.7%	5.4%	6.6%	4.2%	11.4%	100.0%	R%	
	3.3%	1.5%	1.3%	1.4%	1.5%	1.7%	2.9%	4.5%	12.1%	2.4%	C%	
\$1,001 - 3,000.....	32,477	7,008	3,192	2,646	1,761	1,534	1,339	685	1,373	52,015	N	
	62.4%	13.5%	6.1%	5.1%	3.4%	2.9%	2.6%	1.3%	2.6%	100.0%	R%	
	7.2%	2.0%	2.4%	1.8%	1.5%	1.4%	1.6%	2.1%	4.1%	3.6%	C%	
\$3,001 - 6,000.....	82,282	19,391	8,122	7,480	4,948	4,387	3,523	1,728	2,671	134,532	N	
	61.2%	14.4%	6.0%	5.6%	3.7%	3.3%	2.6%	1.3%	2.0%	100.0%	R%	
	18.2%	5.5%	6.1%	5.1%	4.3%	3.9%	4.3%	5.3%	7.9%	9.2%	C%	
\$6,001 - 9,000.....	73,988	27,601	10,421	10,036	7,026	6,641	5,292	2,583	3,345	146,933	N	
	50.4%	18.8%	7.1%	6.8%	4.8%	4.5%	3.6%	1.8%	2.3%	100.0%	R%	
	16.4%	7.9%	7.9%	6.8%	6.1%	6.0%	6.4%	7.9%	9.9%	10.1%	C%	
\$9,001 - 15,000.....	109,324	68,882	23,364	24,231	18,011	18,095	14,688	6,546	7,036	290,177	N	
	37.7%	23.7%	8.1%	8.4%	6.2%	6.2%	5.1%	2.3%	2.4%	100.0%	R%	
	24.2%	19.6%	17.6%	16.4%	15.5%	16.3%	17.8%	20.0%	20.8%	19.9%	C%	
\$15,001 - 20,000.....	58,131	66,517	21,657	23,391	18,396	18,410	14,139	5,340	4,882	230,863	N	
	25.2%	28.8%	9.4%	10.1%	8.0%	8.0%	6.1%	2.3%	2.1%	100.0%	R%	
	12.9%	18.9%	16.3%	15.9%	15.8%	16.6%	17.2%	16.3%	14.5%	15.8%	C%	
\$20,001 - 30,000.....	61,499	106,017	38,503	44,592	36,078	33,628	22,320	8,493	6,537	357,667	N	
	17.2%	29.6%	10.8%	12.5%	10.1%	9.4%	6.2%	2.4%	1.8%	100.0%	R%	
	13.6%	30.2%	29.0%	30.2%	31.1%	30.3%	27.1%	25.9%	19.4%	24.5%	C%	
\$30,001 - 40,000.....	15,436	38,430	18,190	22,734	19,000	17,626	12,859	4,149	2,854	151,278	N	
	10.2%	25.4%	12.0%	15.0%	12.6%	11.7%	8.5%	2.7%	1.9%	100.0%	R%	
	3.4%	10.9%	13.7%	15.4%	16.4%	15.9%	15.6%	12.7%	8.5%	10.4%	C%	
\$40,001 +	3,828	12,294	7,375	10,365	9,164	8,908	5,791	1,731	1,002	60,458	N	
	6.3%	20.3%	12.2%	17.1%	15.2%	14.7%	9.6%	2.9%	1.7%	100.0%	R%	
	0.8%	3.5%	5.6%	7.0%	7.9%	8.0%	7.0%	5.3%	3.0%	4.1%	C%	
Total.....	452,100	351,268	132,602	147,496	116,068	111,165	82,297	32,742	33,770	1,459,508	N	
	31.0%	24.1%	9.1%	10.1%	8.0%	7.6%	5.6%	2.2%	2.3%	100.0%	R%	
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	C%	

Table 11: Distribution of Pell Grant Recipients By Age and Family Income

Table 11A: *Total*

Table 11B: *Dependent*

Table 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 also be granted at the discretion of the financial aid administrator.

Aging of Pell Grant 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 55.3 percent of all recipients are 23 years or younger and 32.2 percent are 27 years or older in 1991-92. This is almost unchanged from 1990-91 when 55.4 percent of all recipients were 23 years or younger and 32.2 percent were 27 years or older. However, there continues to be a slight increase in age among those 27 years or older.

In 1990-91, those age 31 or over represented only 20.6 percent of the total recipient

population; this percentage increased to 21.6 percent in 1991-92.

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 16, recipients in the younger age groups, most of whom are dependent and report their parent's income, had relatively higher family incomes. For example, 59.8 percent of the 24 and over group report income less than \$9,000 as compared to 41.1 percent of the younger group.

Similarly, 28.1 percent of the 23 years and younger group report family income greater than \$20,000, whereas only 13.4 percent of the older recipients report incomes in this range.

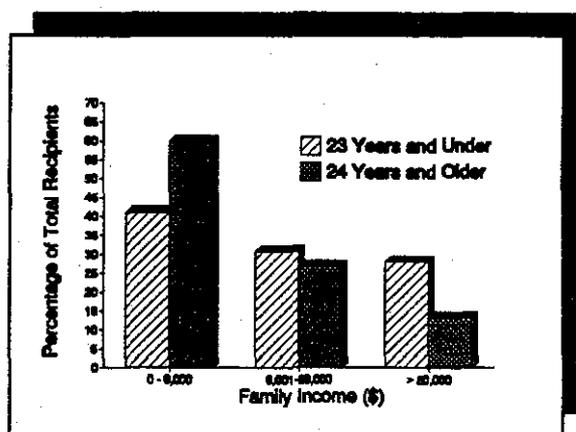


Figure 16: Total Recipients by Age and Family Income

Section 3: Miscellaneous Student Characteristics

Table 12: Distribution of Pell Grant Recipients By Family Income and Dependent Student Earnings

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) 1990 taxable and nontaxable income minus the amount of 1990 federal taxes paid. Dependent recipients who did not report any 1990 earnings—about 37.9 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 22.4 percent report earnings greater than \$4,000 in 1990, the year reported on the 1991-92 application; just over 1.7 percent report earnings of more than \$7,500. A large majority (60.5 percent) of these recipients report incomes between \$1,001 and \$4,000. Approximately 17.0 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, 70.6 percent of dependent recipients whose parents report income greater than \$20,000 report earnings in 1990 (and therefore are included in Table 12). In contrast, only 51.8 percent of dependents with family incomes of \$9,000 or less report any student earnings.

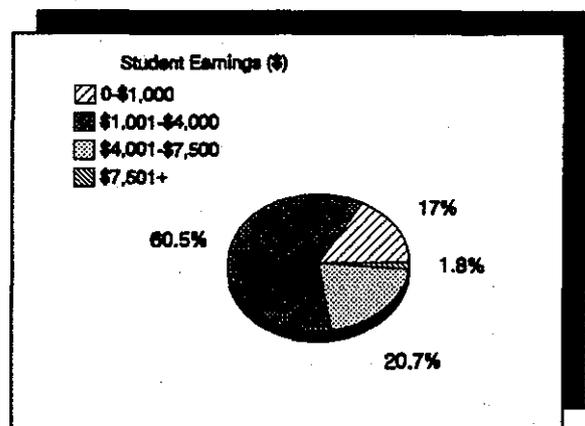


Figure 17: Distribution of Dependent Student Earnings

Table 13: Summary Statistics for Pell Grant Applicants Reporting Veteran's Benefits

Table 13 presents data on Pell Grant applicants reporting Dependents Educational Benefits and Veteran's Contributory Benefits.

In 1991-92, only 1.0 percent of the total applicant pool report receiving veteran's benefits on their application. Of those who do receive these benefits, 85.0 percent claim to be independent of their parents' support. Figure 18 depicts the number of applicants, qualified (or eligible) applicants and recipients reporting Veteran's benefits by dependency status.

Veterans Eligibility Stabilizes; Numbers Up Slightly. Table 13 shows that applicants who report veteran's benefits

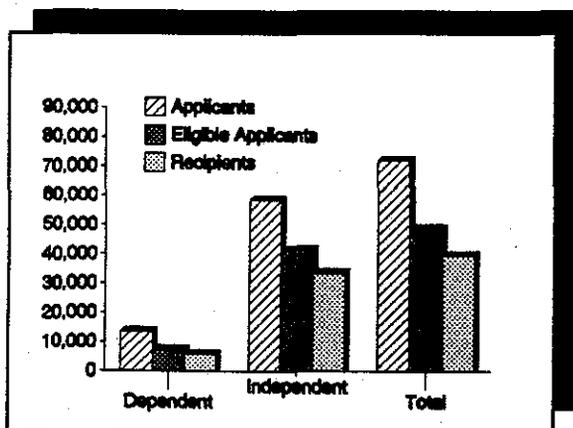


Figure 18: Reports of Veteran's Benefits by Dependency Status

qualify for a Pell Grant at a slightly higher rate than the total applicant pool. In 1991-92, 67.8 percent of those applicants reporting veteran's benefits were eligible for a Pell Grant in comparison to 63.5 percent of the total applicants shown in Table 1. This is an increase from 1990-91 when 64.2 percent of applicants reporting veteran's benefits were eligible to receive a grant. The number of applicants reporting veteran's benefits is up 65.7 percent from 43,469 in 1990-91 to 72,047 in 1991-92.

Of those eligible for a Pell Grant, applicants who report receiving veteran's benefits receive grants at a slightly higher rate than the overall applicant pool. Whereas, 81.1 percent of eligible applicants receiving veteran's benefits also receive a Pell Grant, 76.6 percent of all eligible applicants receive a grant.

The average grant for recipients reporting veteran's benefits (\$1,642) is higher than that of the total recipient pool (\$1,530), as are total expenditures, due to the increase in applicants reporting veteran's benefits and the increased eligibility rate. Approximately \$65 million dollars were awarded to recipients reporting veteran's benefits in 1991-92.

TABLE 13
**SUMMARY STATISTICS FOR PELL GRANT APPLICANTS
 REPORTING VETERAN'S BENEFITS
 AWARD YEAR 1991-92**

	DEPENDENT	INDEPENDENT	TOTAL
NUMBER OF APPLICANTS SUBMITTING OFFICIAL APPLICATIONS	13,574	58,473	72,047
NUMBER OF APPLICANTS SUBMITTING VALID APPLICATIONS	12,735	54,742	67,477
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS	7,455 54.92	41,373 70.76	48,828 67.77
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS	5,280 38.90	13,369 22.86	18,649 25.88
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA	839	3,731	4,570
NEVER RE-SUBMITTED FOR PROCESSING	6.18	6.38	6.34
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	291	1,132	1,423
NUMBER OF ELIGIBLE APPLICANTS SELECTED FOR VALIDATION	3,676	15,235	18,911
NUMBER OF PELL GRANT RECIPIENTS	5,954	33,644	39,598
TOTAL EXPENDITURES	\$8,976,057	\$56,039,883	\$65,015,940
AVERAGE GRANT	\$1,508	\$1,666	\$1,642

TABLE INCLUDES THOSE STUDENTS REPORTING EITHER DEAP OR VEAP BENEFITS

Table 14: Distribution of Pell Grant Applicants By Eligibility Status and Income Range

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 70.8 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 1991-92, 84.4 percent of independent applicants are eligible to receive a grant compared to 55.0 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 58.8 percent of all independents reporting income of \$10,000 or less. Only 16.2 percent of dependents report income in these lower ranges. In contrast, 64.3 percent of dependent applicants report income over \$20,000 in comparison to 16.8 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 19, low income applicants, dependent and independent alike, do qualify for grants with a much higher frequency than higher

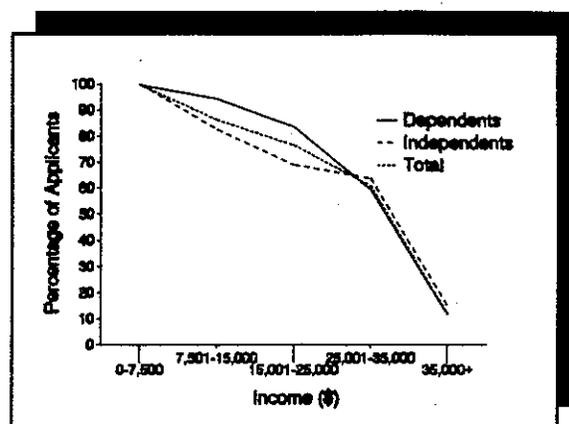


Figure 19: Distribution of Applicants by Family Income

income counterparts. Nearly all (99.3 percent) applicants reporting \$10,000 or less 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 38.2 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 1991-92

<u>ALL APPLICANTS</u>	INCOME RANGE										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	\$35,000 +	
TOTAL QUALIFIED APPLICANTS	1,030,203	1,084,485	590,994	308,353	376,438	515,036	396,752	298,356	167,646	172,816	4,941,079
PERCENT OF TOTAL QUALIFIED APPLICANTS	20.8	21.9	12.0	6.2	7.6	10.4	8.0	6.0	3.4	3.5	100.0
TOTAL APPLICANTS	1,033,442	1,089,770	601,752	378,913	496,611	669,366	519,181	423,466	344,817	1,426,318	6,983,636
PERCENT OF TOTAL APPLICANTS	14.8	15.6	8.6	5.4	7.1	9.6	7.4	6.1	4.9	20.4	100.0

<u>DEPENDENT APPLICANTS</u>	INCOME RANGE										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	\$35,000 +	
TOTAL QUALIFIED APPLICANTS	154,210	207,440	153,238	114,765	174,339	278,965	241,609	193,754	119,053	147,511	1,784,884
PERCENT OF TOTAL QUALIFIED APPLICANTS	8.6	11.6	8.6	6.4	9.8	15.6	13.5	10.9	6.7	8.3	100.0
TOTAL APPLICANTS	155,909	210,181	157,902	121,470	189,843	321,437	300,293	277,545	250,290	1,257,847	3,242,717
PERCENT OF TOTAL APPLICANTS	4.8	6.5	4.9	3.7	5.9	9.9	9.3	8.6	7.7	38.8	100.0

<u>INDEPENDENT APPLICANTS</u>	INCOME RANGE										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	\$35,000 +	
TOTAL QUALIFIED APPLICANTS	875,993	877,045	437,756	193,588	202,099	236,071	155,143	104,602	48,593	25,305	3,156,195
PERCENT OF TOTAL QUALIFIED APPLICANTS	27.8	27.8	13.9	6.1	6.4	7.5	4.9	3.3	1.5	0.8	100.0
TOTAL APPLICANTS	877,533	879,589	443,850	257,443	306,768	347,929	218,888	145,921	94,527	168,471	3,740,919
PERCENT OF TOTAL APPLICANTS	23.5	23.5	11.9	6.9	8.2	9.3	5.9	3.9	2.5	4.5	100.0

Table 15: Pell Grant Recipient Enrollment Status By Type and Control of Institution

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 (18.3 percent) are excluded from Table 15 because they either changed enrollment status within the award year or had no reported enrollment status. The percentage of recipients excluded is up from 16.9 percent in 1990-91.

Full-Time Enrollment Continues To Decline. The percentage of all Pell Grant recipients enrolled full time continues to decline. About 70.1 percent are enrolled full time this year, down from 71.1 percent last year. This continues the decline that began in 1988-89 from a full-time enrollment of over 80.0 percent in 1987-88. This pattern is consistent with postsecondary education trends of increased part-time enrollment, reflecting the necessity of many students to work to pay for their education. Among Pell Grant recipients another explanation operates as well: the decrease in full-time enrollment corresponds with an increase in the proportion of independent students, who may be even more likely to work while attending school. Half-time enrollment decreased from 8.4 percent last year to 8.1 percent in 1991-92. Three-quarter time enrollment remained stable at 3.5 percent, similar to last year's 3.6 percent.

Independent Students Mostly Part Time. Enrollment status varies substantially by dependency status. Among full-time recipients, 44.9 percent are dependent and more than half (55.1 percent) are independent. However, part-time recipients

are much more likely to be independent, as 81.5 percent of those enrolled are three-quarter time and 85.9 percent of those enrolled are half time.

Part Time Enrollees Attend Programs of Shorter Length. As shown in Figure 20, enrollment status varies greatly by program length. For example, the majority of full-time students attend 4 or 5 year institutions (56.0 percent). As enrollment status declines from full time, there is a decreasing likelihood of students attending 4 or 5 year schools (21.4 percent of three-quarter enrollees, and 15.2 percent of half-time enrollees), and an increasing likelihood of students attending less than 2 year programs (12.7 percent of full timers, 28.1 percent of three-quarter enrollees, and 47.2 percent of half-time enrollees. Attendance at 2 year schools varies irregularly with enrollment status. Those attending 2 year schools are 30.5 percent of full-time enrollees, 50.0 percent of three-quarter time enrollees, and 36.7 percent of half-time enrollees.

Because 4 or 5 year schools enrolling the largest numbers of students are public, most full-time enrollees (60.9 percent) attend public institutions; full time students enroll in private and proprietary institutions at about the same level (20.2 percent and 18.8 percent, respectively). Three-quarter time students tend to enroll most at public institutions (59.0 percent) or proprietary institutions (28.8 percent); only 12.2 percent attend private institutions. Half-timers are most likely to be found at proprietary institutions (49.0 percent), followed by public institutions (42.3 percent); only 8.6 percent attend private institutions.

Looking at the data in Table 15 across institutions, we find that 85.7 percent of Pell Grant recipients are enrolled full time. This ranges from 72.5 percent at proprietary institutions to 88.5 percent at public institutions, and 92.6 percent at private institutions.

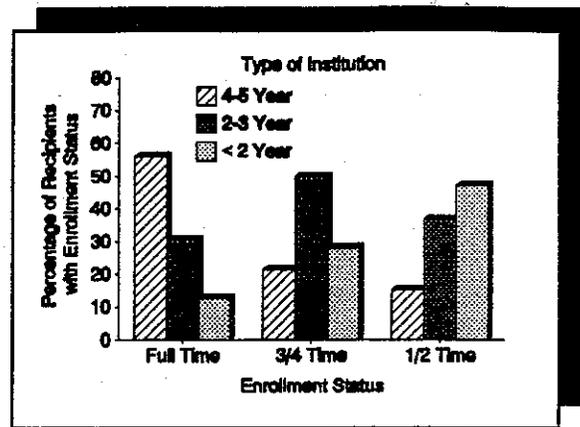


Figure 20: Distribution of Enrollment Status by Type of Institution

TABLE 15
**PELL GRANT RECIPIENT ENROLLMENT STATUS
 BY TYPE AND CONTROL OF INSTITUTION
ALL INSTITUTIONS - AWARD PERIOD 1991-92**

TYPE OF INSTITUTION	FULL TIME			THREE QUARTER TIME			HALF TIME		
	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS
TOTAL PUBLIC INSTITUTIONS	1,616,298	769,383	846,915	78,996	15,990	63,006	130,452	16,365	114,087
FIVE YEARS OR MORE	812,136	460,154	351,982	13,619	3,312	10,307	21,562	2,986	18,576
FOUR-YEAR NO GRADUATE	168,081	91,441	76,640	4,145	869	3,276	7,747	1,009	6,738
THREE YEARS BUT LESS THAN FOUR YEARS	1,212	319	893	79	7	72	119	8	111
TWO YEARS BUT LESS THAN THREE YEARS	615,308	213,754	401,554	58,472	11,480	46,992	95,382	11,745	83,637
ONE YEAR BUT LESS THAN TWO YEARS	17,715	3,558	14,157	2,158	273	1,885	4,462	508	3,954
SIX MONTHS BUT LESS THAN ONE YEAR	1,846	157	1,689	523	49	474	1,180	109	1,071
TOTAL PRIVATE, NON-PROFIT	536,900	306,325	230,575	16,385	2,710	13,675	26,601	3,229	23,372
FIVE YEARS OR MORE	215,205	129,835	85,370	4,383	748	3,635	6,254	615	5,639
FOUR-YEAR NO GRADUATE	260,615	153,395	107,220	5,637	910	4,727	10,505	874	9,631
THREE YEARS BUT LESS THAN FOUR YEARS	6,449	1,415	5,034	196	54	142	154	21	133
TWO YEARS BUT LESS THAN THREE YEARS	44,147	19,104	25,043	3,542	545	2,997	4,098	412	3,686
ONE YEAR BUT LESS THAN TWO YEARS	8,589	2,351	6,238	1,300	256	1,044	4,727	1,226	3,501
SIX MONTHS BUT LESS THAN ONE YEAR	1,895	225	1,670	1,327	197	1,130	863	81	782
TOTAL PRIVATE, PROFIT-MAKING	499,812	115,230	384,582	38,598	6,116	32,482	151,186	23,801	127,385
FIVE YEARS OR MORE	5,129	2,696	2,433	85	14	71	133	17	116
FOUR-YEAR NO GRADUATE	25,527	8,888	16,639	769	141	628	754	98	656
THREE YEARS BUT LESS THAN FOUR YEARS	13,004	4,848	8,156	339	69	270	2,424	130	2,294
TWO YEARS BUT LESS THAN THREE YEARS	150,184	37,723	112,461	5,081	856	4,225	13,749	1,982	11,767
ONE YEAR BUT LESS THAN TWO YEARS	174,705	37,131	137,574	15,735	2,386	13,349	68,952	12,400	56,552
SIX MONTHS BUT LESS THAN ONE YEAR	131,263	23,944	107,319	16,589	2,650	13,939	65,174	9,174	56,000
TOTAL	2,653,010	1,190,938	1,462,072	133,979	24,816	109,163	308,239	43,395	264,844

Table 16: Distribution of Pell Grant Recipients Paid on a Simplified Needs Test PGI By Family Income and Grant Level

Table 16A: *Total*

Table 16B: *Dependent*

Table 16C: *Independent*

Tables 16A, 16B, and 16C show the distribution of Pell recipients who qualify for and are paid on the basis of the Simplified Needs Test (SNT) by family income and grant level. SNT, which is intended to reduce the burden associated with completing an application for Federal student aid, was first implemented in 1988-89. It permits applicants with low incomes (adjusted gross income 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, 1.8 million recipients qualified for their grants through SNT. This represents 47.5 percent of all recipients in 1991-92, slightly less than the 48.5 percent in 1990-91. Of these SNT-qualified recipients 81.5 percent are independent compared to 18.5 percent who are dependent (see Tables 16B and 16C). Another way to demonstrate 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 (63.0 percent) of all independent recipients were paid on SNT compared to only 22.8 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 Pell Grant. Overall, Table 16A indicates that the largest single group of SNT recipients, 29.1 percent of the total, receive the maximum grant. As expected of low income recipients, this is greater than the 19.6 percent of all Pell Grant recipients (see Table 3) who received the maximum grant.

Figure 21 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 2.9 percent of these SNT recipients have total family income, including income from nontaxable sources, of more than \$15,000. Approximately 55.1 percent of this group have total family incomes of \$6,000 or less and 77.9 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 (30.8 percent) than independents (28.8 percent) receive the maximum grant. Consistent with the finding that family income for dependent students is generally higher than that of independent students, 62.4 percent of dependent SNT recipients report family income of \$9,000 or less, compared to 81.5 percent of independent recipients. As expected, given the criteria for SNT, few of each group (7.3 percent of dependents and 2.0 percent of independents) report total family incomes greater than \$15,000.

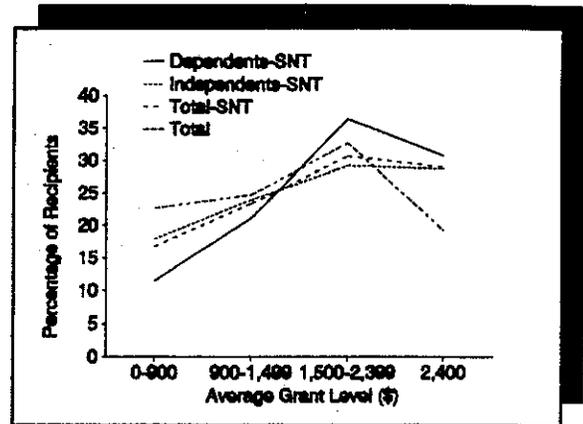


Figure 21: Average Grant for SNT and Total Recipients

Table 17: Distribution of Pell Grant Recipients Qualified Under Dislocated Worker Provision By Expected Family Income and Grant Level

Table 17A: *Total*

Table 17B: *Dependent*

Table 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, 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 1991 income rather than 1990 income, and home assets are excluded in eligibility determination.

Dislocated Workers Increase Since Last Cycle. Table 17A shows that over 116,000 or 3.1 percent of total recipients qualify as dislocated workers. This represents an increase from last cycle when less than 83,000, or 2.4 percent of total recipients, qualified as dislocated workers. Forty-one percent of those recipients qualifying under the dislocated worker provision are dependent, while 59.4 percent are independent in 1991-92. This breakdown is similar to the overall breakdown of recipients by dependency status (38.5 percent dependent versus 61.5 percent independent).

Dislocated Worker Expected Year Income Higher Than Base Year Income For All Recipients. Table 17A shows that for these dislocated worker applicants, 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 1991-92, 38.8 percent of dislocated workers report an expected income of less than \$9,000 compared to 49.5 percent of total recipients. Similarly, 26.7 percent of dislocated worker recipients report expected year income of greater than \$20,000 compared to 21.5 percent of all recipients.

As a result, dislocated workers are more likely to receive slightly smaller, more moderate grants than all recipients. Only 16.6 percent of those recipients who qualify as dislocated workers receive the maximum grant as compared to 19.6 percent of all recipients. However, 21.3 percent of dislocated workers received grants of less than \$900 as compared to 22.7 percent of total recipients. Recipients who qualified under the dislocated worker provision predominate in the moderate grant levels, where 62.1 percent of these recipients receive grants between \$900 and \$2,399 (compared to 57.7 percent of total recipients).

As anticipated from the larger recipient pool, there are some differences in expected income between dependents and independents who qualified as dislocated workers. Dependents are almost twice as likely to have an expected year income greater than \$20,000 (38.0 percent) than independents (19.1 percent). Independents are much more likely to have an expected income of \$9,000 or less (47.6 percent) than are dependents (25.9 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 \$2,400, compared to about 13.3 percent of dependents. However,

when grants of \$1,800 or above are examined, there is less discrepancy (43.6 percent of dependents compared to 41.0 percent of independents).

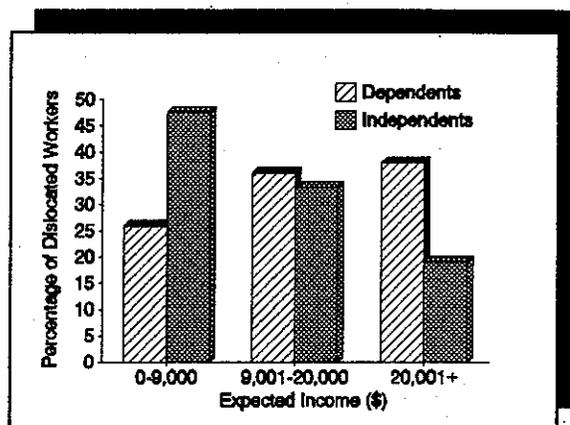


Figure 22: Expected Income for Dislocated Workers by Dependency Status

Table 18: Distribution of Pell Grant Recipients Qualified Under Displaced Homemaker Provision By Family Income and Grant Level

Table 18A: *Total*

Table 18B: *Dependent*

Table 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, 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 116,000 or 3.1 percent of all recipients) qualify under the displaced homemaker

provision. This percentage represents a slight increase from 2.9 percent (99,600) last year. Those who qualify are divided almost evenly by dependency status (48.3 percent dependent and 51.7 percent independent).

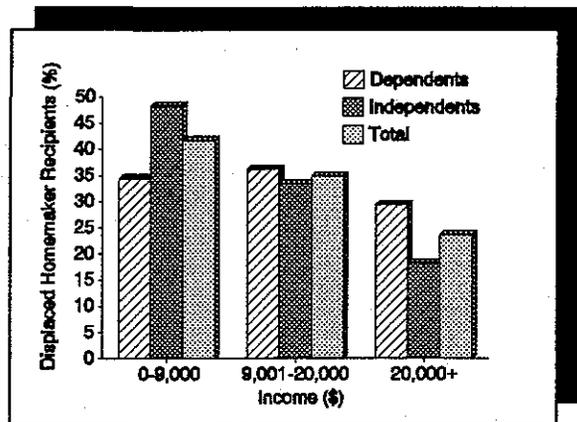


Figure 23: Family Income for Displaced Homemakers by Dependency Status

Dislocated Workers Reflect All Recipients In Income and Grants. As shown in Figure 23, the distribution of displaced homemakers is similar to that of all recipients with slightly fewer recipients in the lower income ranges. In 1991-92, 23.6 percent of dislocated workers report income above \$20,000 (compared to 21.5 for all recipients), while 41.6 percent report income up to \$9,000 (compared to 49.5 percent of all

recipients). Dependents are much more likely to have incomes above \$20,000 (29.4 percent) than independent displaced homemakers (18.2 percent), and independents are much more likely to have an income up to \$9,000 (48.4 percent) than dependents (34.4 percent).

The distribution of grants received among displaced-homemaker qualifiers also closely reflects that of the total recipient population. Approximately 22.2 percent of displaced homemaker qualifiers receive grants less than \$900, compared to 22.7

percent of the total recipient pool. Sixteen percent of those qualifying as displaced homemakers received the maximum grant, compared to 19.6 percent of all recipients. Differences by dependency status in the grants received by displaced homemaker qualifiers are modest, with 15.9 percent of dependents and 16.1 percent of independents receiving the maximum grant and 19.7 percent of dependents and 24.6 percent of independents receiving grants less than \$900.

Table 19: Summary Statistics for Pell Grant Special Condition Filers

Table 19 provides summary statistics for the 2.2 percent of applicants who are valid special condition filers. Special conditions refer to the Secretary of Education's authority to prescribe certain circumstances under which the Pell Grant Index can be calculated using the family's expected year rather than base year income. For example, in the 1991-92 award year, 1991 income replaces 1990 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 24 shows that of those submitting valid special condition applications, significantly more are independents than dependents (78.1 percent versus 21.9 percent). And a consistently higher number of special condition filers who receive Pell Grants are independent (78.5 percent) than dependent (21.5 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 (\$1,672) than for dependents (\$1,467).

Special condition recipients are 3.2 percent of recipients, 4.1 percent of independents, and 1.8 percent of dependents (not in this table). Expenditures of \$197.2 million for special condition filers are 3.4 percent of all Pell Grant expenditures. The average grant (\$1,628) for all special condition filers is \$98 higher than the average Pell Grant award of \$1,530.

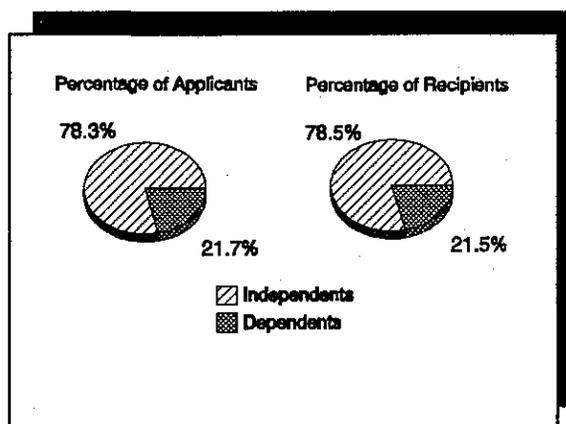


Figure 24: Special Condition Applicants and Recipients by Dependency Status

TABLE 19
**SUMMARY STATISTICS FOR PELL GRANT APPLICANT
SPECIAL CONDITION FILERS
AWARD YEAR 1991-92**

	DEPENDENT	INDEPENDENT	TOTAL
NUMBER OF APPLICANTS SUBMITTING OFFICIAL APPLICATIONS	33,510	120,565	154,075
NUMBER OF APPLICANTS SUBMITTING VALID APPLICATIONS	33,222	118,314	151,536
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS	28,127 83.94	109,460 90.79	137,587 89.30
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS	5,095 15.20	8,854 7.34	13,949 9.05
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA	288	2,251	2,539
NEVER RE-SUBMITTED FOR PROCESSING	0.86	1.87	1.65
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	557	1,626	2,183
NUMBER OF PELL GRANT RECIPIENTS	26,024	95,133	121,157
TOTAL EXPENDITURES	\$38,164,990	\$159,037,750	\$197,202,740
AVERAGE GRANT	\$1,467	\$1,672	\$1,628

Table 20: Distribution of Verified Pell Grant Recipients By Family Income and Grant Level

Table 20 presents the relationship between family income and grant level for recipients selected for verification, 31.2 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 23.1 percent were selected for verification. By comparison, 37.5 percent of recipients reporting family income greater than \$20,000 were selected.

Those Selected For Verification Have Higher Income and Lower Grants. Figure 25 shows that of the verified population, 36.6 percent report family income less than \$9,000 and 25.8 percent report income greater than \$20,000. By comparison, 55.3 percent of non-verified recipients report income less than \$9,000 and only 19.5 percent of those not verified reported 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, 34.3 percent were selected for

verification. In contrast, 28.7 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, 24.9 percent of selected applicants received grants less than \$900, compared to 22.7 percent of non-selected recipients. About 37.7 percent of recipients selected for verification receive grants greater than \$1,800, compared to 42.6 percent of recipients not selected for verification.

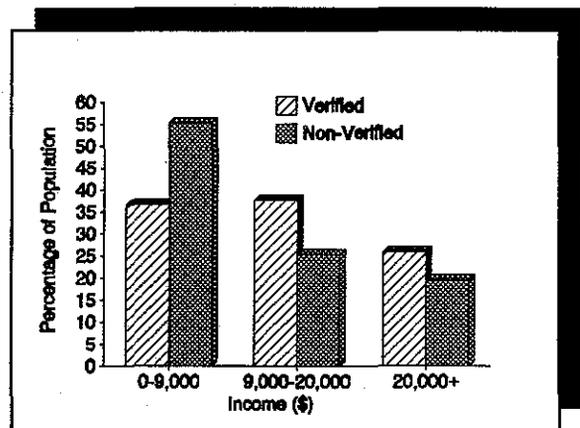


Figure 25: Income for Verified and Non-Verified Recipients

Section 4: Students by Application Source

Table 21: Summary Statistics by Application Source

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 1991-92, 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 to the Application for Federal Student Aid (AFSA) processor or transmitted directly to the Central Processing System (CPS) via Stage Zero. Stage Zero was first introduced late in 1990-91. 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 39.9 percent, followed by the Federal form (20.7 percent) and the ACT (15.5 percent), Stage Zero (9.3 percent), PHEAA (4.0 percent), CSX (3.2 percent), and USAF (7.5 percent) forms.

Overall, application volume since 1990-91 increased by 8.9 percent and Pell Grant recipients increased by 11.2 percent. With the acceptance of electronic transmissions via Stage Zero and the growth of USAF's

share of MDE volume, there were decreases in the percentage of applications processed from the AFSA processor and ACT, compared to 1991-92.

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 here means based on financial need; an applicant with a Pell Grant Index of 2,200 or less qualifies for a Pell Grant.

- While more than one fourth (26.3 percent) of all applicants do not qualify, only 14.2 percent of AFSA applicants fail to qualify. (In addition, 7.8 percent of AFSA applicants fail to revise and return incomplete applications, compared to 10.2 percent of all applicants; thus their eligibility cannot be determined.)
- Stage Zero applicants have the greatest likelihood of Pell Grant eligibility, with 90.7 percent eligible to receive a grant. Only 7.7 percent of Stage Zero applicants are ineligible and 1.6 percent never re-submit. The high eligibility rates for Stage Zero may be attributed to the nature of the application procedures and built-in editing criteria.
- Two MDEs have the highest proportions of non-qualified applicants: PHEAA at 41.2 percent and CSS at 35.4 percent. (CSS also has the highest percentage of "rejected" applicants who fail to return the application with additional information at 13.2 percent.)
- ACT and USAF populations are similar to the overall applicant pool, with 28.0

percent of ACT and 25.7 percent of USAF applicants not qualified and 10.5 percent of ACT and 13.0 percent of USAF applicants rejected.

- CSX has a high eligibility rate (74.4 percent), with only 18.2 percent not qualifying and 7.4 percent never resubmitting.

Figure 26 shows the percentage of applicants qualified, not qualified, and rejected for insufficient information by application source.

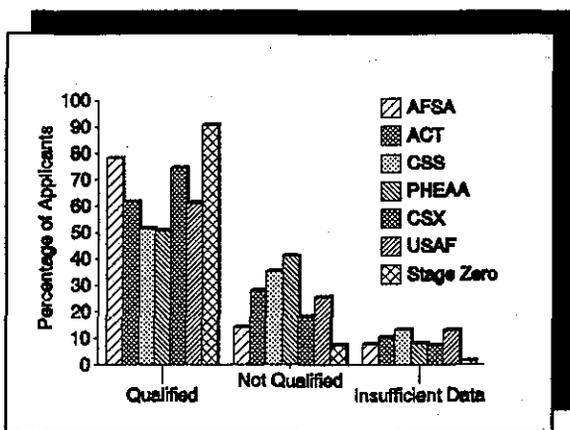


Figure 26: Applicant Qualification Status by Source

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 (72.8 percent and 73.6 percent of qualified applicants, respectively), probably because many of them choose not to enroll in school.

Approximately three-quarters or more of qualified applicants using USAF (76.1 percent), PHEAA (77.7 percent), CSS (78.6 percent) CSX (79.1 percent) or ACT (80.9 percent) receive grants.

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 in proportion of recipient and average grant 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 Stage Zero (\$1,648) and CSX (\$1,594), probably because these applicants generally have lower incomes and many attend higher cost schools. The average grant of recipients using most other processors is similar, ranging from \$1,500 to \$1,526. USAF applicants have the lowest average grant (\$1,454), 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 26.4 percent for Stage Zero applicants to 38.0 percent for CSS applicants. The variation that exists is most likely a function of income, as shown in Table 21. These application sources with the lowest selection for verification rates -- Stage Zero (26.4 percent) and Federal (29.3 percent) -- have more lower income applicants, while CSS, with the highest selection for verification rate, has more applicants with higher income. Overall, the rate of selection for verification is 33.0 percent -- slightly higher than the 30.0 percent target.

TABLE 21
SUMMARY STATISTICS BY APPLICATION SOURCE
ALL APPLICANTS - AWARD PERIOD 1991-92

	APPLICATION SOURCE							TOTAL
	AFSA	CSX	USAF	PHEAA	CSS	ACT	STAGE ZERO	
NUMBER OF APPLICANTS SUBMITTING OFFICIAL APPLICATIONS	1,612,293	247,725	581,552	308,813	3,100,687	1,201,501	722,645	7,775,216
NUMBER OF APPLICANTS SUBMITTING VALID APPLICATIONS.	1,486,977	229,476	505,661	283,849	2,690,772	1,075,728	711,173	6,983,636
NUMBER AND PERCENT OF ELIGIBLE APPLICANTS	1,257,737 78.0%	184,384 74.4%	356,162 61.2%	156,683 50.7%	1,592,096 51.3%	738,806 61.5%	655,211 90.7%	4,941,079 63.5%
NUMBER AND PERCENT OF INELIGIBLE APPLICANTS	229,240 14.2%	45,092 18.2%	149,499 25.7%	127,166 41.2%	1,098,676 35.4%	336,922 28.0%	55,962 7.7%	2,042,557 26.3%
NUMBER AND PERCENT OF APPLICATIONS RETURNED FOR INSUFFICIENT DATA AND NEVER RE-SUBMITTED FOR PROCESSING	125,316 7.8%	18,249 7.4%	75,891 13.0%	24,964 8.1%	409,915 13.2%	125,773 10.5%	11,472 1.6%	791,580 10.2%
NUMBER OF APPLICANTS SUBMITTING UNOFFICIAL APPLICATIONS	40,052	6,836	13,083	491	50,467	13,692	51,400	176,021
NUMBER OF ELIGIBLE APPLICANTS SELECTED FOR VERIFICATION	368,955	61,340	122,048	52,620	605,272	248,717	172,665	1,631,617
NUMBER OF PELL GRANT RECIPIENTS	915,095	145,919	271,196	121,720	1,252,167	597,700	482,433	3,786,230
TOTAL EXPENDITURES	\$1,373,037,215	\$232,632,479	\$394,295,057	\$184,358,306	\$1,911,169,413	\$902,212,896	\$794,997,463	\$5,792,702,829
AVERAGE GRANT	\$1,500	\$1,594	\$1,454	\$1,515	\$1,526	\$1,509	\$1,648	\$1,530

Table 22: Distribution of Pell Grant Recipients By Family Income and Application Source

Table 22A: Total

Table 22B: Dependents

Table 22C: Independents

Tables 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, respectively.

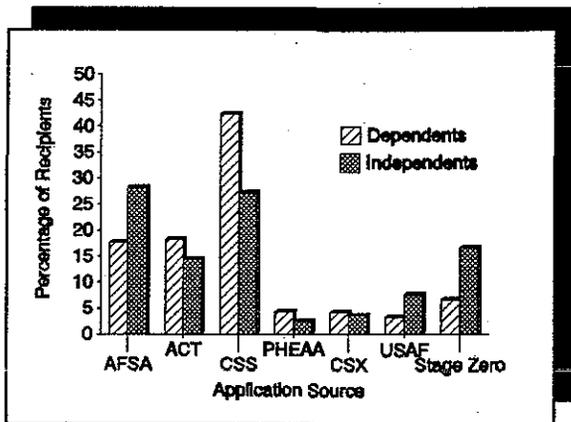


Figure 27: Distribution of Recipients' Application Source by Dependency Status

Most Recipients Use Federal Form -- Paper or Electronic -- to Apply. 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. When the combined total of recipients using a Federal form, either paper (AFSA with 24.2 percent) or Electronic (Stage with Zero 12.7 percent) is considered, the Federal form is the most popular (36.9 percent) source for 1991-92, followed by CSS (33.1 percent), ACT (15.8 percent), USAF (7.2

percent), CSX (3.9 percent) and PHEAA (3.2 percent). Among the sources, the AFSA is down most (from 34.3 percent) and Stage Zero is up most (1.3 percent), but the combined Federal total is up slightly (from 35.5 percent). Among the MDEs, ACT lost the biggest share (from 19.7 percent) while USAF gained the most (from 3.5 percent).

Most Dependent Recipients Use CSS; Most Independents Use Federal Form. Figure 27 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 (42.4 percent), followed by ACT (18.2 percent), the AFSA (17.7 percent), Stage Zero (6.6 percent), PHEAA (4.3 percent), CSX (4.2 percent), and USAF (3.3 percent). In contrast, independent recipients are most likely to use the Federal form (28.2 percent), followed by CSS (27.2 percent), Stage Zero (16.6 percent) ACT (14.3 percent), USAF (7.5 percent), CSX (3.6 percent), and, PHEAA (2.5 percent).

Looking at these data on dependency status another way, recipients using the Federal forms (paper and electronic) and USAF form are mostly independent, while those using the ACT, CSS, CSX, and PHEAA forms are most closely split. Independents comprise 71.7 percent of AFSA and 80.1 percent of Stage Zero filers, plus 64.5 percent of USAF form users. In contrast, independents are

only 47.9 percent of PHEAA recipients. Lesser majorities of CSX recipients (58.2 percent) and ACT recipients (55.6 percent) are independent, while about half (50.6 percent) of CSS recipients are independent.

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.

- The majority of Stage Zero (63.7 percent), and AFSA (58.3 percent), recipients have family incomes of \$9,000 or less, as do close to half of CSX (48.9 percent) and USAF (47.0 percent) recipients. Only 9.4 percent of Stage Zero and 14.2 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; 42.3 percent of ACT recipients, 42.4 percent of CSS recipients, and 40.8 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; 27.2 percent of ACT recipients, 27.6 percent of CSS recipients, and 31.4 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, higher income families (earning \$20,000 or more) outnumber lower income families (earning \$9,000 or less) 39.0 percent to 25.3 percent. This is largely due to the impact of dependent recipients from ACT and CSS, where higher income groups outnumber lower income groups by about two to one (44.2 percent to 20.6 percent for CSS; 44.6 percent to 20.0 percent for ACT). In contrast, lower income recipients outnumber higher income recipients for AFSA (36.7 percent to 26.6 percent) and Stage Zero (43.5 percent to 19.4 percent).
- Among independent recipients there are only small income differences by application source. Lower income recipients are 68.8 percent of Stage Zero users, 66.9 percent of AFSA users, 65.5 percent of PHEAA users, 63.7 percent of CSS users, 62.1 percent of CSX users, 60.5 percent of USAF users, and 60.1 percent of ACT users. Higher income differences among the application sources for independent recipients range from 7.0 percent for Stage Zero users to 13.4 percent for ACT and 3.3 percent for USAF users.

Section 5: Students by Institution

Table 23: Summary Statistics By Type of Institution

Table 23 displays summary statistics by type of institution for the 1991-92 award year.

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 6,855 participating institutions (161 less than last year), Figure 8 depicts graphically the percentage of institutions in each category follow, in descending order, along with selected information about expenditures or recipients.

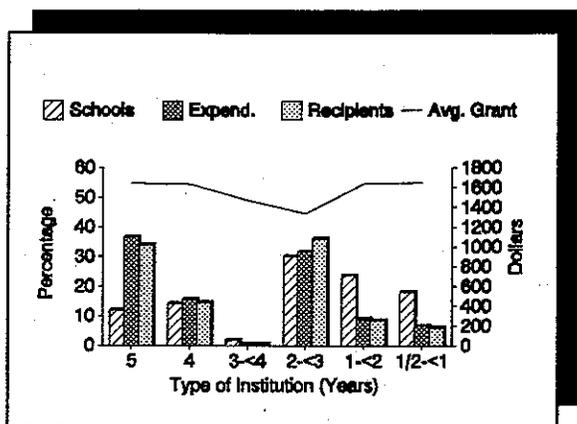


Figure 28: Selected Statistics by Type of Institution

- Three out of ten schools (30.2 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 (36.1 percent of the total) and the expenditures directed toward students (31.6 percent) are consistent with their numbers. The average number of recipients per institution is 660.

- Schools offering 1 year (but less than 2 year) programs are next in number, accounting for 23.8 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 9.1 percent of expenditures and 8.5 percent of recipients, most likely because these schools are smaller in size. (From the information in this table we calculated the average number of recipients per institution as 197, far less than the overall figure across all institutions of 552.)

- Schools with programs of 6 months to 1 year are 18.0 percent of the total. These institutions also are largely profit-making trade schools. Again, because of smaller size (191 recipients on average) they account for only 6.7 percent of the expenditures and 6.2 percent of recipients.

- Four-year colleges with no graduate programs are next in prevalence in numbers at 14.1 percent. Many of these institutions are privately controlled. Students at these schools represent 14.5 percent of recipients and 15.5 percent of Pell Grant program expenditures and have an average of 567 recipients.

- Five or more year universities account for just 11.9 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, 34.0 percent of the total, because of their high enrollments (an

average of 1,576 Pell recipients). They also account for the largest proportion of expenditures (36.5 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 in Table 24.

Number of Institutions Down Since Last Year, Some Variation by Type of Institution. The number of institutions served was down 2.3 percent. There were considerably fewer institutions offering programs of less than 1 year, down 7.5 percent or 100 institutions. This was furthered by a decline of 2.7 percent for institutions offering programs of 1 year but less than 2 years (45 schools). Other institutions saw little change.

On average, the number of Pell Grant recipients per institution increased from 485 to 552. The average grant increased \$81, or 5.6 percent, and the total recipients increased 11.2 percent.

TABLE 23
SUMMARY STATISTICS BY TYPE OF INSTITUTION
AWARD PERIOD 1991-92

TYPE OF INSTITUTION:	NUMBER OF INSTITUTIONS	TOTAL EXPENDITURES	NUMBER OF RECIPIENTS	AVERAGE GRANT
5 YEARS OR MORE	818	\$2,112,932,848	1,288,825	\$1,639
FOUR-YEAR NO GRADUATE PROGRAM	966	\$895,184,505	547,676	\$1,635
THREE YEARS BUT LESS THAN FOUR YEARS	134	\$39,177,128	26,560	\$1,475
TWO YEARS BUT LESS THAN THREE YEARS	2,069	\$1,830,289,258	1,366,335	\$1,340
ONE YEAR BUT LESS THAN TWO YEARS	1,631	\$525,662,095	321,153	\$1,637
SIX MONTHS BUT LESS THAN ONE YEAR	1,237	\$389,456,995	235,681	\$1,652
OTHER	0	\$0	0	\$0
TOTAL	6,855	\$5,792,702,829	3,786,230	\$1,530

Table 24: Pell Grant Expenditures, Recipients, and Average Grant By Type and Control of Institution

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 (62.7 percent) of Pell Grant recipients attend postsecondary institutions that are publicly funded. This is a slight increase over 1990-91 when approximately 61.1 percent attended this type of institution. About 19.5 percent attend private, profit making institutions, slightly less than the 20.9 percent of recipients in 1990-91. The remaining 17.8 percent in 1991-92 attend private, non-profit institutions. This is down from 17.9 percent in 1989-90. These data are consistent with the emerging trend toward increased enrollment at public 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 1,122,600 or 29.7 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 1,008,500 or 26.6 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 311,700, or 8.2 percent of the total recipient population. Just under 274,800 recipients,

but only 7.3 percent of total recipients, enroll in private, profit-making schools, with programs of 1 year but less than 2 years, comprising the largest group of recipients attending profit-making institutions.

Grants Are Higher At Private Institutions.

Recipients attending private institutions, both non-profit and profit-making, receive somewhat higher grants than those students attending public institutions (see Figure 29). The average grant for those recipients attending private, non-profit institutions is the largest at \$1,676, compared to \$1,637 for private profit-making institutions, \$1,455 for recipients enrolled in public institutions and \$1,530 for the total recipient population (Table 1).

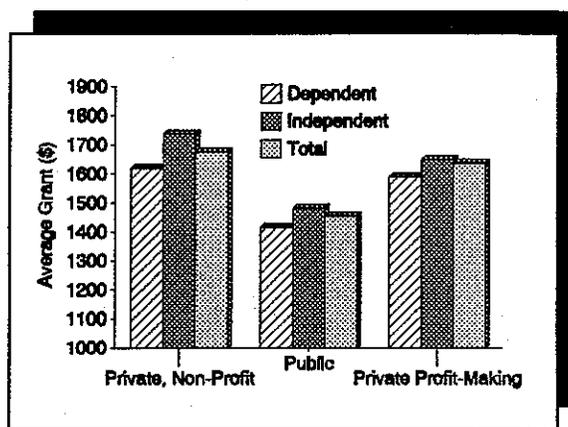


Figure 29: Average Grant by Institutional Control and Dependency Status

Despite the smaller average grant, total expenditures at public institutions represent over \$3.45 billion, or 59.6 percent of total program expenditures, as a result of the large recipient

population attending these institutions. Expenditures at private profit-making institutions comprised 20.9 percent of total program expenditures, or \$1.21

billion. Expenditures at private, non-profit institutions represent over \$1.13 billion, or 19.5 percent of total Pell Grant expenditures.

TABLE 24
PELL GRANT EXPENDITURES, RECIPIENTS, & AVERAGE GRANT BY TYPE & CONTROL OF INSTITUTION
ALL INSTITUTIONS - AWARD PERIOD 1991-92

TYPE OF INSTITUTION	TOTAL EXPENDITURES			TOTAL RECIPIENTS			AVERAGE GRANT		
	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS	TOTAL	DEPENDENTS	INDEPENDENTS
TOTAL PUBLIC INSTITUTIONS	\$3,454,422,768	\$1,354,633,802	\$2,099,788,966	2,373,797	956,580	1,417,217	\$1,455	\$1,416	\$1,482
FIVE YEARS OR MORE	1,627,527,639	799,700,597	827,827,042	1,008,498	527,550	480,948	1,614	1,516	1,721
FOUR-YEAR NO GRADUATE	333,547,096	159,218,956	174,328,140	204,818	101,520	103,298	1,629	1,568	1,688
THREE YEARS BUT LESS THAN FOUR YEARS	4,187,896	724,817	3,463,079	2,977	564	2,413	1,407	1,285	1,435
TWO YEARS BUT LESS THAN THREE YEARS	1,445,518,382	388,809,672	1,056,708,710	1,122,626	321,373	801,253	1,288	1,210	1,319
ONE YEAR BUT LESS THAN TWO YEARS	37,680,776	5,792,354	31,888,422	30,473	5,202	25,271	1,237	1,113	1,262
SIX MONTHS BUT LESS THAN ONE YEAR	5,960,979	387,406	5,573,573	4,405	371	4,034	1,353	1,044	1,382
OTHER	0	0	0	0	0	0	0	0	0
TOTAL PRIVATE, NON-PROFIT	\$1,129,204,633	\$566,025,320	\$563,179,313	673,678	349,403	324,275	\$1,676	\$1,620	\$1,737
FIVE YEARS OR MORE	475,413,865	259,821,892	215,591,973	274,410	155,558	118,852	1,732	1,670	1,814
FOUR-YEAR NO GRADUATE	512,368,007	261,955,879	250,412,128	311,738	166,014	145,724	1,644	1,578	1,718
THREE YEARS BUT LESS THAN FOUR YEARS	12,427,994	2,345,476	10,082,518	7,324	1,599	5,725	1,697	1,467	1,761
TWO YEARS BUT LESS THAN THREE YEARS	93,765,702	33,848,637	59,917,065	60,000	21,659	38,341	1,563	1,563	1,563
ONE YEAR BUT LESS THAN TWO YEARS	27,442,177	7,166,626	20,275,551	15,884	4,050	11,834	1,728	1,770	1,713
SIX MONTHS BUT LESS THAN ONE YEAR	7,786,888	886,810	6,900,078	4,322	523	3,799	1,802	1,696	1,816
OTHER	0	0	0	0	0	0	0	0	0
TOTAL PRIVATE, PROFIT-MAKING	\$1,209,075,428	\$244,096,438	\$964,978,990	738,755	153,525	585,230	\$1,637	\$1,590	\$1,649
FIVE YEARS OR MORE	9,991,344	5,066,143	4,925,201	5,917	2,851	3,066	1,689	1,777	1,606
FOUR-YEAR NO GRADUATE	49,269,402	15,587,467	33,681,935	31,120	10,040	21,080	1,583	1,553	1,598
THREE YEARS BUT LESS THAN FOUR YEARS	22,561,238	6,986,938	15,574,300	16,259	5,164	11,095	1,388	1,353	1,404
TWO YEARS BUT LESS THAN THREE YEARS	291,005,174	65,961,561	225,043,613	183,709	43,373	140,336	1,584	1,521	1,604
ONE YEAR BUT LESS THAN TWO YEARS	460,539,142	90,090,951	370,448,191	274,796	54,608	220,188	1,676	1,650	1,682
SIX MONTHS BUT LESS THAN ONE YEAR	375,709,128	60,403,378	315,305,750	226,954	37,489	189,465	1,655	1,611	1,664
OTHER	0	0	0	0	0	0	0	0	0
TOTAL	\$5,792,702,829	\$2,164,755,560	\$3,627,947,269	3,786,230	1,459,508	2,326,722	\$1,530	\$1,483	\$1,559

Table 25: Distribution of Pell Grant Recipients and Average Grant By Grant Level and Type of Institution

Table 25A: Total

Table 25B: Dependent

Table 25C: Independent

Tables 25A, 25B, and 25C present the distribution of recipients by grant level and type of institution. Grant levels are presented in \$300 ranges; the average grant is also shown.

Largest Grants at Less Than 1 Year Schools. Table 25A indicates that students at schools with programs less than 1 year receive, on average, the largest grants (\$1,652). The smallest grants go to students at 2 year but less than 3 year programs (\$1,340), followed by 3 years but less than 4 year institutions \$1,475. The three remaining types of schools have approximately the same average grant; 5 years or more schools (\$1,639), 1 year but less than 2 years (\$1,637), and 4 year no graduate schools (\$1,635).

The distribution of maximum grant also varies by type of institution. Recipients at schools with programs less than 1 year are most likely to receive the maximum award (31.1 percent), followed by those at 1 to 2 year schools (30.2 percent), and those at 4 year no graduate schools (25.7 percent). About 22 percent of recipients enrolled in schools offering programs of 5 years or more and 24.5 percent in programs of 3 years

but less than 4 receive the maximum grant. Recipients in 2 to 3 year programs are least likely to receive the maximum grant (9.9 percent). Most recipients in this category receive modest awards. For example, 30.1 percent received grants up to \$900, while only 19.5 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 schools (\$1,559 for independents, \$1,483 for dependents). Figure 30 shows the distribution of average grants by school type and dependency status.

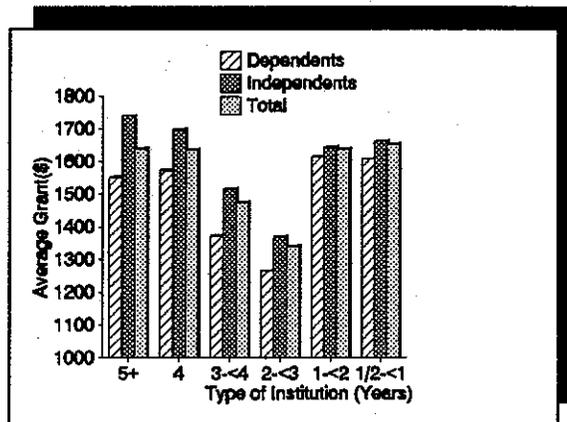


Figure 30: Average Grant by Type of Institution and Dependency Status

TABLE 25-A
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
ALL RECIPIENTS - AWARD YEAR 1991-92

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	34,065	14,317	955	50,427	6,109	4,011	0	109,884
R%	31.00	13.03	0.87	45.89	5.56	3.65	0.00	100.00
C%	2.64	2.61	3.60	3.69	1.90	1.70	0.00	2.90
AVE-GRANT	\$220	\$219	\$210	\$208	\$197	\$197	\$0	\$212
\$300 - 599	96,260	41,011	2,938	166,795	16,205	11,025	0	334,234
R%	28.80	12.27	0.88	49.90	4.85	3.30	0.00	100.00
C%	7.47	7.49	11.06	12.21	5.05	4.68	0.00	8.83
AVE-GRANT	\$455	\$455	\$461	\$461	\$452	\$461	\$0	\$458
\$600 - 899	115,547	51,543	4,023	194,398	32,395	19,114	0	417,020
R%	27.71	12.36	0.96	46.62	7.77	4.58	0.00	100.00
C%	8.97	9.41	15.15	14.23	10.09	8.11	0.00	11.01
AVE-GRANT	\$747	\$740	\$759	\$750	\$763	\$766	\$0	\$750
\$900 - 1,199	129,461	52,854	2,735	197,337	28,461	20,658	0	431,506
R%	30.00	12.25	0.63	45.73	6.60	4.79	0.00	100.00
C%	10.04	9.65	10.30	14.44	8.86	8.77	0.00	11.40
AVE-GRANT	\$1,053	\$1,049	\$1,054	\$1,049	\$1,055	\$1,049	\$0	\$1,051
\$1,200 - 1,499	143,140	69,890	2,766	182,693	61,297	49,419	0	509,205
R%	28.11	13.73	0.54	35.88	12.04	9.71	0.00	100.00
C%	11.11	12.76	10.41	13.37	19.09	20.97	0.00	13.45
AVE-GRANT	\$1,300	\$1,282	\$1,293	\$1,320	\$1,237	\$1,231	\$0	\$1,290
\$1,500 - 1,799	133,434	49,441	3,000	184,625	32,871	26,473	0	429,844
R%	31.04	11.50	0.70	42.95	7.65	6.16	0.00	100.00
C%	10.35	9.03	11.30	13.51	10.24	11.23	0.00	11.35
AVE-GRANT	\$1,653	\$1,644	\$1,619	\$1,626	\$1,629	\$1,634	\$0	\$1,637
\$1,800 - 2,099	155,977	57,916	1,912	154,985	23,663	16,350	0	410,803
R%	37.97	14.10	0.47	37.73	5.76	3.98	0.00	100.00
C%	12.10	10.57	7.20	11.34	7.37	6.94	0.00	10.85
AVE-GRANT	\$1,962	\$1,946	\$1,944	\$1,939	\$1,940	\$1,928	\$0	\$1,948
\$2,100 - 2,399	190,401	69,736	1,721	99,875	23,046	15,416	0	400,195
R%	47.58	17.43	0.43	24.96	5.76	3.85	0.00	100.00
C%	14.77	12.73	6.48	7.31	7.18	6.54	0.00	10.57
AVE-GRANT	\$2,247	\$2,255	\$2,248	\$2,224	\$2,267	\$2,246	\$0	\$2,244
\$2,400	290,540	140,968	6,510	135,200	97,106	73,215	0	743,539
R%	39.08	18.96	0.88	18.18	13.06	9.85	0.00	100.00
C%	22.54	25.74	24.51	9.90	30.24	31.07	0.00	19.64
AVE-GRANT	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$0	\$2,400
TOTAL	1,288,825	547,676	26,560	1,366,335	321,153	235,681	0	3,786,230
R%	34.04	14.46	0.70	36.09	8.48	6.22	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,639	\$1,635	\$1,475	\$1,340	\$1,637	\$1,652	\$0	\$1,530

TABLE 25-B
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
DEPENDENT RECIPIENTS - AWARD YEAR 1991-92

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	22,032	8,510	393	16,847	1,632	887	0	50,301
R%	43.80	16.92	0.78	33.49	3.24	1.76	0.00	100.00
C%	23.11	17.68	35.79	81.18	9.67	8.76	0.00	26.15
AVE-GRANT	\$226	\$226	\$210	\$210	\$201	\$203	\$0	\$220
\$300 - 599	61,467	24,515	900	49,250	3,867	2,325	0	142,324
R%	43.19	17.22	0.63	34.60	2.72	1.63	0.00	100.00
C%	64.47	50.94	81.97	237.32	22.91	22.96	0.00	74.00
AVE-GRANT	\$452	\$454	\$451	\$460	\$449	\$456	\$0	\$455
\$600 - 899	69,011	27,399	1,215	57,243	6,363	3,530	0	164,761
R%	41.89	16.63	0.74	34.74	3.86	2.14	0.00	100.00
C%	10.06	9.87	16.58	14.81	9.96	9.20	0.00	11.29
AVE-GRANT	\$752	\$750	\$751	\$755	\$757	\$760	\$0	\$753
\$900 - 1,199	76,445	30,294	742	64,672	6,638	4,276	0	183,067
R%	41.76	16.55	0.41	35.33	3.63	2.34	0.00	100.00
C%	11.14	10.91	10.13	16.74	10.39	11.14	0.00	12.54
AVE-GRANT	\$1,055	\$1,055	\$1,048	\$1,064	\$1,064	\$1,052	\$0	\$1,058
\$1,200 - 1,499	74,522	31,789	751	54,983	11,200	6,887	0	180,132
R%	41.37	17.65	0.42	30.52	6.22	3.82	0.00	100.00
C%	10.86	11.45	10.25	14.23	17.54	17.94	0.00	12.34
AVE-GRANT	\$1,332	\$1,319	\$1,328	\$1,347	\$1,258	\$1,248	\$0	\$1,327
\$1,500 - 1,799	85,452	29,972	943	60,215	5,748	3,792	0	186,122
R%	45.91	16.10	0.51	32.35	3.09	2.04	0.00	100.00
C%	12.46	10.80	12.87	15.58	9.00	9.88	0.00	12.75
AVE-GRANT	\$1,660	\$1,653	\$1,624	\$1,623	\$1,631	\$1,638	\$0	\$1,645
\$1,800 - 2,099	92,026	33,570	649	37,126	4,931	3,079	0	171,381
R%	53.70	19.59	0.38	21.66	2.88	1.80	0.00	100.00
C%	13.42	12.09	8.86	9.61	7.72	8.02	0.00	11.74
AVE-GRANT	\$1,968	\$1,957	\$1,949	\$1,940	\$1,957	\$1,935	\$0	\$1,959
\$2,100 - 2,399	109,655	43,404	636	25,316	6,601	3,479	0	189,091
R%	57.99	22.95	0.34	13.39	3.49	1.84	0.00	100.00
C%	15.99	15.64	8.68	6.55	10.34	9.06	0.00	12.96
AVE-GRANT	\$2,259	\$2,266	\$2,267	\$2,224	\$2,282	\$2,256	\$0	\$2,257
\$2,400	95,349	48,121	1,098	20,753	16,880	10,128	0	192,329
R%	49.58	25.02	0.57	10.79	8.78	5.27	0.00	100.00
C%	13.90	17.34	14.99	5.37	26.43	26.39	0.00	13.18
AVE-GRANT	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$0	\$2,400
TOTAL	685,959	277,574	7,327	386,405	63,860	38,383	0	1,459,508
R%	47.00	19.02	0.50	26.48	4.38	2.63	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,552	\$1,573	\$1,373	\$1,265	\$1,614	\$1,607	\$0	\$1,483

TABLE 25-C
**DISTRIBUTION OF PELL GRANT RECIPIENTS AND AVERAGE GRANT
 BY GRANT LEVEL AND TYPE OF INSTITUTION**
INDEPENDENT RECIPIENTS - AWARD YEAR 1991-92

GRANT LEVEL	TYPE OF INSTITUTION							TOTAL
	5 YEARS OR MORE	4 YEARS NO GRADUATE	3 YEARS BUT < 4 YEARS	2 YEARS BUT < 3 YEARS	1 YEAR BUT < 2 YEARS	6 MONTHS BUT < 1 YEAR	OTHER	
\$1 - 299	12,033	5,807	562	33,580	4,477	3,124	0	59,583
R%	20.20	9.75	0.94	56.36	7.51	5.24	0.00	100.00
C%	6.16	6.25	10.38	29.34	5.58	4.95	0.00	10.81
AVE-GRANT	\$209	\$207	\$210	\$206	\$196	\$195	\$0	\$206
\$300 - 599	34,793	16,496	2,038	117,545	12,338	8,700	0	191,910
R%	18.13	8.60	1.06	61.25	6.43	4.53	0.00	100.00
C%	17.83	17.77	37.66	102.71	15.38	13.79	0.00	34.82
AVE-GRANT	\$459	\$456	\$465	\$461	\$453	\$463	\$0	\$460
\$600 - 899	46,536	24,144	2,808	137,155	26,032	15,584	0	252,259
R%	18.45	9.57	1.11	54.37	10.32	6.18	0.00	100.00
C%	7.72	8.94	14.60	14.00	10.12	7.90	0.00	10.84
AVE-GRANT	\$740	\$728	\$763	\$748	\$764	\$767	\$0	\$747
\$900 - 1,199	53,016	22,560	1,993	132,665	21,823	16,382	0	248,439
R%	21.34	9.08	0.80	53.40	8.78	6.59	0.00	100.00
C%	8.79	8.35	10.36	13.54	8.48	8.30	0.00	10.68
AVE-GRANT	\$1,049	\$1,041	\$1,056	\$1,042	\$1,053	\$1,048	\$0	\$1,045
\$1,200 - 1,499	68,618	38,101	2,015	127,710	50,097	42,532	0	329,073
R%	20.85	11.58	0.61	38.81	15.22	12.92	0.00	100.00
C%	11.38	14.11	10.48	13.03	19.47	21.56	0.00	14.14
AVE-GRANT	\$1,266	\$1,251	\$1,280	\$1,308	\$1,232	\$1,228	\$0	\$1,271
\$1,500 - 1,799	47,982	19,469	2,057	124,410	27,123	22,681	0	243,722
R%	19.69	7.99	0.84	51.05	11.13	9.31	0.00	100.00
C%	7.96	7.21	10.70	12.70	10.54	11.50	0.00	10.47
AVE-GRANT	\$1,642	\$1,630	\$1,616	\$1,627	\$1,628	\$1,634	\$0	\$1,631
\$1,800 - 2,099	63,951	24,346	1,263	117,859	18,732	13,271	0	239,422
R%	26.71	10.17	0.53	49.23	7.82	5.54	0.00	100.00
C%	10.61	9.01	6.57	12.03	7.28	6.73	0.00	10.29
AVE-GRANT	\$1,952	\$1,931	\$1,941	\$1,938	\$1,935	\$1,927	\$0	\$1,940
\$2,100 - 2,399	80,746	26,332	1,085	74,559	16,445	11,937	0	211,104
R%	38.25	12.47	0.51	35.32	7.79	5.65	0.00	100.00
C%	13.39	9.75	5.64	7.61	6.39	6.05	0.00	9.07
AVE-GRANT	\$2,230	\$2,237	\$2,236	\$2,224	\$2,262	\$2,243	\$0	\$2,232
\$2,400	195,191	92,847	5,412	114,447	80,226	63,087	0	551,210
R%	35.41	16.84	0.98	20.76	14.55	11.45	0.00	100.00
C%	32.38	34.37	28.14	11.68	31.18	31.98	0.00	23.69
AVE-GRANT	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$0	\$2,400
TOTAL	602,866	270,102	19,233	979,930	257,293	197,298	0	2,326,722
R%	25.91	11.61	0.83	42.12	11.06	8.48	0.00	100.00
C%	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00
AVE-GRANT	\$1,739	\$1,697	\$1,514	\$1,369	\$1,643	\$1,661	\$0	\$1,559

Table 26: Distribution of Pell Grant Recipients By State and Control of Institution

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 Grant recipients enrolled in institutions within that state. For example, New York and California together have over 671,600 recipients (17.7 percent of the total) attending schools within their boundaries. In contrast, seven states have fewer than 10,000 recipients each, and account for only 1.4 percent of total recipients: Alaska, Delaware, District of Columbia, Hawaii, New Hampshire, Vermont, and Wyoming.

Figure 31 graphically depicts the number of Pell Grant recipients enrolled by state.

Disproportionate Pell Enrollments Within a State by Control of Institution. An examination of general enrollment patterns from Table 24 shows that 62.7 percent of all recipients attend public institutions, 17.8 percent attend private, non-profit institutions, and 19.5 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 six states, more than four fifths of the Pell recipients are enrolled in public institutions. These states, with the percentages of Pell Grant recipients in public institutions, are: New Mexico (89.9 percent), Montana (83.7 percent), Wyoming (82.9 percent), Wisconsin (82.0

percent), Mississippi (81.8 percent), and North Dakota (80.2 percent).

- In six jurisdictions, a disproportionately high number of Pell recipients are enrolled in private, non-profit institutions. These are: the District of Columbia (58.7 percent), the All Others category – which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Pacific islands (50.7 percent), Vermont (40.1 percent), Massachusetts (38.9 percent), Rhode Island (34.6 percent), and New York (32.3 percent).
- In three states, unusually high percentages of students attend private, profit-making institutions. These are: Nevada (55.2 percent), Arizona (36.1 percent), and Connecticut (35.2 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 1991-92 data to that of the previous year, an overall increase in Pell Grant recipients of 11.2 percent is evident. Forty-three jurisdictions experienced an increase in Pell Grant recipients of between 1.0 and 20.0 percent. Seven states, all in the northeastern part of the country, had increases exceeding 20.0 percent. These seven are New Hampshire (45.5 percent), Rhode Island (24.9 percent), Massachusetts (23.8 percent), Delaware (23.3 percent), Vermont (22.5 percent),

Maryland (20.9 percent), and New Jersey (20.3 percent). Two states actually experienced declines in Pell Grant

recipients: Connecticut (11.0 percent) and Nevada (7.3 percent).

Figure 31
Number of Pell Grant Recipients By State Institution Attended
Award Period 1991-92

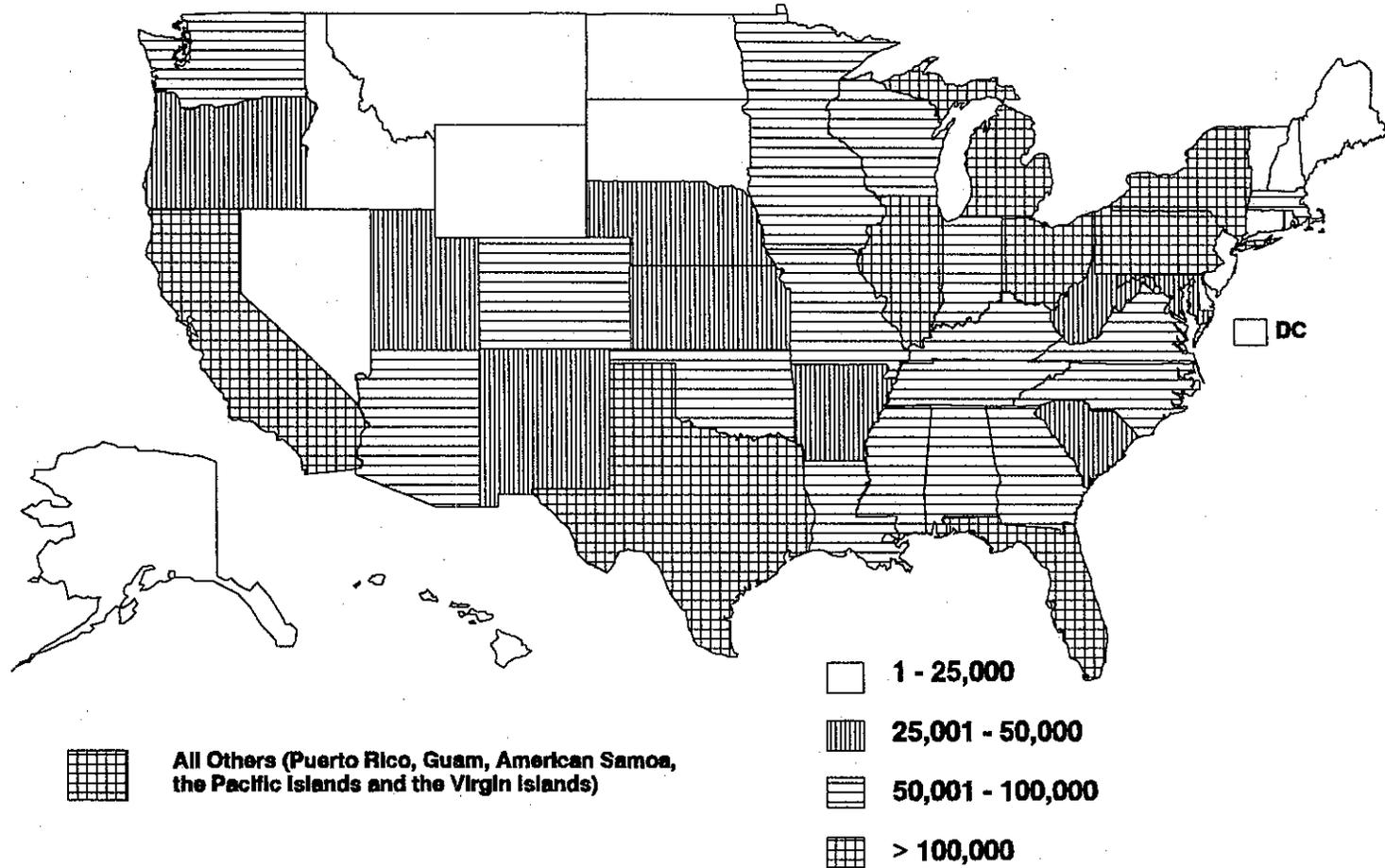


TABLE 26
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY STATE AND CONTROL OF INSTITUTION
 AWARD YEAR 1991-92**

	PUBLIC		PRIVATE NON-PROFIT		PRIVATE PROFIT-MAKING		TOTAL	
	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS
ALABAMA	58,351	\$79,366,243	8,098	\$13,515,920	12,989	\$22,380,057	79,438	\$115,262,220
ALASKA	3,035	4,666,041	200	362,527	1,290	2,316,594	4,525	7,345,162
ARIZONA	41,856	59,393,376	2,916	5,088,477	25,249	41,911,359	70,021	106,393,212
ARKANSAS	32,352	49,346,623	4,337	7,352,252	4,193	6,765,935	40,882	63,464,810
CALIFORNIA	200,784	273,296,438	31,748	52,827,504	98,367	172,658,661	330,899	498,782,603
COLORADO	41,161	63,500,339	2,800	4,161,443	11,700	17,605,626	55,661	85,267,408
CONNECTICUT	9,684	13,519,153	4,305	6,777,827	7,584	11,030,860	21,573	31,327,840
DELAWARE	4,370	5,975,001	643	900,954	775	1,247,798	5,788	8,123,753
DISTRICT OF COLUMBIA	1,085	1,359,274	5,545	9,169,911	2,813	4,708,682	9,443	15,237,867
FLORIDA	104,442	143,138,350	19,707	33,031,956	47,526	80,217,565	171,675	256,387,871
GEORGIA	49,937	67,374,920	13,432	21,782,909	14,844	23,300,581	78,213	112,458,410
HAWAII	4,210	5,748,623	1,109	1,883,701	762	1,092,774	6,081	8,725,098
IDAHO	13,570	21,773,734	3,917	6,154,511	1,099	1,792,807	18,586	29,721,052
ILLINOIS	100,374	138,950,966	30,671	47,410,405	23,427	36,419,346	154,472	222,780,717
INDIANA	53,707	77,764,990	11,630	17,315,513	13,025	19,917,631	78,362	114,998,134
IOWA	35,454	52,561,598	14,105	21,584,155	4,048	6,142,035	53,607	80,287,788
KANSAS	35,214	51,418,617	6,690	10,016,244	4,417	7,387,776	46,321	68,822,637
KENTUCKY	45,635	68,402,811	9,266	15,296,607	11,243	17,994,464	66,144	101,693,882
LOUISIANA	62,282	97,832,057	5,736	9,731,591	18,296	32,290,144	86,314	139,853,792
MAINE	8,944	13,917,280	1,961	3,056,781	2,029	3,032,452	12,934	20,006,513
MARYLAND	32,771	46,524,738	3,511	5,523,285	9,144	14,552,947	45,426	66,600,970
MASSACHUSETTS	33,501	52,180,661	25,821	40,337,744	7,061	10,595,418	66,383	103,113,823
MICHIGAN	100,863	142,027,667	30,555	46,113,133	17,895	29,194,929	149,313	217,335,729
MINNESOTA	63,907	97,106,795	11,767	17,467,284	5,623	7,794,861	81,297	122,368,940
MISSISSIPPI	46,263	72,080,259	5,508	9,247,758	4,759	7,459,942	56,530	88,787,959
MISSOURI	52,113	75,392,519	17,553	26,494,055	14,752	23,420,909	84,418	125,307,483
MONTANA	14,012	22,905,776	2,056	3,282,223	671	1,038,217	16,739	27,226,216
NEBRASKA	23,387	32,495,315	4,977	7,519,943	3,338	5,002,063	31,702	45,017,321
NEVADA	5,898	7,501,725	88	143,770	7,374	11,924,326	13,360	19,569,821
NEW HAMPSHIRE	5,051	7,925,786	2,649	3,804,424	2,110	3,225,892	9,810	14,956,102
NEW JERSEY	39,870	62,704,122	7,282	12,178,914	18,292	28,868,269	65,444	103,751,305
NEW MEXICO	27,183	40,349,141	638	1,070,033	2,421	3,999,441	30,242	45,418,615
NEW YORK	166,606	269,965,901	109,974	203,129,383	64,152	97,928,871	340,732	571,024,155
NORTH CAROLINA	53,385	71,298,322	13,976	22,689,867	7,129	11,494,273	74,490	105,482,462
NORTH DAKOTA	13,082	21,285,741	2,411	3,974,990	814	1,258,417	16,307	26,519,148
OHIO	106,978	157,537,918	24,847	39,406,633	40,012	62,225,109	171,837	259,169,660
OKLAHOMA	50,511	75,376,266	5,963	9,898,627	11,485	18,150,811	67,959	103,425,704
OREGON	32,784	49,720,241	4,589	7,349,262	5,534	9,161,526	42,907	66,231,029
PENNSYLVANIA	77,869	116,023,640	35,181	54,458,668	36,970	58,874,142	150,020	229,356,450
RHODE ISLAND	7,557	10,960,349	5,340	8,343,457	2,519	3,838,049	15,416	23,141,855
SOUTH CAROLINA	35,572	46,378,371	7,534	12,315,052	5,768	8,929,485	48,874	67,622,908
SOUTH DAKOTA	12,299	19,388,273	2,317	3,578,055	2,214	3,396,922	16,830	26,363,250
TENNESSEE	49,374	71,300,423	14,850	24,174,014	13,961	22,296,591	78,185	117,771,028
TEXAS	168,532	222,192,187	21,002	33,768,076	62,497	105,784,989	252,031	361,745,252
UTAH	31,142	46,731,203	12,286	21,660,810	3,744	5,857,813	47,172	74,249,826
VERMONT	4,158	5,777,196	2,938	4,569,586	232	433,622	7,328	10,780,404
VIRGINIA	45,276	65,106,280	9,193	14,382,763	15,428	22,931,157	69,897	102,420,200
WASHINGTON	45,182	68,196,589	5,745	9,228,553	8,412	13,613,200	59,339	91,038,342
WEST VIRGINIA	19,686	30,486,868	3,530	5,600,496	5,604	9,392,521	28,820	45,479,885
WISCONSIN	56,453	85,578,319	10,305	15,584,219	2,067	3,080,769	68,825	104,243,307
WYOMING	7,695	11,397,368	0	0	1,584	2,806,908	9,279	14,204,276
ALL OTHERS	38,390	61,220,375	90,476	174,488,368	49,513	90,329,892	178,379	326,038,635
TOTAL	2,373,797	\$3,454,422,768	673,678	\$1,129,204,633	738,755	\$1,209,075,428	3,786,230	\$5,792,702,829

Table 27: Distribution of Pell Grant Recipients By Recipient's State of Legal Residence and Control of Institution

Table 27 presents the distribution of Pell Grant recipients by the recipient's state of legal residence and control of institution attended in 1991-92.

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, American Samoa, Guam, the Virgin Islands, and the Pacific islands), account for 51.8 percent of Pell Grant recipients, with more than 100,000 each. In descending order these are: California, New York, Texas, All Others, Florida, Ohio, Illinois, Michigan, and Pennsylvania. The same jurisdictions account for 52.5 percent of total expenditures.

In contrast, each of seven states had fewer than 10,000 recipients: in descending order, New Hampshire, Wyoming, Vermont, the District of Columbia, Hawaii, Alaska, and Delaware. The students residing in these states represent 1.3 percent of all recipients and account for 1.2 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 nine states exceeds the number of Pell Grant legal residents from those states by at least 10.0 percent. These states are Alabama, Arizona, Delaware, the District of Columbia, 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 10.0 percent. These are Alaska, Maine, New Jersey, and the All Others category.

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

Some States Have Major Increase in Pell Recipients. A comparison of 1991-92 data to that from 1990-91 indicates several states had increases greater than 20.0 percent in the number of legal residents receiving Pell Grants. These states, all in New England, (and their increases in Pell Grant recipients) are New Hampshire (39.3 percent), Massachusetts (25.2 percent), Connecticut (23.1 percent), Rhode Island (23.0 percent), and Maine (21.7 percent).

TABLE 27
**DISTRIBUTION OF PELL GRANT RECIPIENTS
 BY RECIPIENTS' STATE OF LEGAL RESIDENCE AND CONTROL OF INSTITUTION
 AWARD YEAR 1991-92**

	PUBLIC		PRIVATE NON-PROFIT		PRIVATE PROFIT-MAKING		TOTAL	
	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS	RECIPS	AWARDS
ALABAMA	54,372	\$73,498,172	6,468	\$10,661,826	10,844	\$18,191,140	71,684	\$102,351,138
ALASKA	3,567	5,451,698	601	965,085	1,200	2,016,519	5,368	8,433,302
ARIZONA	39,973	56,667,203	4,662	7,900,413	18,938	32,052,930	63,573	96,620,546
ARKANSAS	30,979	47,105,794	4,238	7,104,962	4,972	8,200,178	40,189	62,410,934
CALIFORNIA	198,516	271,493,690	33,032	55,492,283	103,124	181,498,464	334,672	508,484,437
COLORADO	39,774	61,390,801	4,679	7,009,685	11,551	17,572,712	56,004	85,973,198
CONNECTICUT	9,986	14,019,325	5,240	8,234,631	6,481	9,886,299	21,707	32,140,255
DELAWARE	3,639	4,838,004	757	1,061,041	823	1,266,436	5,219	7,165,481
DISTRICT OF COLUMBIA	1,753	2,449,889	1,441	2,378,569	2,946	5,070,273	6,140	9,898,731
FLORIDA	104,282	142,743,677	20,927	35,160,020	50,568	84,552,926	175,777	262,456,623
GEORGIA	50,209	68,077,232	11,612	18,722,002	15,611	25,132,209	77,432	111,931,443
HAWAII	4,011	5,516,864	1,267	2,104,588	789	1,186,737	6,067	8,808,189
IDAHO	13,606	21,732,697	3,150	5,123,754	1,451	2,279,277	18,207	29,135,728
ILLINOIS	103,968	146,072,979	32,899	51,440,684	28,034	43,535,536	164,901	241,049,199
INDIANA	52,142	75,444,726	10,947	16,345,674	12,671	19,474,418	75,760	111,264,818
IOWA	35,708	52,705,467	12,437	18,904,266	4,286	6,483,664	52,431	78,093,397
KANSAS	33,252	48,369,336	5,597	8,582,862	4,632	7,381,952	43,481	64,334,150
KENTUCKY	43,215	64,634,023	9,022	14,747,240	9,862	15,670,507	62,099	95,051,770
LOUISIANA	59,530	92,762,004	5,661	9,607,253	18,949	33,120,784	84,140	135,490,041
MAINE	8,932	13,841,007	3,136	4,818,895	2,646	3,946,084	14,714	22,605,986
MARYLAND	29,307	42,559,486	5,348	8,467,262	13,319	21,556,226	47,974	72,582,974
MASSACHUSETTS	33,462	52,096,817	20,409	31,679,734	7,033	10,487,723	60,904	94,264,274
MICHIGAN	101,248	143,132,612	32,008	48,685,391	21,878	35,681,867	155,134	227,499,870
MINNESOTA	63,083	95,870,884	11,231	16,640,445	5,970	8,345,605	80,284	120,856,934
MISSISSIPPI	44,159	68,560,627	5,699	9,557,911	7,284	11,988,691	57,142	90,107,229
MISSOURI	52,091	75,226,270	14,120	21,692,059	12,728	20,351,162	78,939	117,269,491
MONTANA	14,085	22,947,704	3,026	4,809,057	1,211	1,933,857	18,322	29,690,618
NEBRASKA	23,002	31,994,717	4,518	6,851,806	3,432	5,134,300	30,952	43,980,823
NEVADA	5,749	7,269,743	623	976,296	5,386	8,916,992	11,758	17,163,031
NEW HAMPSHIRE	4,756	7,450,752	2,733	4,006,750	1,689	2,551,016	9,178	14,008,518
NEW JERSEY	41,306	64,670,278	12,772	20,775,835	19,018	29,766,164	73,096	115,212,277
NEW MEXICO	26,406	39,355,337	1,353	2,148,149	4,803	7,750,197	32,562	49,253,683
NEW YORK	168,505	272,474,156	108,117	198,559,736	52,815	79,007,300	329,437	550,041,192
NORTH CAROLINA	51,052	68,069,990	10,810	17,424,923	8,404	12,778,376	70,266	98,273,289
NORTH DAKOTA	12,613	20,509,890	2,309	3,758,549	837	1,326,127	15,759	25,594,566
OHIO	105,951	155,615,959	25,831	40,853,496	34,070	52,126,365	165,852	248,595,820
OKLAHOMA	49,495	73,556,902	5,264	8,610,400	10,244	16,505,806	65,003	98,673,108
OREGON	31,524	47,793,508	5,379	8,477,471	7,010	11,475,756	43,913	67,746,735
PENNSYLVANIA	78,721	116,821,103	34,458	53,155,430	32,994	51,820,285	146,173	221,796,818
RHODE ISLAND	7,329	10,644,056	2,676	4,162,087	2,098	3,183,487	12,103	17,989,630
SOUTH CAROLINA	34,056	44,578,813	8,067	13,214,372	7,082	11,245,926	49,205	69,039,111
SOUTH DAKOTA	11,846	18,665,782	2,360	3,614,925	1,348	2,065,960	15,554	24,346,667
TENNESSEE	48,356	69,458,931	10,294	16,614,492	11,501	18,208,824	70,151	104,282,247
TEXAS	166,653	220,157,652	22,836	36,763,792	66,563	112,462,711	256,052	369,384,155
UTAH	29,318	43,858,678	7,918	13,779,389	3,986	6,209,556	41,222	63,847,623
VERMONT	3,990	5,510,727	2,448	3,742,547	355	567,485	6,793	9,820,759
VIRGINIA	42,305	60,459,634	8,241	13,052,343	14,368	21,493,853	64,914	95,005,830
WASHINGTON	44,503	67,046,267	6,771	10,887,947	8,247	13,445,491	59,521	91,379,705
WEST VIRGINIA	17,580	27,011,145	3,736	5,883,194	4,128	6,863,940	25,444	39,758,279
WISCONSIN	55,655	83,918,755	11,074	16,726,362	3,361	4,977,281	70,090	105,622,398
WYOMING	7,571	11,259,470	552	855,169	674	1,132,247	8,797	13,246,886
ALL OTHERS	76,706	117,061,535	102,924	196,411,581	54,541	99,195,807	234,171	412,668,923
TOTAL	2,373,797	\$3,454,422,768	673,678	\$1,129,204,633	738,755	\$1,209,075,428	3,786,230	\$5,792,702,829

Glossary

Glossary

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

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

Award Period: The period of time from July 1 of one year to June 30 of the next year. The award period covered in this 1991-92 End-of-Year Report is July 1, 1991 to June 30, 1992.

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

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

Dislocated Worker: A parent of a dependent student, or a student or spouse, who was terminated or laid-off or, if self-employed, was unemployed because of poor economic conditions or a natural disaster. This status must be certified by the appropriate State agency. It allows the use of expected 1991 income rather than 1990 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 for 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 1991-92, the basic factors allowed in determining educational costs for calculating the Pell Grant were tuition and fees and allowances for living expenses and miscellaneous expenses such as books and supplies and transportation. 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 1991-92, the student

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

MDE: Multiple Data Entry. Process by which an individual in 1991-92 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.

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, and all debts against those assets, plus cash and bank accounts.

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 1991-92 had an PGI greater than 2,200.

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 time, three-quarter time, or 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 1991-92 had an PGI of 2,200 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.

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 applicants for Federal student aid 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.