Washington State's Student Financial Aid Programs

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EXECUTIVE SUMMARY

The 1997 Washington State Legislature, in ESSB 6062, directed the House and Senate committees to study financial aid and tuition for higher education in the state. The Legislature contracted with the Washington State Institute for Public Policy to analyze use patterns and distribution of financial aid. Three state and federal data bases were merged for this analysis.

The key findings are summarized below.

Who received financial aid in 1995-96?

- Of all undergraduate students enrolled in the fall of 1995, 24 percent received some form of financial aid.
- Of all applicants for financial aid throughout the 1995-96 school year, 52 percent received some financial need-based aid.
- A greater proportion of financial aid is distributed to older undergraduate students. (Those 24 years and older received 55 percent compared to 45 percent ten years earlier.)
- Almost half of resident undergraduates who received financial aid attended community and technical colleges.
- Financial aid students and their families in community and technical colleges were more likely to be below the federal poverty level (57 percent) and receive AFDC (27 percent) than students in other sectors.

What forms of financial aid were available?

- Total financial aid has doubled over the last ten years. In 1995, $504 million were awarded to financially-needy students.
- State financial aid support was 8 percent of the total state support for higher education in 1995-96, up from 3 percent ten years ago.
- Federal loans, both subsidized and unsubsidized, have increased from 33 percent in 1985-86 to 50 percent of the total financial aid available to financially-needy resident undergraduate students in 1995-96.
- State grant aid and State Work Study provided 14 percent, or $72 million, of the total financial aid available to resident undergraduate students.

What major state policy or fiscal changes have occurred over the last ten years?

- The Legislature increased the State Need Grant funding by 98 percent in 1993. In 1995-96, it provided approximately $54 million a year in grants to 42,000 resident undergraduates.
- Three major policy changes have increased financial aid to community and technical college students: the 1991 implementation of a "Fair Share Model"; a 1993 commitment to serve the lowest income first; and a 1993 decision to allocate awards based on a different calculation of family resources.

Did the type and amount of financial aid vary by family income and type of higher education institution?

- Students (and their families) with incomes below $15,000 in 1995-96 received 54 percent of all the financial aid available, 79 percent of the state grants, and 73 percent of the federal grants.
- Individual institutional aid awards were greater for students (and their families) with incomes of $30,000 or more.
- The State Need Grant provides a range of financial assistance from 18 percent of a private four-year school's tuition to 94 percent of a community/technical college's tuition.

INTRODUCTION

The 1997 Washington State Legislature, in ESSB 6062, directed the Senate and House fiscal committees to prepare a report on financial aid and tuition. As part of their report, the Senate and House contracted with the Washington State Institute for Public Policy to provide information on the current use and distribution of financial aid. Additional work on potential alternative financial aid models for the State Need Grant program was conducted by Human Capital Research Corporation.

This report will examine Washington State resident undergraduates[1] who received financial aid in 1995-96 to determine:

1. Who received financial aid?
2. What forms of financial aid were available?
3. What policy and fiscal changes have occurred over the last ten years?
4. Did financial aid vary by income and type of higher education institution?

Students eligible for financial aid have demonstrated financial need based on their family's or individual financial situations. Students awarded funds based solely on merit or certain demographic characteristics are not a part of this analysis.

[1] See Appendix A for a detailed explanation of the data sources and methodology used.

SECTION 1: WHO RECEIVES FINANCIAL AID?

This section examines the number and percent of Washington State undergraduate students who receive financial aid and the selected characteristics of these students for the 1995-96 school year. When possible, the characteristics of the students will be examined in terms of changes over the last decade. Three primary questions will be asked:

1. What proportion of enrolled undergraduate students applied for financial aid? What proportion received aid?

2. How many financial aid applicants received financial aid and enrolled in college?

3. What was the profile of financial aid students?

To answer the first question, enrollment data was obtained from the Office of Financial Management as well as data from the Free Application for Federal Student Aid (FAFSA) and the Higher Education Coordinating Board (HECB) Unit Record based on the fall 1995 head count. To answer the second question, year round data for 1995-96 was used from the FAFSA and HECB Unit Record data. The third question involved the review of the HECB Unit Record from 1995-96 and, where possible, from 1985-86.

For purposes of analysis, students will be described by sector, which refers to the following division of colleges and universities:[2]

- research (four-year public research universities);
- comprehensive (four-year public universities without research facilities);
- private four-year colleges;
- community and technical colleges; and
- proprietary schools.

Students will also be identified as either independent or dependent. Dependent students are defined as those under age 24 and dependent upon their parents for financial support. Independent students are those who are 24 (or older) or married, in the military, orphaned, a ward of the court, or have legal dependents other than a spouse. This definition was also used for the 1985-86 data to help ensure some comparability among the types of students across the ten-year time frame.

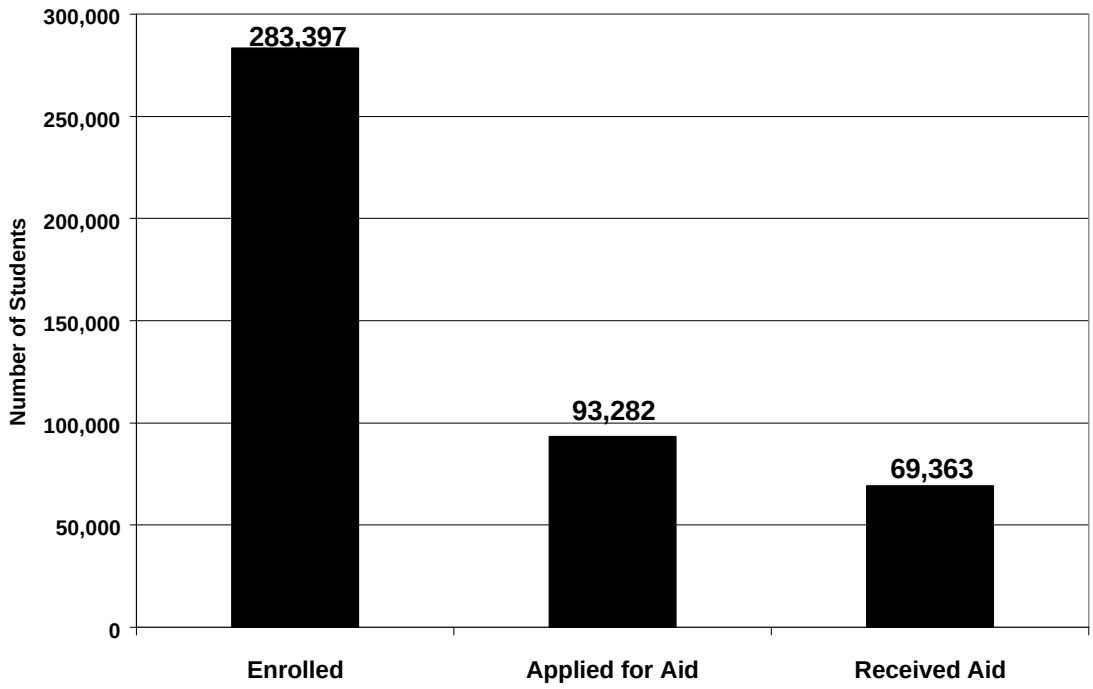
[2] See Appendix B for a full list of the schools by sector.

1. Enrolled Undergraduate Students: Application for Financial Aid and Receipt of Financial Aid

Of the 283,397[3] undergraduate resident students enrolled in college in the fall of 1995, 33 percent applied for financial aid. [See Chart 1.] Twenty-four percent of the *enrolled* students received financial aid. These students were considered financially needy and received one or more kinds of financial aid which will be described in Section 2, "What Forms of Financial Aid Are Available?"

Chart 1

Fall 1995 Head Count of All Undergraduate Students Enrolled in Four-Year Public, Two-Year Public, and Four-Year Private Schools Who Applied for and Received Any Source of Financial Aid[4]



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Sources: Office of Financial Management Forecasting Division, Friends of Higher Education Information on 1995-96 Undergraduates; 1995-96 Free Application for Federal Aid, and Higher Education Coordinating Board, Unit Record Data 1995-96.

[3] Adjustments to the number of students enrolled in research, comprehensive, and community/technical institutions were made using percentages of undergraduate residents from the data provided by the Office of Financial Management. Friends of Higher Education provided the percent of undergraduates in private four-year institutions. Resident information was not available for private four-year institutions. Proprietary schools are not included in this analysis because enrollment data was not available.

[4] This chart includes adjusted numbers for all enrolled undergraduate students. However, not all of these enrolled students had need of financial aid. The enrollment data does not provide a way to identify financially-needy students who did not apply for financial aid.

2. Individuals Who Applied for and Received Aid During the 1995-96 School Year and Subsequently Enrolled in College

Another way to look at the data is to examine all the individuals who applied for aid throughout the entire 1995-96 school year and ask, "How many received aid?" Of the 1995-96 applicants for financial aid,[5] 52 percent received some form of financial aid during this academic year.[6]

The total number of financial aid applications for all students (undergraduate and graduate) increased over 50 percent between 1990 and 1994.[7] This increase in applications was due to a number of factors, including: (1) the introduction of the federal government's free application,[8] (2) an increase in the number of students eligible for aid, and (3) an increase in enrollment, particularly at the community and technical colleges through special state programs such as Workforce Training for dislocated or underemployed workers and Job Opportunities and Basic Skills (JOBS) for welfare recipients. No information is available to determine whether individuals who did not receive financial aid or did not receive an adequate amount were discouraged from enrolling.

3. Profiles of Undergraduate Resident Students Receiving Financial Aid

A comparison of selected student characteristics and income levels is provided below. Where feasible, comparisons are made by sector and over a ten-year period. [See Tables 1 and 2.]

Part-time Students. Part-time students accounted for 13 percent of those who received some form of financial aid across all sectors in 1995-96. Although the State Need Grant expanded eligibility to part-time students in 1989, it does not seem to have dramatically increased the overall percentage of part-time students receiving financial aid in all sectors. Research institutions have the largest percentage of part-time students (18 percent), although community and technical colleges have the largest number of part-time students (6,081).

Student Age. Students aged 23 or younger accounted for 46 percent of the financial aid recipients across all sectors in 1995-96 compared to 55 percent in 1985-86. This reduction in the percentage of younger students in all sectors may be due to a larger number of older adults who enter college for career change purposes or those adults who delay college to work and/or rear children. The largest percentage of students ages 23 or younger who received financial aid attended public research universities (60 percent) or private four-year colleges (65 percent). The largest percentage of students who were older than 23 (65 percent) attended community and technical colleges.

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[5] Individuals who filled out the 1995-96 Free Application for Federal Student Aid.
[6] This percent is lower than the fall head count percent because it applies to <u>all</u> students who applied for and received financial aid throughout the year, not just in the fall, as well as applicants who did not enroll.
[7] Applicant information from the Higher Education Coordinating Board.
[8] Prior to 1993-94, a fee was charged to submit an application.

Student Race and Ethnicity. The percentage of students receiving any aid who were from a racial or ethnic background other than Caucasian increased slightly over the ten-year period. In 1995-96, 23 percent of the students were from non-Caucasian backgrounds compared to 18 percent ten years earlier.

Student Dependency Status. In 1995-96, dependent students accounted for 36 percent and independent students accounted for 64 percent of the financial aid awards. In 1985-86, 50 percent of both dependent and independent students were receiving financial aid. Much of this shift to independent status appears to be caused by the increasing number of older students entering school as well as increasing numbers of students aged 23 or under who are married and/or have children.

Table 1

Selected Characteristics of Financial Aid Undergraduate Resident Students, 1995-96[9]

	Research	Comprehensive	Private Four-Year	Community/ Technical	Proprietary	Multiple Sectors	All Sectors
Part-Time Students	3,014 (18%)	724 (5%)	952 (10%)	6,081 (14%)	186 (4%)	20 (22%)	10,977 (13%)
Students 23 or Younger	10,021(60%)	7,258 (53%)	5,905 (65%)	14,528 (35%)	2,159 (43%)	45 (51%)	39,916 (46%)
Students With Racial or Ethnic Background Other Than Caucasian	5,026 (30%)	2,260 (16%)	1,680 (18%)	10,299 (25%)	Insufficient information	26 (29%)	20,022 (23%)
Dependent Students	9,005 (54%)	6,229 (45%)	5,379 (59%)	8,796 (21%)	1,335 (27%)	37 (42%)	30,781 (36%)
Independent Students	7,642 (46%)	7,477 (55%)	3,776 (41%)	33,239 (79%)	3,643 (73%)	52 (58%)	55,829 (64%)

Table 2

Selected Characteristics of Financial Aid Undergraduate Resident Students, 1985-86[10]

	Research	Comprehensive	Private Four-Year	Community/ Technical	Proprietary	Multiple Sectors	All Sectors
Students 23 or Younger	5,593 (70%)	4,709 (61%)	5,036 (73%)	8,785 (41%)	691 (45%)	75 (69%)	24,889 (55%)
Students With Racial or Ethnic Background Other Than Caucasian	2,273 (29%)	684 (9%)	767 (11%)	4,371 (20%)	Insufficient information	20 (18%)	8,398 (18%)
Dependent Students	5,418 (68%)	4,397 (57%)	4,471 (65%)	8,016 (37%)	642 (42%)	71 (65%)	23,015 (50%)
Independent Students	2,546 (32%)	3,308 (43%)	2,440 (35%)	13,458 (63%)	880 (58%)	36 (33%)	22,668 (50%)

[9] Data is from the HECB Unit Record Data 1995-96.

[10] Data is from the HECB 1985-86 Unit Record. Part-time students in 1985-86 were not included due to lack of specificity in the methodology for counting them in the unit record.

The following two tables show that a significantly larger number of independent students receiving aid had lower incomes than the parents of dependent students. Over half of the independent students had dependents (excluding spouses).

Table 3

Net Family Income of Financial Aid Undergraduate Resident Students, 1995-96[11]

INCOME LEVEL	DEPENDENT	INDEPENDENT
$0-$14,999	19%	72%
$15,000-$29,999	28%	21%
$30,000-$49,999	30%	6%
$50,000+	23%	1%

Table 4

Net Family Income of Financial Aid Undergraduate Resident Students, 1985-86[12]

INCOME LEVEL	DEPENDENT	INDEPENDENT
$0-$14,999	56%	88%
$15,000-$29,999	28%	9%
$30,000+	16%	3%

In 1995-96, 45 percent of financial aid students were below the poverty level and 57 percent of financial aid students attending community and technical colleges were below the poverty level. [See Table 5.] According to community college staff, lower-income students attended community and technical colleges for a variety of reasons, including cost, proximity to their homes, open door policy, and type of courses offered.

Table 5

Financial Aid Students Below the U.S. Census Poverty Level, 1995-96[13]

	RESEARCH	COMPREHENSIVE	PRIVATE FOUR-YEAR	COMMUNITY/ TECHNICAL	PROPRIETARY	ALL SECTORS
PERCENT OF STUDENTS WITH INCOME UNDER THE FEDERAL POVERTY LEVEL	37%	35%	24%	57%	28%	45%

The percentage of financial aid students who received an Aid to Families with Dependent Children (AFDC) allowance (or whose families received AFDC) increased from 7 percent in

[11] HECB Unit Record Data 1995-96.
[12] HECB Unit Record Data 1985-86. Income levels not adjusted for inflation.
[13] HECB Unit Record Data 1995-96. Family size and income were used to determine number of students (and percent) below the 1996 U.S. Census poverty level.

1985-86 to 17 percent in 1995-96.[14] [See Table 6.] Each sector has at least doubled the percentage of financial aid students who were receiving AFDC. The reason for the increased percentage of students on AFDC was due in part to the creation of welfare and retraining programs[15] that encouraged AFDC recipients to return to school.

Table 6

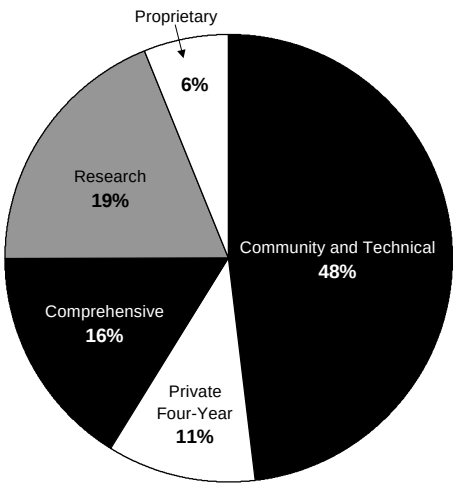
Percent of Financial Aid Students Within Each Sector Receiving AFDC[16]

	RESEARCH	COMPREHENSIVE	PRIVATE FOUR-YEAR	COMMUNITY/ TECHNICAL	PROPRIETARY	ALL SECTORS
1995-96	5%	8%	6%	27%	13%	17%
1985-86	2%	4%	2%	13%	1%	7%

The number of community and technical college students who applied for and received any aid was 48 percent of the total for all sectors. [See Chart 2.] This sector has the largest number of enrolled students, as well as the largest number of low-income students.

Chart 2

Distribution of Undergraduate Resident Students Who Received Financial Aid by Sector, 1995-96



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Source: Higher Education Coordinating Board, Unit Record Data 1995-96

[14] These percentages pertain to applicants for financial aid in the year prior to actually attending college.
[15] The Family Income Program, the Job Opportunity and Basic Skills program, and the Work Force Training program all encourage AFDC recipients to attend college to increase their job skills.
[16] HECB Unit Record Data 1995-96; Free Application for Federal Student Aid 1995-96.

SECTION 2: WHAT FORMS OF FINANCIAL AID ARE AVAILABLE?

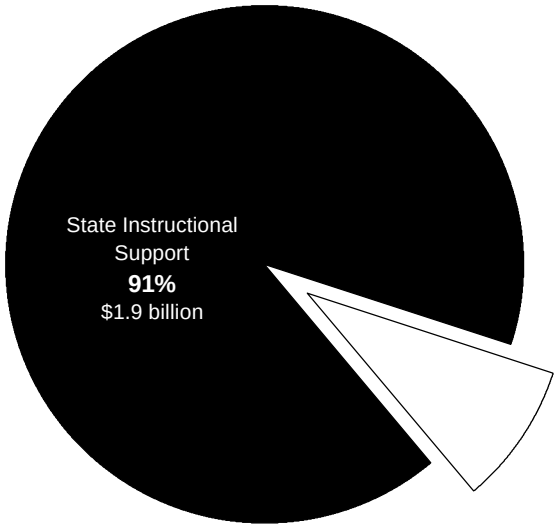
1. State Financial Support for Higher Education

In Washington State, assistance to public higher education institutions comes in two forms: (1) state appropriations to public colleges and universities for instructional aid, and (2) state appropriations to students for financial aid. As shown in the chart below, for the 1997-99 biennium state instructional aid for public colleges and universities is $1.9 billion or 91 percent of all the state support provided to post-secondary institutions.[17]

These funds can be viewed as a form of "tuition subsidy," allowing public colleges and universities to charge all their students (not just the financially needy) a tuition rate that is 30 to 45 percent of the actual cost, depending on the institution. Another $194 million, or 9 percent of the state funds appropriated, is for financial aid for students attending public institutions as well as selected private colleges and proprietary schools.[18]

Chart 3

General Fund State Support for Post-Secondary Institutions
For FY 97-99 Biennium: $2.1 Billion



(See Chart 6 for breakout of state financial aid expenditures for undegraduate residents for 1995-96 school year.)

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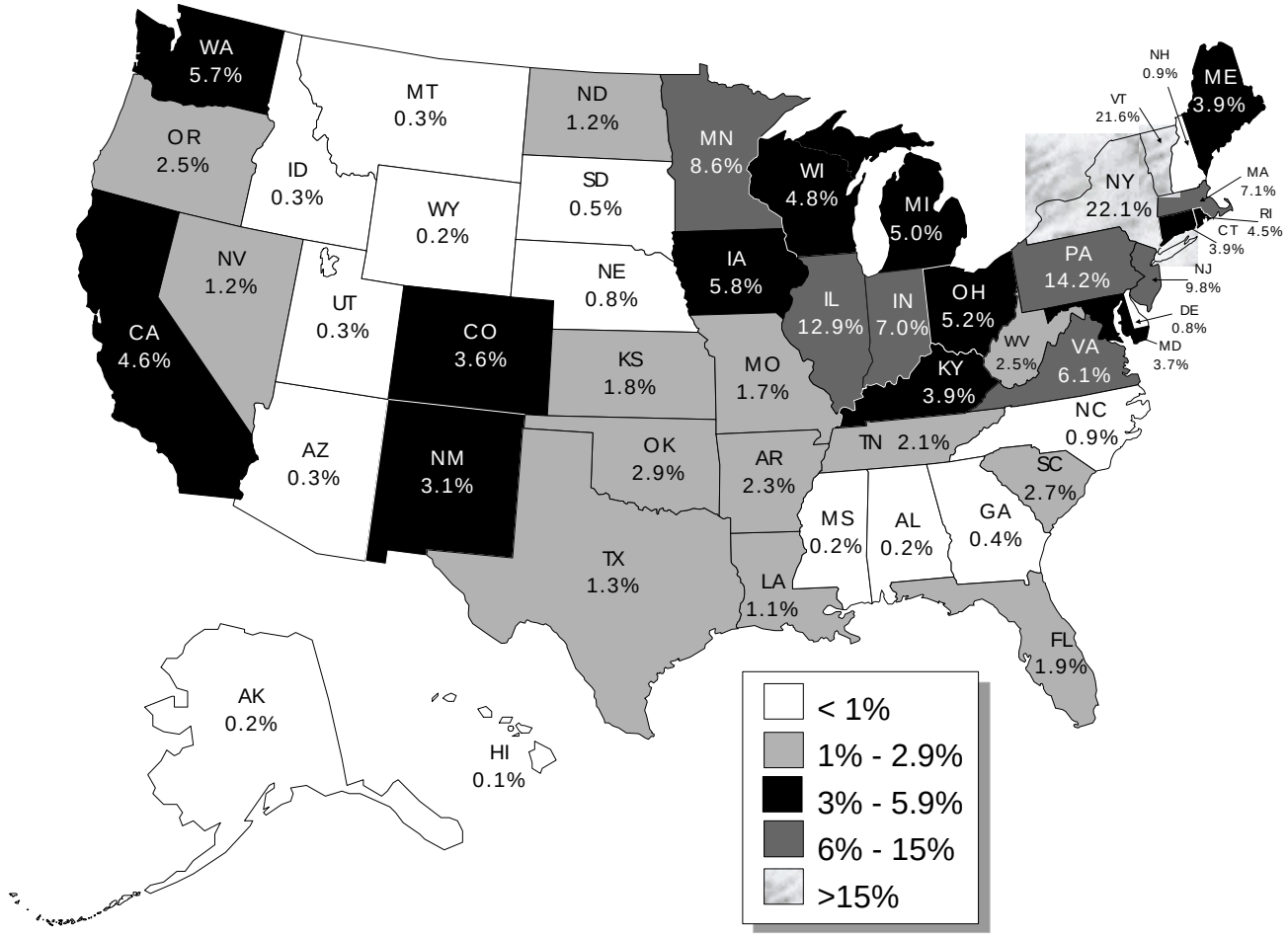
Note: Funds are for all undergraduate and graduate students.
Source: Higher Education Coordinating Board and State Board of Community Colleges fiscal offices.

[17] HECB and State Board of Community Colleges' fiscal offices. Tuition revenues and operating fees are not included.
[18] Proprietary schools are not eligible for State Work Study funds. Private four-year colleges and public four-year colleges are not eligible for State Workforce Training funds.

State Need-Based Grants as a Percent of Higher Education Appropriations for Undergraduates, 1995-96



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Source: National Association of State Grant and Aid Programs, March 1997
Chronical of Higher Education, "A National Data Base of Tax Support for Higher Education," 11/10/97

Washington Compared to Other States

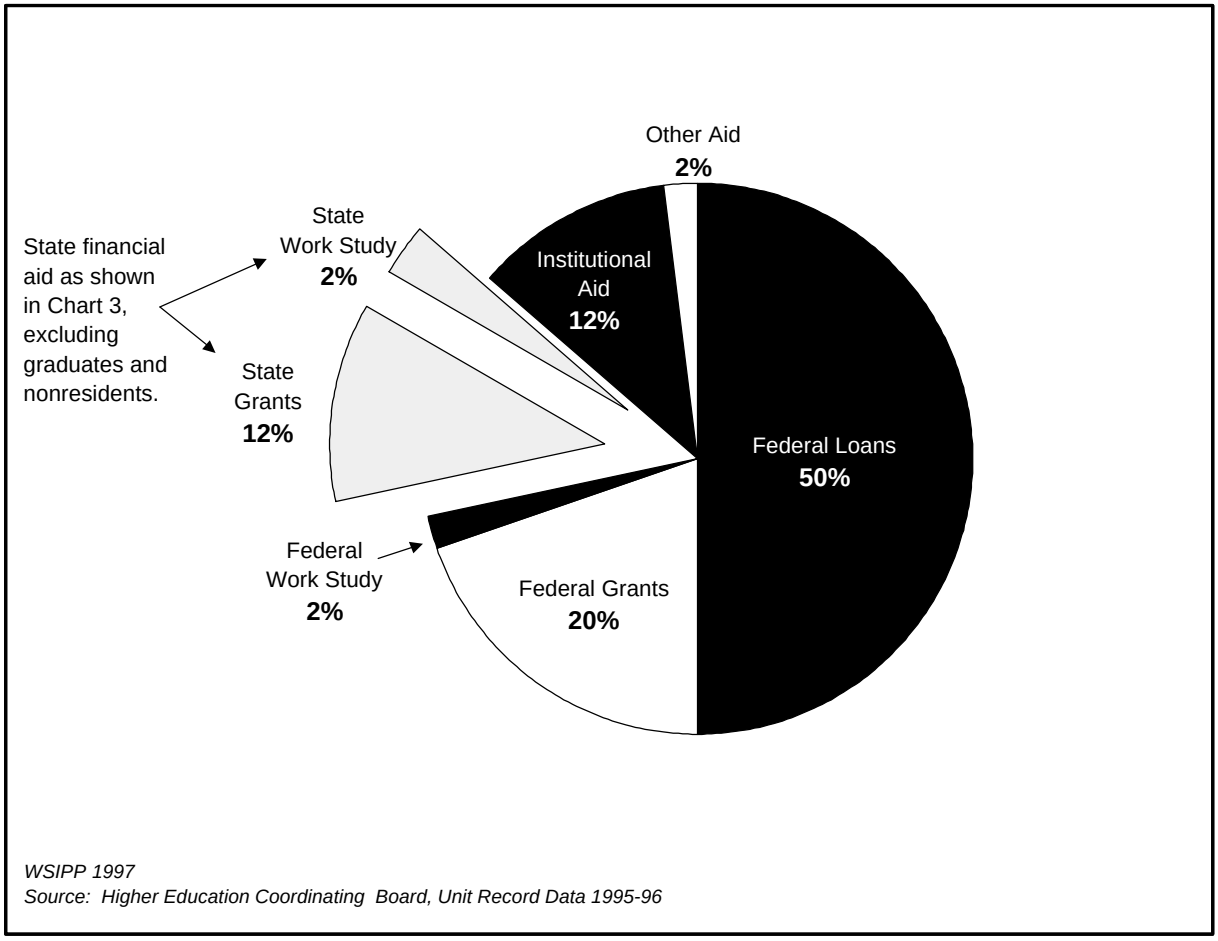
Washington ranks 11th in the nation for the total state grants to financially-needy students (based on the State Need Grant program only) as a percentage of state appropriations. Numbers exclude state funding for Work Study and Workforce Training.

2. Overview of All Financial Aid for Washington Resident Undergraduates

The total amount of financial aid awarded to financially-needy resident undergraduate students in Washington for 1995-96 was $505.4 million. Federal loans (50 percent) and federal grants (20 percent) represented almost three-fourths of the 1995-96 expenditures.[19] The remaining quarter of financial aid expenditures—state grants and State Work Study (14 percent) and institutional aid (12 percent)—will be the primary focus of this section. Over the last ten years, total financial aid has doubled, and there has been a significant increase in federal loans as well as a decrease in federal grants to resident undergraduate students.[20] In this same time period, the state grants have grown from 6 percent of the financial aid to 12 percent.

Chart 5

Total Financial Aid Expenditures for 1995-96 Resident Undergraduate Students: $505.4 Million[21]

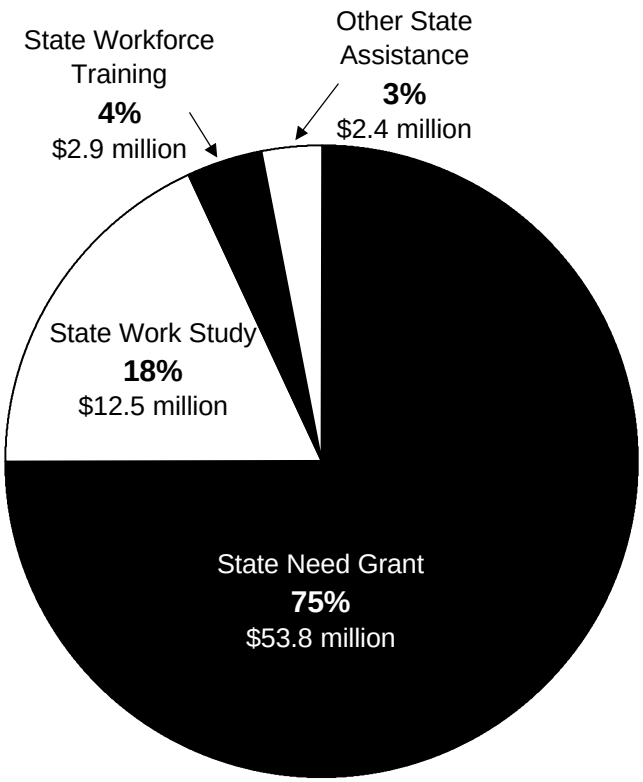


[19] The data analyzed from the HECB unit record does not include a significant amount of Federal Pell Grant funds which students attending proprietary schools receive.
[20] Federal loans were 33 percent and federal grants were 32 percent of the total financial expenditures in 1985-86.
[21] See Table 18 on page 42 for description of each financial aid category.

The total amount of state financial aid expended during Fiscal Year 1996 was $71.6 million.[22] The three largest programs are the State Need Grant, State Work Study, and Workforce Training programs. The largest of these is the State Need Grant program (75 percent), which distributed $53.8 million to approximately 42,000 students. The Work Study program, the second largest program (18 percent), distributed $12.5 million.[23] to approximately 6,200 students. The Workforce Training program, the third largest program (4 percent), distributed $2.9 million to approximately 2,300 students. Students in the remaining programs[24] received a total of $2.4 million.

Chart 6

State Financial Aid Expenditures for 1995-96
Resident Undergraduate Students: $71.6 Million



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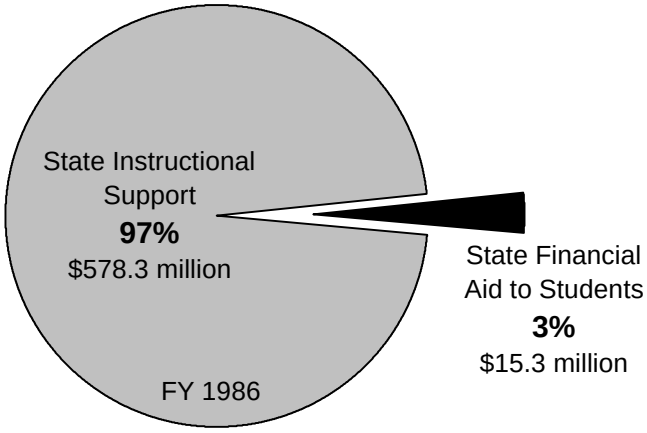
Notes: This chart shows a smaller amount than Chart 3 because it is for one year and only includes undergraduate residents.
Source: Higher Education Coordinating Board, Unit Record Data 1995-96

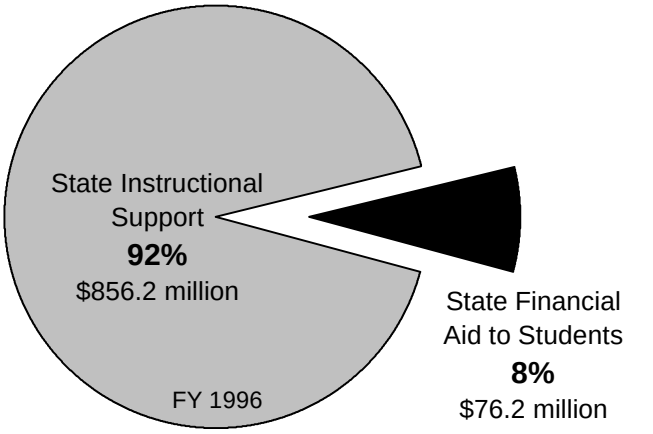
[22] Higher Education Coordinating Board, 1995-96 data.
[23] This amount includes employer contributions.
[24] Other, smaller, state financial aid programs are mentioned briefly in this report. These include: Educational Opportunity Grant, Workforce Training, and scholarship programs.

Over the last ten years, the amount of state financial aid for both undergraduates and graduates, as a percentage of total state support for post-secondary institutions, has increased from 3 percent to 8 percent of the total state funding for higher education. The greatest amount of growth has been in the State Need Grant program.

Chart 7

State Financial Aid Has Increased From 3 Percent to 8 Percent From FY86 to FY96 as a Percent of Total State Support for All Students





(This amount is slightly less than the two-year amount provided for the current biennium in Chart 3 and reflects only one year.)

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Source: Higher Education Coordinating Board and State Board of Community Colleges fiscal offices.
Note: Total state support includes instructional funding dollars for FY86 and FY96 as well as Workforce Training dollars appropriated for FY96. Operating fees are excluded from both FY86 and FY96. Both undergraduate and graduate students are included in these dollars; thus, state financial aid numbers are slightly larger than undergraduate financial aid discussed in the rest of this report.

The State Need Grant program and the State Work Study program are the two state programs that serve the largest number of students and the largest number of schools. Each is described briefly in the following sections.

3. The State Need Grant Program

The Legislature created the State Need Grant in 1969,[25] providing opportunities for financially-needy Washington residents to attend an accredited[26] Washington higher-education institution. Needy students are defined as those who are unable to meet the total cost of board, room, tuition, and incidental fees for any semester or quarter at a post-secondary institution when relying only on their own resources, their parents, and their families.

For 1997-98, the grants are reserved for financially-needy students at each institution based on the number of the institution's State Need Grant eligible students who demonstrated need statewide two years previously. To be eligible, a student must:[27]

- Have a high school diploma or equivalent or pass federal ability to benefit criteria;
- Be an undergraduate student (although the statute does not prohibit graduates);
- Demonstrate financial need and apply for federal financial aid;
- Be a Washington resident attending a Washington institution (or one where the state has a reciprocity agreement);
- Receive the grant for no more than five years;
- Make satisfactory academic progress;
- Take at least six credits per quarter or semester; and
- Be pursuing a degree other than theology.

Grant amounts are based upon the institution the student chooses to attend. The State Need Grant program distributed $53.8 million in 1995-96 on financially-needy students. The maximum base grant is 15 percent of the cost of attendance at an institution.[28] The awards are distributed with an eligibility ceiling of 45 percent of median family income.[29] Eligible students with the lowest income are given priority. The median grant in 1995-96 was $1,400. Of the undergraduates receiving the State Need Grant, 79 percent were independent and 21 percent were dependent.[30]

The table below displays the median grants awarded by type of institution for the 1995-96 school year.[31] These grants include a base amount; sometimes dollars are added for a dependent care allowance for students who have prime responsibility to care for a parent or

[25] RCW 28B.10.790-824.
[26] The definition of "accredited" was added in 1979 to expand the types of institutions students could attend to include proprietary schools (Chapter 235 L 79 1st ex sess). This move was prompted by the federal State Student Incentive Grant (SSIG) regulations which directed all states to include all accredited post-secondary institutions to qualify for federal SSIG matching funds. Some provisions exist for reciprocity with institutions in Idaho, Oregon, and British Columbia.
[27] WAC 250-20-011, student eligibility.
[28] WAC 250-20-021 (13), maximum amount for students at private colleges and proprietary schools.
[29] In 1997-98, the amount will be equivalent to an income of $23,000 for a family of four and $12,000 for a single person. The percentage of median family income served depends upon how much money is available and the number of eligible students.
[30] Higher Education Coordinating Board, Unit Record Data 1995-96.
[31] Ibid.

child. These grants are reduced if an individual is attending school part-time. Community and technical college students receive the largest amount of State Need Grants when measured by dollars dispersed (60 percent) and number of recipients (66 percent). The median grants for the community and technical colleges are less than the maximum 15 percent of the cost of attendance. Some community and technical colleges have a gift equity policy which states that no more than 50 percent of the financial aid package or a percent of the student's budget can come from grants.[32] The result is that the financial aid officers can reduce the amount of the grant award and can serve more students, spreading the money further. See the discussion and Table 13 on page 33 for the calculation of State Need Grant and cost of attendance issues.

Table 7

State Need Grants for Undergraduate Resident Students, 1995-96

(See Table 13 for calculation of the State Need Grant)

	Median Grant Amount	Percent of Dollars Disbursed by Sector	Percent of Recipients Awarded by Sector
Research	$1,600	16%	14%
Comprehensive	$1,500	15%	14%
Private Four-Year	$2,300[33]	9%	5%
Community/Technical	$1,270	60%	66%
Proprietary	$934	1%	1%
All Sectors	$1,400	100%	100%

Source: Higher Education Coordinating Board Unit Record Data 1995-96

[32] In the data from the 1997 institutional survey of financial aid collected by Human Capital Research and the Washington State Institute for Public Policy, 21 of 34 community and technical colleges reported they had a gift equity policy.

[33] See the discussion on page 32 for the change in State Need Grant from a flat to a variable grant which allows students attending a private college to receive a higher award than those attending public colleges.

4. The State Work Study Program

The Legislature created a second major financial aid program, the State Work Study program, in 1974.[34] This program defines needy students as low-income and middle-income students who are unable to cover the cost of attending a financial institution through their total expected family contribution.[35] All post-secondary institutions, except proprietary schools, receive State Work Study funds for their students. Whenever possible, work is to be related to the student's academic or vocational goals.

The state pays 80 percent of the student's gross compensation for on-campus work at a public institution of higher education and up to 65 percent of the student's gross compensation for off-campus work.[36] The employer pays the remainder of the student's gross compensation plus any employee benefits. No student may work more than 19 hours per week while enrolled in classes but may work up to 40 hours per week during breaks. Employers are expected to pay students what they would pay any entry-level employee performing comparable work, without regard to their student status.[37] Both federal and state Work Study funds are available to students.

To be eligible for State Work Study, a student must:[38]

- Demonstrate financial need (and apply for federal financial aid);
- Be enrolled or accepted for enrollment as at least a part-time undergraduate, graduate, or professional student (priority is for Washington resident students);
- Make satisfactory academic progress;
- Owe no refund or repayment on gift aid nor have a history of defaulting on a loan; and
- Be pursuing a degree other than theology.

The total amount of State Work Study earned by undergraduate residents for 1995-96 was $12.5 million.[39] The median State Work Study award for all sectors was $1,659. Of the undergraduate students receiving State Work Study, 62 percent were independent and 38 percent were dependent. Table 8 shows the median State Work Study amounts for the 1995-96 school year.[40] Private four-year and community and technical college students received the most State Work Study dollars (39 percent and 38 percent respectively), although community and technical colleges assisted the largest number of students (43 percent).

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[34] RCW 28B.12.
[35] WAC 250-40-020 and 250-40-030.
[36] WAC250-40-050 allows the state to pay 100 percent if the student is in a HECB-approved off-campus community service placement.
[37] Federal Work Study does not require "comparable pay for comparable work," and students may be paid less money because often employers will only pay minimum wage.
[38] WAC 250-40-040.
[39] This amount includes both the state and employer contributions to the student.
[40] HECB Unit Record for 1995-96, includes the employer contribution in addition to the state's contribution.

Table 8

State Work Study for Undergraduate Resident Students, 1995-96

	Median State Work Study Amount	Percent of Dollars Disbursed by Sector	Percent of Recipients Awarded by Sector
Research	$1,159	11%	17%
Comprehensive	$1,646	13%	15%
Private Four-Year	$2,831	39%	25%
Community/Technical	$1,597	38%	43%
All Sectors	$1,659	100%	100%

Source: Higher Education Coordinating Board Unit Record Data 1995-96

5. Institutional Aid

Institutional aid may be in the form of a grant, scholarship, loan, or employment for a student who is defined as financially needy according to the federal need analysis formula and reported by institutions to the HECB as receiving need-based financial aid. The institutional aid examined in this analysis only applies to students who have demonstrated financial need.[41] The term institutional aid means that the school has discretion at the campus level to award this aid.

In the public schools, $21.8 million was expended in 1995-96 for financially-needy students. Since 1969, public colleges and universities have been able to waive a portion of their tuition for financially-needy students through statute. Currently, public colleges and universities can waive a certain percentage of their total tuition and fees collected, ranging from 6 percent to 35 percent of their total collection of tuition and fees.[42] This institutional responsibility provides an incentive for schools to consider carefully how they want to allocate their waiver programs. Individual institutions decide how much tuition (up to their limit) they want to waive for different types of students (e.g., veterans, nonresidents, etc.). In 1995, the cap on the 3 to 4 percent of tuition that could be waived for needy students was eliminated.

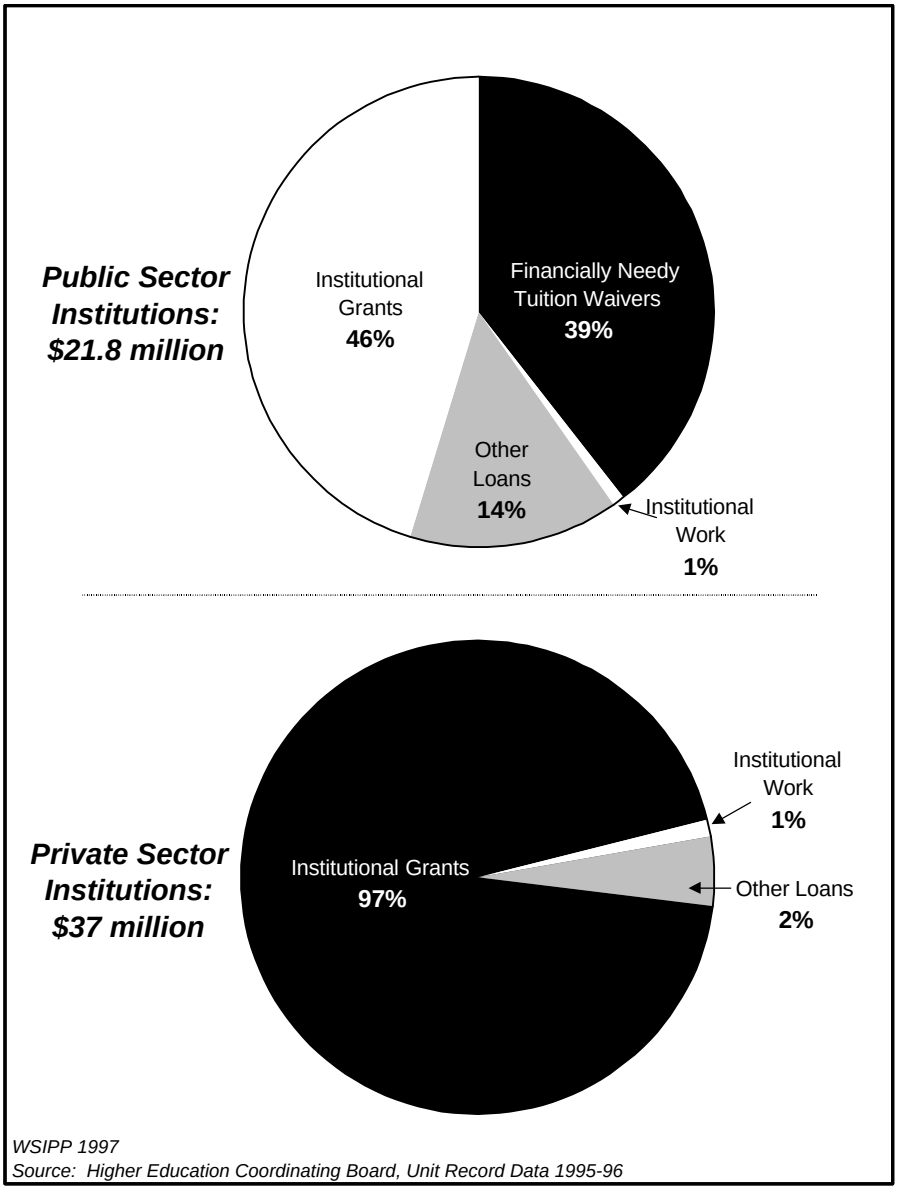
[41] In 1995-96, over $100 million in tuition waivers in public institutions alone existed which are not included in this data set because they are not for financially-needy students. These tuition waivers cover a wide variety of groups including military personnel, institutional employees, and graduate students. Private schools also discount tuition for selected groups of students that are not available in the HECB unit record.

[42] The schedule for the public higher education institutions' allowable waivers as a percent of tuition is as follows: 21 percent for the University of Washington, 20 percent for Washington State University, 11 percent for Eastern Washington University, 8 percent for Central Washington University, 10 percent for Western Washington University, 6 percent for The Evergreen State College, and 35 percent for community colleges as a whole.

Public colleges and universities are required to set aside 3.5 percent of their institutions' operating fees for loans, employment, and tuition aid for needy students.[43] First priority is assigned to needy students who have excessive educational loan burdens. A second priority is to assist needy single parents with educational expenses, child care expenses, and transportation. The legislature has prohibited institutions from transferring these funds from the institutional aid fund to their operating budgets.

Chart 8

Institutional Financial Aid Expenditures for Financially-Needy Students, 1995-96



WSIPP 1997
Source: Higher Education Coordinating Board, Unit Record Data 1995-96

[43] RCW 28B.15.820

The total amount of institutional aid at private institutions for financially-needy undergraduate resident students for 1995-96 was $37 million. Over 97 percent of this aid enabled students to attend college with a tuition discount.

The median award for institutional assistance for all sectors in 1995-96 was $1,052. For private four-year schools, the amount was considerably higher ($4,500). Of the students receiving institutional assistance, 56 percent were independent and 44 percent were dependent. Many of these awards targeted students in middle-income categories that were higher than the income categories targeted by state aid. Private four-year colleges awarded the most dollars (62 percent) for institutional aid, although they ranked second (27 percent) to community and technical colleges (35 percent) for the percent of recipients awarded.[44]

Table 9

Institutional Aid for Financially-Needy Undergraduate Resident Students, 1995-96

	Median Award of Institutional Aid	Percent of Dollars Disbursed by Sector	Percent of Recipients Awarded by Sector
Research	$854	16%	25%
Comprehensive	$1,450	8%	11%
Private Four-Year	$4,500	62%	27%
Community/Technical	$462	13%	35%
Proprietary	$400	1%	2%
All Sectors	$1,052	100%	100%

Source: Higher Education Coordinating Board Unit Record Data 1995-96

[44] Half of the community colleges' tuition waivers are provided to students (resident and nonresident) enrolled in adult basic education courses. Thus, there is less ability to provide tuition waivers for other students.

SECTION 3: WHAT POLICY AND FISCAL CHANGES HAVE OCCURRED OVER THE LAST TEN YEARS?

1. State Financial Aid Policy: A Ten-Year Framework

To examine the state policy issues for financial aid, a framework[45] was modified to examine the major policy changes in Washington over the last ten years. Seven[46] major policy goals may be served through a financial aid program:

1. Access
2. Choice
3. Persistence
4. Merit
5. Affordability
6. Career choice
7. Special disadvantaged groups

These policy goals are discussed below in relation to Washington's financial aid programs.

Major Policy Goals and State Actions

1. Access. An access policy is one in which students with the least ability to pay for a post-secondary education receive financial aid. In Washington, the State Need Grant is the largest state financial aid program. Its primary goal is to provide access to students who, even with a Federal Pell Grant and some institutional aid, would not be able to afford to attend a post-secondary school. There are two ways in which the State Need Grant program has increased access over the last ten years: (1) providing a substantial increase in the amount of state funds available, and (2) allowing part-time students to be eligible for State Need Grants.[47]

Institutional assistance is another way that access has been increased. Public institutions have had the ability since 1993 to provide assistance to financially-needy students through their Institutional Loan Fund,[48] in which up to 3.5 percent of their operating fees may be set aside to provide grants, work, or short-term loans. Institutions may also waive tuition for financially-needy students. During the 1970s and 1980s, the legislature created over 30

[45] Jerry Davis, "Designing a State Grant Program: The Basic Question for Policymakers," (October 1994). In Volume I: Sources Used in the Report and Recommendations of the 1996 Student Financial Aid Policy Advisory Committee, Washington State Higher Education Coordinating Board, July 1996.

[46] The HECB has started to use an eighth goal for program development purposes—early intervention services—to encourage at-risk middle and high school students to stay in school and plan for college. It is not included here as it is not, strictly speaking, a part of financial aid.

[47] Part-time students equal about 13 percent of the students who receive financial aid.

[48] RCW 28B.15.820. The Institutional Loan Fund was established in 1981 as a guaranteed loan program which enabled institutions to use 2.5 percent of each institution's operating fees for loans exempt from deposit in the state's general fund. This amount was increased in 1995 to 3.5 percent and is now called the Institutional Aid Fund. The new name reflects the recognition that the majority of the funds are used as grants rather than loans. This loan fund was created to enable institutions to develop a source of capital to make loans to students in the same manner as banks. In 1983, the Institutional Aid Fund was refocused to allow institutions to provide grants in the form of employment or tuition scholarships for needy students. First priority was for needy students who had excessive educational loan burdens. A second priority was enacted in 1993 to assist needy single parents with educational, child care, and transportation expenses. The legislature also prohibited institutions from transferring funds from the long-term loan fund to their operating budgets.

different waiver categories (as diverse as graduate assistants, veterans, and nonresidents). These categories were made permissive in 1995, enabling institutions to set their own priorities for waivers. Waiver dollar limitations are further discussed under institutional aid on page 17.

In 1989, the Legislature enhanced access with the creation of the Educational Opportunity Grant.[49] These grants are for financially-needy students who have two years of college and live in counties with branch campus locations. These students may receive a grant to defray the costs of attending a higher-cost local institution or to relocate to a public or private institution that has room for more students to complete their baccalaureate degree.

In an effort to help middle-income students obtain additional financial aid, the 1994 Legislature reemphasized the need for the State Work Study program to serve middle-income students. No increase in state funds was made to cover these additional students.

2. Choice. A choice policy[50] is one in which the state provides financial aid to students, recognizing that some post-secondary institutions, such as private four-year colleges and proprietary schools, will cost more than public institutions; therefore, more aid should be available to students to allow them to choose to attend more expensive institutions.[51] The HECB changed the allocation of the State Need Grant formula from a flat grant to a variable grant amount in 1989 to reflect the difference in attendance costs at various institutions; this change resulted in higher grants for students attending a higher-tuition college. [See the discussion under fiscal framework for changes in the State Need Grant formula allocation, pages 29-30.]

3. Persistence. A persistence policy is one in which the state provides financial aid to students to encourage them to complete school. In 1989, the Legislature permitted fifth-year students to continue receiving State Need Grants[52] in order to complete their programs of study. The Educational Opportunity Grant, which has “multiple” purposes (discussed in the policy of access above), also encourages students to persist in completing their baccalaureate degrees.

4. Merit. A policy of merit is one in which the state provides financial aid to students with records of past academic accomplishments. This is a policy area in which the state has not created new programs over the last ten years,[53] although there are several small merit scholarship programs such as the Washington State Scholars Program[54] and the Washington Award for Vocational Excellence.[55]

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[49] RCW 28B.101.

[50] Several other choice policies have been adopted prior to ten years ago; one is a reciprocity agreement with Oregon and Idaho (RCW 28B.15.732) and with British Columbia (RCW 28B.15.756). Another choice policy was passed in 1973 to provide tuition supplement grants to private colleges. [See footnote 51.]

[51] In 1973 the Legislature took action to provide a tuition supplement for students attending private colleges. This action was ruled unconstitutional by the State Supreme Court.

[52] RCW 28B.10. 808 (3) (fifth-year students) and RCW 28B.10.810 (3) (part-time students who take at least six credits per quarter or semester WAC 250-20-011 (3)(a)). These were recommendations from the 1988 HECB study: Higher Education Coordinating Board, *Student Financial Aid Policy Study* (Olympia, WA, September 1988). Approximately 3 percent of students in their fifth year of study are currently receiving a State Need Grant.

[53] In 1981, the Legislature passed a law to target institutional aid funds (RCW 28B.15.820) to students of exceptional educational ability, but it was vetoed by the Governor.

[54] RCW 28B.15.543.

[55] RCW 28B.15.545.

5. Affordability. A policy to address affordability assists middle-income students who may not be eligible for a state grant based on income but who still have difficulties paying for college. The State Work Study program also assists middle-income students. The state funds for instructional support to public colleges and universities also assist students of all income levels by keeping tuition lower than would be possible without the state instructional support.

6. Career Choice. A policy to encourage students to select or change careers has been addressed by the legislature in three different ways: labor shortages, workforce training, and economic development goals. In terms of labor shortages, a number of scholarship programs have been created over the last ten years, including Future Teachers Conditional Scholarships,[56] Nurse Conditional Scholarships,[57] Health Professions Scholarships and Loan Repayments,[58] and the Rural Physician, Pharmacist and Midwife Scholarships.[59] The new Workforce Training program with a financial aid component was created in 1993 to help dislocated workers change careers through courses at community colleges.[60]

The State Work Study program's focus is to enable students to find jobs in their background training after completing college. The program also encourages institutions to find jobs for students which meet the state's economic development goals, especially in international trade and international relations.[61]

7. Special Disadvantaged Groups. A policy to assist students with certain disadvantages has been addressed by the legislature and HECB for students with unique living situations or certain demographic characteristics. The greatest focus has been on students with children or parents whom they must support. To assist these students, the HECB in 1989 allowed all institutions to provide annual dependent care allowance grants[62] (approximately $500) as part of their State Need Grant award. Single parents who are students are also targeted as a priority category.[63] A variety of tuition waivers has also been available to certain populations: for gender equity in intercollegiate sports,[64] for veterans,[65] and for dislocated workers or their spouses.[66] In addition, an American Indian Scholarship program was created in 1991.[67]

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[56] RCW 28B.102 passed as law in 1987.
[57] RCW 28B.104 passed as law in 1988.
[58] RCW 28B.115.030 passed as law in 1989.
[59] RCW 28B.115 passed as law in 1990.
[60] HB 1988 from the 1993 legislative session.
[61] RCW 28B.12.060 (5).
[62] WAC 250-20-021 (14).
[63] RCW 28B.15.820.
[64] RCW 28B.15.740 (2).
[65] RCW 28B.15.380 and 620 and 628.
[66] RCW 28B.80.580.
[67] RCW 28B.108.

The table below shows how the state financial aid programs relate to these goals and when these program objectives were adopted.

Table 10

State Policy Goals for Financial Aid

	ACCESS	CHOICE	PERSISTENCE	MERIT	AFFORDABILITY	CAREER CHOICE	SPECIAL DISADVANTAGED GROUPS
STATE NEED GRANT	Target financially needy (1969)	Variable grant (1989)	Fifth-year grant (1989)				Dependent care allowance (1989)
	Provide significant increase (98%) in budget (1993)						
	Cover part-time students (1989)						
STATE WORK STUDY	Include low and middle income (1974, 1994)				Include middle income (1974, 1994)	Vocational placement encouraged (1974) Job placement to meet Washington's economic goals (1994)	
OTHER PROGRAMS	Public school tuition waivers for financially needy (1970)* Public Institutional Aid Fund (3.5%) for financially needy (1981) Educational Opportunity Grants (1989)	Educational Opportunity Grants (1989)	Educational Opportunity Grants (1989)	Washington Scholars (1981) Washington Award for Vocational Excellence (1984)	Tuition subsidy through state instructional support (ongoing)	Scholarships for labor shortages, future teachers, nurses, and health professions (1987-1990) Workforce training for dislocated workers (1993)	Public 3.5% Institutional Aid Fund for single parents and students with excessive loan burdens (1980s) Public school tuition waivers for: gender equality in intercollegiate sports; military, foreign students; dislocated worker/spouse; and unemployed (1970-1991)* American Indian Scholarship (1991)

***The Legislature removed the cap in 1995 on the percentage of tuition a public college or university could waive for financially-needy students.

2. State Financial Aid Fiscal Patterns: A Ten-Year Framework

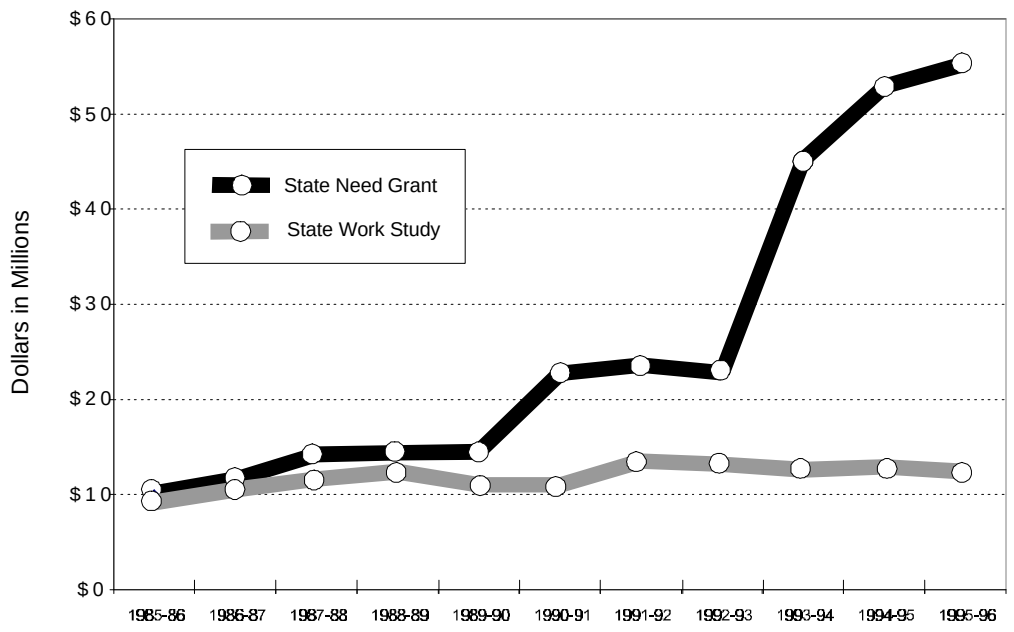
Expenditures

State Expenditures for State Need Grant and State Work Study. State expenditures for the State Need Grant increased significantly in the 1990s.[68] The two greatest increases occurred in 1990-91 (57 percent over the prior year) and 1993-94 (98 percent over the prior year).[69] The State Need Grant expenditures for 1995-96 were $53.8 million. Ten years ago expenditures were $12.3 million.[70] State Work Study expenditures have increased at a more modest pace. Although one major increase of 22 percent occurred in 1991-92, for a number of years there was no increase in dollars after an adjustment for inflation. The State Work Study expenditures for 1995-96 were $12.5 million. Ten years ago expenditures were $9.4 million.[71]

Chart 9

State Need Grant and State Work Study Expenditures

(in 1995 Dollars)



Source: Higher Education Coordinating Board.
Financial Aid Overview, January 1997
(Deflated by the implicit price deflator into 1995 dollars.)
WSIPP 1997

[68] RCW 28B.15.065. There has been a provision in statute since 1974 that for every dollar tuition is increased, financial aid would be increased by 24 percent.
[69] Dollars have been adjusted for inflation. Tuition increased approximately 30 percent in the 1993-95 biennium.
[70] Dollars have been adjusted for inflation.
[71] Ibid.

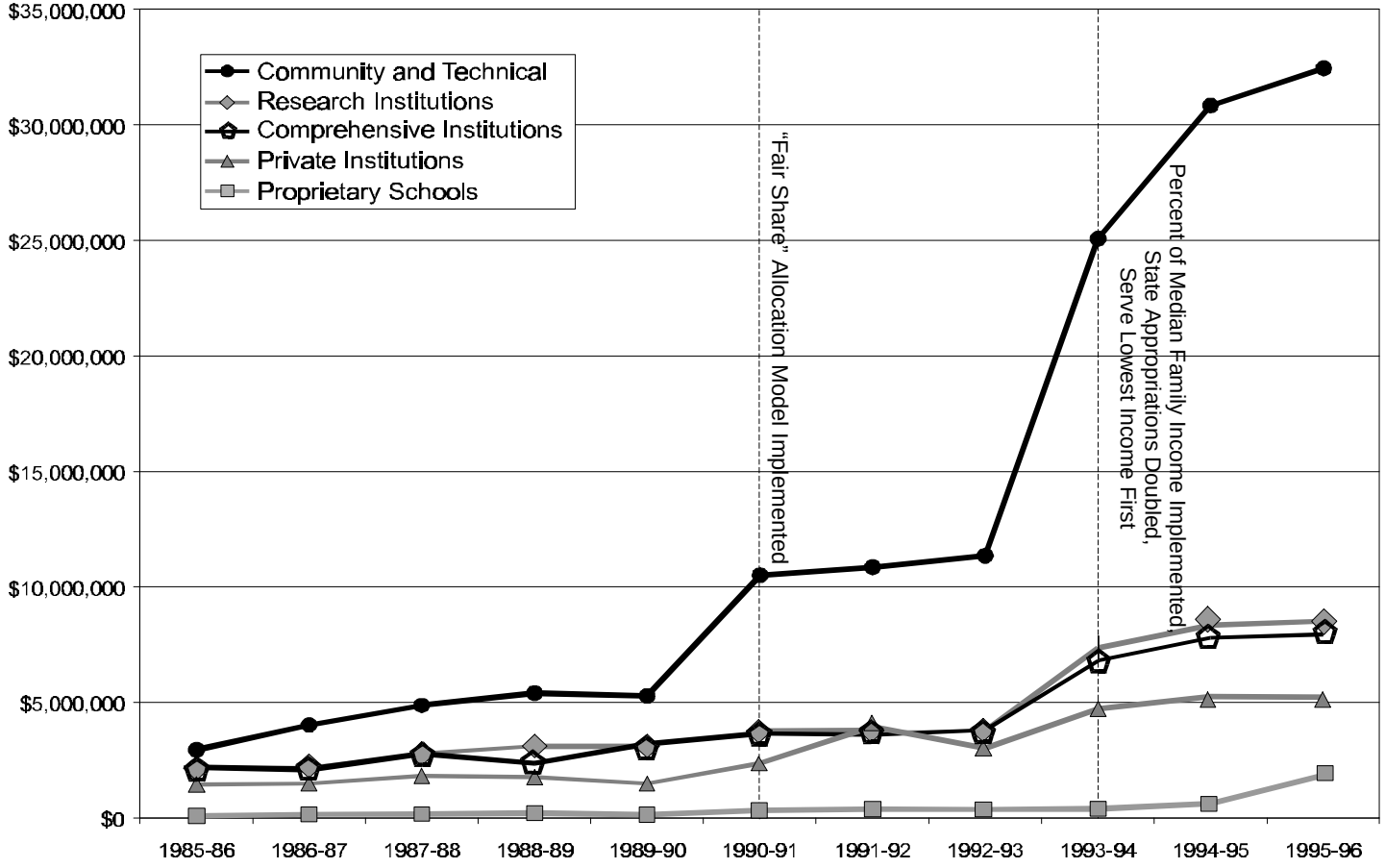
Changes in the Allocation of Funds by the Higher Education Coordinating Board

State Need Grant Program. Two major shifts in the State Need Grant program allocation formula have occurred: (1) from awarding grants to financial aid applicants on essentially a "first come first served" basis to awarding grants based on a "fair share" model in 1991, and (2) defining grant eligibility using the Federal Methodology of expected family contribution to a percent of median family income in 1993.

Chart 10 examines the State Need Grant expenditure changes by sector over the last ten years. Students in community and technical colleges have increasingly received larger amounts of the State Need Grant awards primarily due to the changes in methodology instituted by the HECB (which are discussed in depth on pages 28 and 29).

Chart 10

State Need Grant: Historical Expenditures by Sector and State Changes in Awarding Funds (In 1995 Dollars)



WSIPP 1997
Source: HECB data for undergraduate students (includes Federal SSIG funds).

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Use of Fair Share Model to Award Grants. For the first 22 years of the State Need Grant program, grants were awarded to financially-needy students based on a first come first served basis. The HECB found that students attending four-year private and public schools tended to apply for aid earlier than other students. Students attending community or technical colleges tended to apply for financial aid later. By the time the latter applied, most of the grants had been awarded. Community colleges also have an open door policy, which means that they will accept anyone who enrolls. Thus, these colleges are more likely to have students enroll later, after other schools have already accepted their limit of students.

In 1991, the HECB developed a “fair share” model that extends the time frame for awarding applications. The "fair share" model includes students who apply within the past 12 months rather than just to students who submit applications early. The HECB created a reserve fund for each school to award grants based on a percentage derived from the number of State Need Grant eligible students who applied for financial aid in the prior year at that school divided by the number of statewide financial aid applicants. This results in more community and technical college students being awarded State Need Grants.

Use of the Median Family Income to Award Grants. In 1992, Congress changed the rules for needs analysis to expand eligibility to dependent middle-income students and restricted eligibility for independent students, especially married students without dependents. Up until that time, both the federal government and the HECB had used expected family contribution as a way to determine who would be eligible for the Federal Pell Grant and the State Need Grant programs. The expected family contribution was derived from a review of a family's or student’s (if the student was independent) income and assets to determine how much the student could afford to contribute to college costs. This expected family contribution was subtracted from the total cost of attendance to determine a student’s financial aid need.

Under the new federal methodology, the eligibility for dependent students has been greatly increased because certain assets are no longer counted as part of what a family is expected to pay toward college. Although this reduction in family contributions created eligibility for greater numbers of students, the federal government did not provide increases in grant aid to meet the additional demand.

In 1993, the HECB undertook a study[72] and recommended that the State Need Grant program revise its allocation formula from using expected family contribution to using median family income as a way to determine State Need Grant eligibility. The HECB determined that income alone could adequately define the State Need Grant population. According to HECB calculations, the students who received the State Need Grant using the expected family contribution under the Federal Methodology were the same students who were at 65 percent median family income or below. The HECB advocated that the median family income was a simpler and more understandable way to describe who would be served with dollars appropriated. The median family income could also be indexed by family size to adjust for different family situations.

During the 1993-95 biennium, the median family income was used for the first time. Grants were awarded to students with a median family income at or below 50 percent. Also during the 1993-95 biennium, the Legislature required the HECB to prioritize and fund their grants

[72] Washington State Higher Education Coordinating Board, *A Commitment to Opportunity: Considerations for the 1990s,* (Olympia, WA: State of Washington, 1993).

by serving the lowest income level first.[73] During the 1995-96 school year (which is the data used in this study), the Legislature omitted the requirement that those with the lowest incomes should be served first. In the absence of legislative directive, the State Need Grant rules required the HECB to establish family income at 65 percent of the state median. The HECB raised the eligibility to 65 percent of the median family income, but midway through the year, at legislative direction, they decreased the percent from 65 to 45 percent.[74] The Legislature reinstated its provision of serving the lowest income students first in 1996. In 1997, the HECB advised institutions to make awards based on 45 percent of median family income.

Even with a significant increase in state appropriations for the State Need Grant program, 80 percent of the students served in 1995-96 were at 40 percent or lower of the median family income.[75] Table 11 shows by sector the percent of students in 1995-96 who received a State Need Grant and were over 40 percent of the median family income.

Table 11

Percent of Undergraduate Resident Students Who Received a State Need Grant and Were Over 40 Percent Median Family Income (MFI), 1995-96

	Research	Comprehensive	Private Four-Year	Community/ Technical	Proprietary	All Sectors
Percent Greater than 40 Percent MFI	4%	25%	23%	22%	15%	20%

Source: Higher Education Coordinating Board, Unit Record Data 1995-96

State Work Study Program. When the legislature increased State Work Study funds in the early 1990s, the allocation formula for the program was modified slightly. In the past, the allocation of funds to institutions was based upon how much each institution had spent historically. Thus, the majority of State Work Study funds were awarded to institutions that had actively used Work Study as a form of aid in the past. Recently, more institutions have become interested in accessing State Work Study funds due to pressure from students for work and the lack of an increase of Federal Work Study funds.

Due to this interest, the HECB decided that any new State Work Study funds which became available would be allocated based on two factors: (1) 75 percent of the funds would be based on historical expenditures for each institution, and (2) 25 percent of the funds would be for schools that traditionally participated at a lower level of Work Study and wanted to "catch up." In addition, any institution underutilizing its funds could have its allocation reduced.

[73] WAC 250-20-021 (11).
[74] 1995-96 was the only year the percent of median family income changed from 65 percent to 45 percent, making the data different from other years when a fixed percent of median family income was used.
[75] This translated into serving a typical independent single student with an income of $9,000 or less and a typical dependent student from a family of four with an income of $17,600 or less.

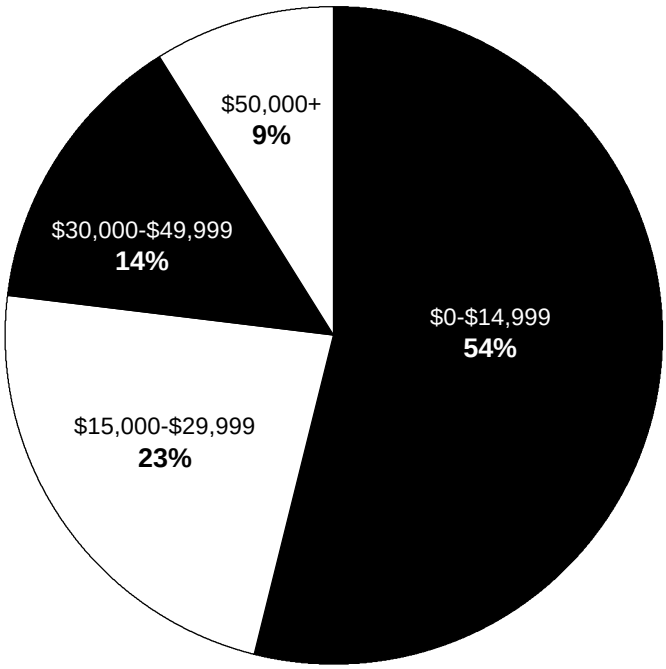
SECTION 4: DOES FINANCIAL AID VARY BY FAMILY INCOME AND TYPE OF EDUCATION INSTITUTION?

This section focuses on the amount of money available for students who received financial aid and whether gaps existed between the amount of aid received and the cost to attend college.

Over half of the students receiving financial aid in 1995-96 had net family incomes of less than $15,000. Twenty-three (23) percent of the students had family net incomes of $15,000 to $29,999. And, 23 percent of the students had family net incomes of $30,000 or greater.

Chart 11

Percent of Undergraduate Resident Students Receiving Any Financial Aid by Income Level, 1995-96



WSIPP 1997
Source: Higher Education Coordinating Board, Unit Record Data 1995-96

Students in the lowest income band (less than $15,000) received the largest percentage of aid in all categories. Table 12 shows percents of dollars received by income level. Students with family net incomes of less than $15,000 received:

- 79 percent of the state grant funds
- 73 percent of the federal grant funds
- 60 percent of the state work funds
- 57 percent of the federal work study funds.

Federal loans are a major portion of financial aid for all income bands.[76] In 1995-96, of *all* the financial aid awarded to students from families with a net incomes of less than $15,000, the largest source was federal loans (both in terms of dollars and number of students). This is especially significant considering that 72 percent of the financial aid recipients at community and technical colleges did not receive federal loans. Institutional aid amounts remained relatively constant across income bands. [See Table 12.]

Table 12

Percent of Aid Awarded to Students for Different Categories of Aid by Income Level, 1995-96[77]

INCOME LEVEL	FEDERAL LOAN	FEDERAL GRANT	FEDERAL WORK	STATE GRANT	STATE WORK	INSTITUTIONAL
$0-$14,999	44%	73%	57%	79%	60%	28%
$15,000-$29,999	22%	23%	20%	18%	19%	23%
$30,000-$49,999	19%	4%	14%	3%	13%	25%
$50,000 +	15%	0%	9%	0%	8%	24%

1. Student Financial Aid: Cost of Attendance and Gaps

Students qualify for financial aid if their families' contributions do not cover the cost of attending the school where they enrolled. Cost of attendance covers two kinds of costs: (1) direct costs (tuition, fees, and books), and (2) cost of living allowance (food, housing, and transportation). The direct costs vary depending on the type of college a student selects. The cost of living allowance is set annually by the Washington Financial Aid Association.[78] [See Table 13.]

For a number of years, stakeholders debated whether the State Need Grant should be changed from a flat to a variable amount because the flat rate provided a disincentive for low-income students to attend more expensive colleges. The HECB changed the allocation

[76] In a detailed review of the HECB Unit Record Data 1995-96, the median amount of federal loans received was similar across all income bands.
[77] HECB Unit Record Data 1995-96.
[78] Colleges may choose a different budget than the Washington Financial Aid Association (WFAA), but if they do, they need to justify their budget to the HECB if the difference exceeds 10 percent of the WFAA budget.

of the State Need Grant formula from a flat grant to a variable grant amount in 1989 to reflect the difference in attendance costs at different institutions.[79]

The maximum base for the grant amount is 15 percent of the cost to attend the institution (direct costs plus living allowance), with a limit on the amount a student can receive for attending a private four-year college or a proprietary school.[80] Although the maximum amount of the grant is 15 percent of the student's cost of attendance (direct costs plus a living allowance), the grants are adjusted based on the family's expected contribution toward the cost of attendance. Table 13 shows the 1995-96[81] maximum grant amounts provided based on the type of school the student selected. For the actual median State Need Grants awarded, see Table 7 on page 15.

Table 13

Calculation of State Need Grants, 1995-96[82]

	1995-96 Living Allowance		Direct costs (Tuition)		Cost of Attendance	State Need Grant Award (15 Percent of the Cost of Attendance)
Research	$7,734	+	$3,021	=	$10,755	$1,600
Comprehensive	$7,734	+	$2,342	=	$10,076	$1,500
Private Four-Year	$7,734	+	$7,458[83]	=	$15,192	$2,300[84]
Community/Technical and Proprietary	$7,734	+	$1,350	=	$9,084	$1,400

[79] WAC 250-20-021 (13).
[80] WAC 250-20-021 (13). In 1989, the Legislature capped the grant amount students at private colleges could receive so it would not exceed the grant amount of a student attending a public research institution. This cap was removed in 1991 and the HECB implemented a ceiling on the amount that could be provided to private college students that was equal to the WFAA living allowance, research university undergraduate tuition and fees, and the average state instructional support among all public sectors, both two-year and four-year colleges (RCW 28B.10.808(4)).
[81] Washington State Higher Education Coordinating Board, *An Overview: Student Financial Aid in Washington State*, (Olympia, WA: State of Washington, January 1997), D-3.
[82] Higher Education Coordinating Board Unit Record Data 1995-96 for undergraduate residents, and Higher Education Coordinating Board, *An Overview: Student Financial Aid in Washington State*, (Olympia, WA: State of Washington, January 1997).
[83] The $7,458 is equal to the tuition for a resident undergraduate at a research university ($3,021) plus the weighted average state instructional support for two-year and four-year public colleges ($4,437).
[84] See footnote 80.

2. Gaps in Financial Aid Packaging

How well financial aid covers the gap between what a student or a student's family is expected to pay and the cost of attendance can be examined in two ways: by sector and by income level.

Gap by Sector. Table 14 shows the State Need Grant as a percent of the cost of attendance by sector and as a percent of tuition. The State Need Grant as a percent of tuition varies greatly by sector, from 18 percent in the private four-year schools (with higher tuitions) to 94 percent in the community and technical colleges (with low tuitions).

Table 14

State Need Grant as a Percent of the Cost of Attendance and Tuition, 1995-96[85]

	RESEARCH	COMPREHENSIVE	PRIVATE FOUR-YEAR	COMMUNITY/ TECHNICAL
1995-96 PERCENT OF COST OF ATTENDANCE COVERED BY MEDIAN STATE NEED GRANT	15%	15%	11%	14%
1995-96 PERCENT OF TUITION COVERED BY MEDIAN STATE NEED GRANT	53%	64%	18%	94%

[85] Higher Education Coordinating Board Unit Record Data 1995-96 for undergraduate residents, and Higher Education Coordinating Board, *An Overview: Student Financial Aid in Washington State*, Olympia, WA, January 1997, D-3.

In Table 15, total aid (which includes federal, state, and institutional aid) significantly enhances the ability of a student to cover the cost of attendance and tuition. It is important to note that a number of community and technical colleges are not in the federal loan programs, and thus their students are not taking out loans for college, lowering their percent of total aid.

Table 15

Total Aid as a Percent of the Cost of Attendance and Tuition , 1995-96[86]

	RESEARCH	COMPREHENSIVE	PRIVATE FOUR-YEAR	COMMUNITY/ TECHNICAL
1995-96 PERCENT OF COST OF ATTENDANCE COVERED BY MEDIAN TOTAL AID	66%	67%	61%	30%
1995-96 PERCENT OF TUITION COVERED BY MEDIAN TOTAL AID	234%	287%	99%	205%

[86] Ibid.

Tables 16 and 17 show the seven major categories of financial aid funds for undergraduate residents by sector.

In Table 16, each category of aid is shown as a percent of the total aid dollars within that sector:

- Federal loans are the largest category, providing more than two-thirds of total aid to students in research, comprehensive, and proprietary schools.
- Federal grants (39 percent) and state grants (25 percent) are the largest sources of aid for community and technical college students.
- Institutional aid (32 percent) and federal loans (46 percent) are the largest sources of aid for four-year private school students.

Table 16

Dollar Percent of Total Aid by Sector, 1995

	Research	Comprehensive	Private Four-Year	Community/ Technical	Proprietary	All Sectors
Percent Federal Loan	67%	67%	46%	23%	78%	51%
Percent Federal Grant	15%	14%	8%	39%	16%	20%
Percent Federal Work Study	2%	2%	3%	3%	0%	2%
Percent State Grant	7%	10%	4%	25%	2%	12%
Percent State Work Study	1%	2%	4%	3%	0%	2%
Percent Institutional Aid	8%	5%	32%	5%	1%	12%
Percent Other Aid	1%	2%	3%	2%	3%	2%

In Table 17, the percent of recipients for each type of aid is shown by sector:

- 88 to 90 percent of the students in research, comprehensive, four-year private, and proprietary schools receive federal loans.
- 80 percent of the students in four-year private colleges receive institutional aid.
- 81 percent of the students in community and technical colleges receive federal grants, and 69 percent of those students also receive state grants.

Table 17

Percent* of All Financial Aid Recipients by Sector, 1995-96

	Research	Comprehensive	Private Four-Year	Community/ Technical	Proprietary	All Sectors
Percent Federal Loan	90%	89%	89%	28%	88%	60%
Percent Federal Grant	56%	54%	43%	81%	61%	67%
Percent Federal Work Study	8%	7%	24%	7%	1%	9%
Percent State Grant	35%	45%	25%	69%	11%	51%
Percent State Work Study	6%	7%	17%	6%	0%	7%
Percent Institutional Aid	41%	23%	80%	23%	12%	32%
Percent Other Aid	4%	8%	19%	5%	6%	7%

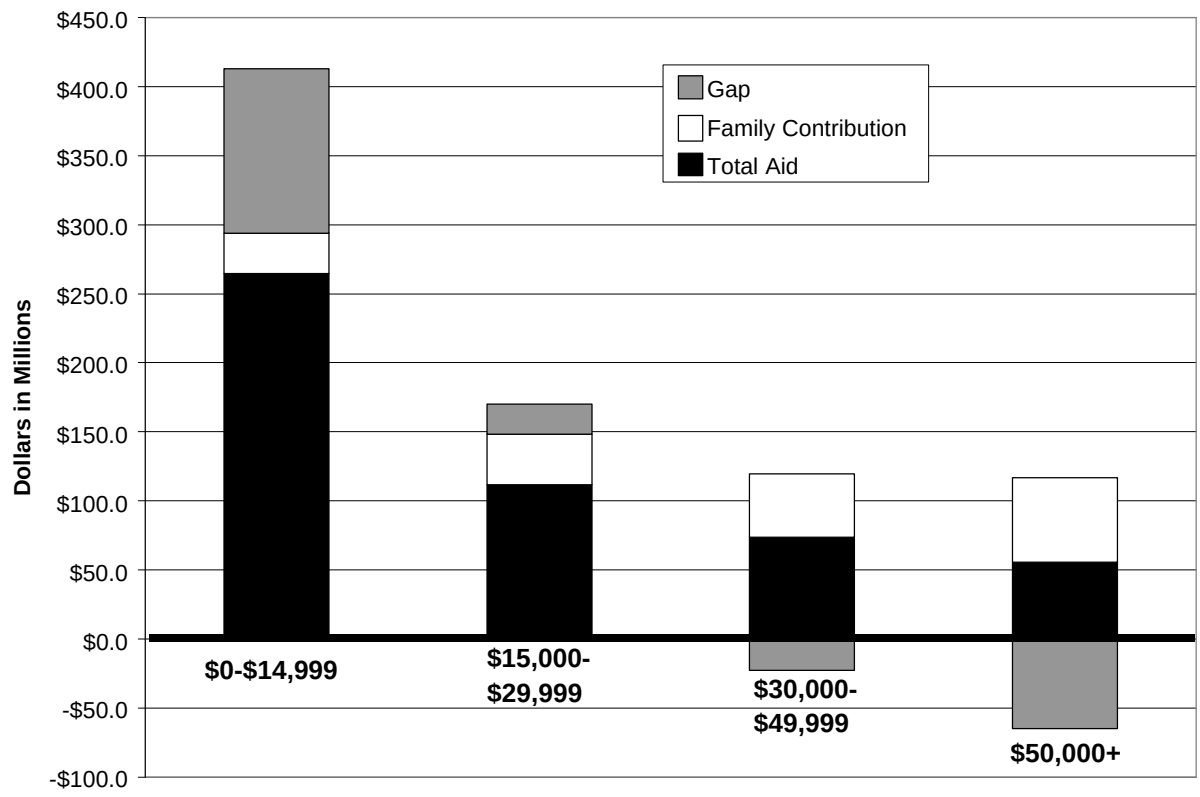
** Students often receive more than one type of financial aid; therefore, the percents of recipients for these aid categories cannot be added.*

Gap by income. In Chart 12, after adding all the aid received and the expected family contribution, the students in the lowest income band ($0 - $14,999) had the largest gap in meeting their total cost to attend college. As mentioned earlier, many of these students attend community and technical colleges and do not secure loans. Thus, their total amount of aid is lower and their gap is higher to meet total financial need to attend college.

On the other hand, students in income bands from $30,000 or more had a "negative" gap. They received federal loans (both subsidized and unsubsidized) as well as higher institutional aid awards, which, combined with their expected family contribution, went beyond what they needed to meet their cost of attendance.

Chart 12

Total Student Financial Need for Attending College, 1995-96



WSIPP 1997
Source: Higher Education Coordinating Board, Unit Record Data 1995-96

CONCLUSION

Over the last ten years, total financial aid expenditures for resident undergraduate students have doubled. In 1995, $504 million were awarded to financially-needy students. Total aid included federal loans, federal grants, federal work study, state grants, state work study, institutional aid, and other aid. The following major shifts in types and amounts of financial aid available for financially-needy students included:

- an increase in federal loans (both subsidized and unsubsidized) from 33 percent in 1985-86 to 50 percent in 1995-96;
- a decrease in federal grants from 32 percent in 1985-86 to 20 percent in 1995-96;
- an increase in state grants from 6 percent in 1985-86 to 12 percent in 1995-96; and
- a decrease in federal and state work study as a percent of total aid.

Students with family net incomes below $15,000 per year received the largest amounts of state aid and federal grants. For the 1995-96 academic year, 79 percent of state grants and 73 percent of federal grants were awarded to resident undergraduate students whose net incomes (or the net incomes of their families) fell into this income bracket. More institutional aid dollars were available per student for those students whose family income was $30,000 or greater.

State financial aid was 8 percent of the total state support for higher education in 1995-96 and 3 percent in 1985-86. The State Need Grant program was the largest financial aid source in 1995-96 at 75 percent of the total state expenditures for financial aid serving 42,000 resident undergraduate students. (Other programs include State Work Study and State Workforce Training.) The State Need Grant has increased over four-fold from $12 million (in 1995 dollars) to $54 million in 1995-96.

The majority of the federal and state need grant dollars are awarded to students attending community and technical colleges. Based on the implementation of a "Fair Share Model" in 1991, a commitment to serve the lowest income first in 1993, and the allocation of awards using a percent of the Median Family Income in 1993, community and technical college students receive the largest dollar amount of grant aid. Community and technical colleges also have the largest percentage of students who are below the U.S. poverty level and students (or their families) who are receiving welfare.

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APPENDIX A: DATA AND METHODOLOGY

The data in this report is confined to Washington State resident undergraduate students with a few exceptions, which are noted. The focus is on resident undergraduates because they receive aid from all the state financial aid programs discussed in this report, whereas graduate, professional, and non-resident students do not. The number of undergraduate resident students who received any type of financial aid in this study is 86,615. They represent 82 percent of the students receiving financial aid in the Higher Education Coordinating Board's (HECB) 1995-96 Unit Record student data.

For the purpose of this report, the Office of Financial Management (OFM) linked the following files for 1995-96 and 1985-86:

- Data on Students Receiving Financial Aid from the Washington State Higher Education Coordinating Board;
- Free Application for Federal Student Aid from the U.S. Department of Education and College Scholarship Service; and
- Enrollment files as submitted to OFM as part of the 1995-96 Applications Match (enrollment files were not available in 1985-86).

To protect the confidentiality of all information, the above data were provided to the Washington State Institute for Public Policy without individual student identification.

The 1985-86 dollar figures in this report have been adjusted to 1995 dollars using the Implicit Price Deflator from OFM, June 1997. Thus all dollar figures in this report are expressed in the purchasing power of 1995 dollars.

Seven major categories of funds are used in this chapter: federal loans, federal grants, federal work study, state grants, state work study, institutional aid, and other aid. The 18 student aid programs specified in the 1995-96 unit record data are divided into these seven categories. Some adjustments are made to the 1985-86 data to make it comparable with the 1995-96 unit record data. The categories and definitions used are listed in the following table.

Table 18

Seven Major Categories of Financial Aid Funds

	DEFINITION
FEDERAL LOANS	Sum of Federal Perkins Loan, Federal Nursing & Health Loans, Federal Subsidized Stafford Loans, and Federal Plus & Unsubsidized Stafford Loans
FEDERAL GRANTS	Sum of Pell Grant, Federal Supplemental Opportunity Grant, and Federal Nursing Scholarships
FEDERAL WORK STUDY	Federal Work Study
STATE GRANTS	Sum of State Need Grant, Workforce Training Funds, and all other State-Funded Gift Assistance
STATE WORK STUDY	State Work Study
INSTITUTIONAL AID	Sum of Financially Needy Tuition and Fee Waivers, Institutional Loans, Employment, Scholarships, Grants, and Tuition Discounts for Financially Needy
OTHER AID	Sum of Outside Scholarships and Other Agency Assistance

The colleges and universities are divided into four sectors most commonly used in the HECB's Financial Aid Student Profiles (1995-96) [See Appendix B for a full listing of these institutions]:

1. Four-year public schools:
   - Two research institutions (University of Washington and Washington State University).[87]
   - Four comprehensive institutions (Western Washington University, Eastern Washington University, The Evergreen State College, and Central Washington University).

2. Two-year public schools:
   - 33 community and technical colleges.

3. 13 private four-year colleges.

4. 11 proprietary schools.

Students are divided into dependent and independent status. Dependent students are defined as those under age 24 and dependent upon their parents for financial support. Independent students are those who are 24 (or older) or married, in the military, orphaned, a ward of the court, or have legal dependents other than a spouse. This definition was also

[87] Portland State University and North Idaho College are also included in the data base. These schools are part of a reciprocity agreement where Washington resident students are able to receive resident tuition in the state school they are attending; for purposes of the HECB data, they are treated as Washington resident undergraduates.

applied for 1985-86 to help ensure some comparability among the types of students across the ten-year time frame.

A median value is used to divide the total distribution of awards in half. Amounts of individual aid received by category are most frequently described in terms of median amount rather than average amount due to the wide range of awards. To ensure a consistent method for reporting, the median was selected for all categories of aid in this report.

APPENDIX B: HECB DATA ON STUDENTS RECEIVING FINANCIAL AID FROM THE FOLLOWING COLLEGES AND UNIVERSITIES

Research Sector

University of Washington
Washington State University

Comprehensive Sector

Central Washington University
Eastern Washington University
The Evergreen State College
Western Washington University

Reciprocity

Portland State University[88]
North Idaho College[89]

Private Four-Year Sector

Bastyr University
Cornish Institute
Heritage College
Gonzaga University
Northwest College
Pacific Lutheran University
Saint Martin's College
Seattle Pacific University
Seattle University
University of Puget Sound
Walla Walla College
Whitman College
Whitworth College

Community and Technical College Sector

Bellevue Community College
Big Bend Community College
Centralia College
Clark College
Columbia Basin College
Edmonds Community College
Everett Community College
Grays Harbor College
Green River Community College

Community and Technical Colleges, continued

International Air Academy
ITT Technical Institute—Seattle
ITT Technical Institute—Spokane
Northwest Indian College
Perry Technical Institute
Resource Center for the Handicapped
Highline Community College
Lower Columbia College
North Seattle Community College
Olympic College
Peninsula College
Pierce College
Seattle Central Community College
Shoreline Community College
Skagit Valley College
South Puget Sound Community College
South Seattle Community College
Spokane Community College
Spokane Falls Community College
Tacoma Community College
Walla Walla Community College
Wenatchee Valley College
Whatcom Community College
Yakima Valley College

Bates Technical College
Bellingham Technical College
Clover Park Technical College
Lake Washington Technical College
Renton Technical College
Seattle Vocational Institute

Proprietary School Sector

Art Institute of Seattle
Business Computer Training Institute
Crown College
Divers Institute
Gene Juarez Academy
Glen Dow Academy
Interface Computer School

[88] Portland State University was counted under the Research Sector.
[89] North Idaho College was counted under the Community and Technical College Sector.

APPENDIX C: MORE DETAILED CHARTS ON FINANCIAL AID EXPENDITURES FOR 1985-1996

Table 19

Total Financial Aid Expenditures for Resident Undergraduate Students by Sector, 1995-96

Federal Loan, Federal Grant, Federal Work, State Grant, State Work, Institutional Aid, and Other Aid Categories

	Research			Comprehensive			Private Four-Year			Community/ Technical			Proprietary			Multiple Sectors			Total	
	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]
Federal Loan	82.5	15,049	32.2	63.8	12,260	24.9	52.3	8,113	20.4	31.6	11,701	12.3	25.3	4,384	9.9	0.4	78	0.2	255.8	51,585
Federal Grant	18.1	9,321	18.3	13.1	7,433	13.2	9.1	3,969	9.2	53.6	34,190	54.1	5	3,036	5.1	0.1	69	0.1	99	58,018
Federal Work	2.1	1,340	19.6	1.4	978	13.5	2.9	2,165	27.4	4.1	3,126	38.2	0.1	65	1.1	0	14	0.2	10.7	7,688
State Grant	8.7	5,774	14.6	9.3	6,102	15.6	5.1	2,365	8.6	35.5	29,145	59.9	0.6	551	1	0.1	54	0.1	59.2	43,991
State Work	1.3	1,022	10.6	1.6	929	12.8	4.8	1,547	38.5	4.7	2,654	37.7	0	10	0.2	0	10	0.1	12.5	6,172
Institutional Aid	9.4	6,753	16	5	3,151	8.5	36.4	7,337	61.9	7.5	9,584	12.7	0.4	586	0.7	0.1	50	0.1	58.8	27,461
Other Aid	0.9	588	10.1	1.7	1,056	17.7	3.6	1,735	39.1	2.2	1,993	23.7	0.9	320	9.2	0	12	0.2	9.3	5,704
Total	123	16,647	24.3	95.9	13,706	19	114.3	9,155	22.6	139.1	42,040	27.5	32.4	4,978	6.4	0.7	89	0.1	505.4	86,615

[1] Dollars in millions.
[2] Number of students receiving aid. Since students may receive more than one type of aid, the total will not equal the sum of the individual aid categories.
[3] Percents are row-wise percentages which show the proportion of dollars for each sector.

Source: Higher Education Coordinating Board, Unit Record Data 1995-96

Table 20

Total Financial Aid Expenditures for Resident Undergraduate Students by Sector, 1985-86

Federal Loan, Federal Grant, Federal Work, State Grant, State Work, Institutional Aid, and Other Aid Categories

(In 1995 Dollars)

	Research			Comprehensive			Private Four-Year			Community/ Technical			Proprietary			Multiple Sectors			Total	
	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]
Federal Loan	16.9	5,602	22.7	13.5	5,237	18.1	22.7	5,979	30.5	17.7	6,473	23.7	3.5	1,180	4.8	0.2	72	0.3	74.6	24,543
Federal Grant	15.8	6,766	21.6	13.5	6,479	18.5	10.0	4,610	13.7	31.5	19,694	43.2	2.0	1,116	2.7	0.2	102	0.3	72.9	38,767
Federal Work	3.0	1,263	22.0	2.0	1,389	14.8	3.8	2,455	27.9	4.6	3,383	34.4	0.1	74	0.6	0.0	38	0.3	13.5	8,602
State Grant	3.3	2,928	25.4	3.1	2,873	23.9	2.0	1,833	15.3	4.5	5,042	34.3	0.1	120	0.8	0.0	56	0.3	13.1	12,852
State Work	1.3	571	13.6	1.1	630	11.2	4.6	1,398	48.5	2.5	1,428	26.0	0.0	57	0.4	0.0	18	0.2	9.4	4,102
Institutional Aid	11.0	4,865	34.2	3.1	2,749	9.5	15.3	5,681	47.5	2.7	3,944	8.4	0.1	160	0.3	0.1	51	0.2	32.2	17,450
Other Aid	1.1	471	11.7	1.7	693	17.4	2.0	796	20.4	4.7	1,875	48.5	0.2	61	1.8	0.0	16	0.2	9.6	3,912
Total	52.4	7,964	23.3	37.9	7,705	16.8	60.3	6,911	26.8	68.1	21,474	30.2	6.0	1,522	2.7	0.6	109	0.3	225.3	45,685

[1] Dollars in millions.
[2] Number of students receiving aid. Since students may receive more than one type of aid, the total will not equal the sum of the individual aid categories.
[3] Percents are row-wise percentages which show the proportion of dollars for each sector.

Source: Higher Education Coordinating Board, Unit Record Data 1985-86

Table 21

Total Financial Aid Expenditures for Resident Undergraduate Students by Sector, 1995-96

For Each Type and Source of Financial Aid

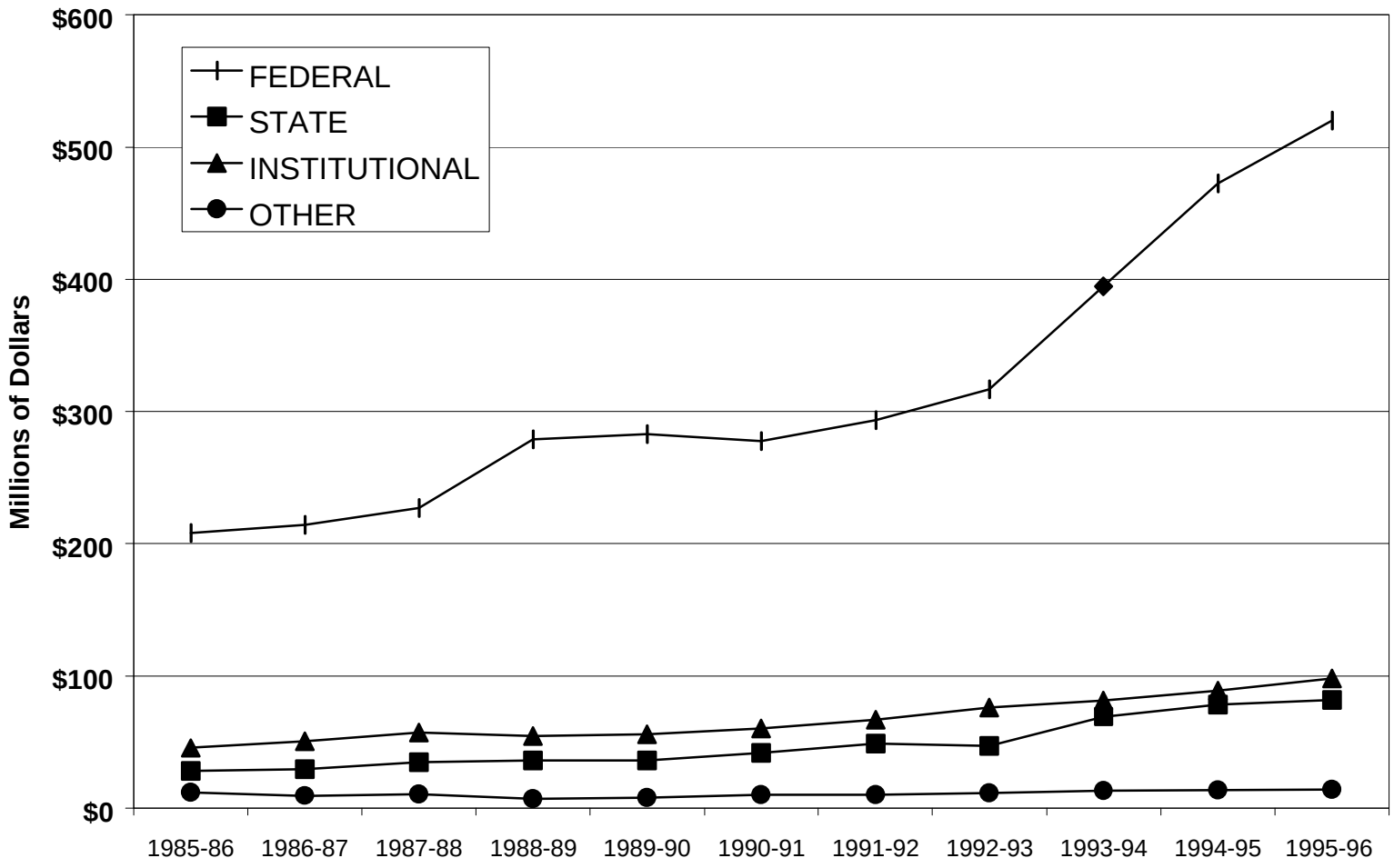
	Research			Comprehensive			Private Four-Year			Community/ Technical			Proprietary			Multiple Sectors			Total	
	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]	%[3]	$[1]	N[2]
Pell Grant	14.9	9,168	16.8	11.8	7,430	13.4	5.9	3,753	6.7	50.8	34,162	57.5	4.8	3,032	5.4	0.1	69	0.1	88.3	57,614
Federal SEOG	3.3	4,322	30.4	1.3	2,613	11.8	3.2	2,666	29.3	2.8	8,781	26.1	0.2	472	2.2	0.0	35	0.1	10.8	18,889
Federal Perkins Loan	5.7	3,264	38.8	3.4	1,631	23.3	4.7	2,915	32.0	0.5	500	3.7	0.3	273	2.0	0.0	21	0.2	14.7	8,604
Federal Work Study	2.1	1,340	19.6	1.4	978	13.5	2.9	2,165	27.4	4.1	3,126	38.2	0.1	65	1.1	0.0	14	0.2	10.7	7,688
Federal Nursing Scholarships	0.0	0	0.0	0.0	0	0.0	0.0	3	98.3	0.0	1	1.7	0.0	0	0.0	0.0	0	0.0	0.0	4
Federal Nursing & Health Loans	0.4	146	61.0	0.0	0	0.0	0.2	73	30.3	0.1	31	8.7	0.0	0	0.0	0.0	0	0.0	0.7	250
Federal Subsidized Stafford Loans	52.4	14,514	32.3	42.8	11,950	26.4	31.1	7,768	19.2	24.2	11,051	15.0	11.2	4,212	6.9	0.3	75	0.2	162.0	49,570
Federal Plus & Unsub Stafford Loans	24.0	6,980	30.6	17.6	5,596	22.4	16.3	3,477	20.7	6.7	3,040	8.6	13.8	3,838	17.6	0.1	32	0.1	78.5	22,963
State Need Grant	8.4	5,673	15.6	8.0	5,736	14.8	4.6	2,266	8.6	32.2	27,412	59.8	0.6	537	1.0	0.1	53	0.1	53.8	41,677
State Work Study	1.3	1,022	10.6	1.6	929	12.8	4.8	1,547	38.5	4.7	2,654	37.7	0.0	10	0.2	0.0	10	0.1	12.5	6,172
3%/4% Tuition & Fee Waiver	4.0	3,223	46.1	1.8	1,563	20.3	0.0	16	0.1	2.9	4,673	33.4	0.0	4	0.0	0.0	19	0.1	8.7	9,498
Other State Assistance	0.3	135	10.5	1.2	903	47.6	0.5	186	19.3	0.5	569	21.7	0.0	4	0.8	0.0	2	0.1	2.4	1,799
Other Loans	0.0	9	0.6	1.2	400	32.8	0.6	290	16.6	1.9	888	49.2	0.0	17	0.7	0.0	3	0.1	3.8	1,607
Inst. Scholarship, Grants & Waivers	5.4	4,302	11.8	2.0	1,694	4.4	35.4	7,274	77.4	2.5	5,438	5.4	0.4	555	0.9	0.0	37	0.1	45.8	19,300
Inst. & Off-Campus Employment	0.0	5	0.4	0.0	2	0.6	0.4	237	59.4	0.2	473	37.3	0.0	12	2.3	0.0	0	0.0	0.6	729
Outside Scholarships	0.7	494	11.0	1.2	807	18.4	3.2	1,627	50.5	1.1	1,185	18.0	0.1	86	2.0	0.0	8	0.1	6.4	4,207
Other Agency Assistance	0.2	99	8.1	0.5	264	16.4	0.4	114	14.6	1.1	876	35.9	0.7	240	24.6	0.0	4	0.3	3.0	1,597
Workforce Training Funds	0.0	4	0.0	0.1	65	4.2	0.0	2	0.5	2.8	2,173	94.1	0.0	11	1.1	0.0	1	0.0	2.9	2,256
Total	123.0	16,647	24.3	95.9	13,706	19.0	114.3	9,155	22.6	139.1	42,040	27.5	32.4	4,978	6.4	0.7	89	0.1	505.4	86,615

[1] Dollars in millions.
[2] Number of students receiving aid. Since students may receive more than one type of aid, the total will not equal the sum of the individual aid categories.
[3] Percents are row-wise percentages which show the proportion of dollars for each sector.

Source: Higher Education Coordinating Board, Unit Record Data 1995-96

Chart 13

A Ten-Year History:
Federal, Institutional, State, and Other Financial Aid for All Washington Students
(In 1995 Dollars)



Source: Higher Education Coordinating Board, Unit Record Data 1985-95.
Note: This information contains graduate and undergraduate resident and non-resident financially-needy students.

Table 22

A Ten-Year History: Federal, Institutional, State, and Other Financial Aid for All Washington Students by Sector

(In 1995 Dollars)

	FEDERAL		STATE		INSTITUTIONAL		OTHER		TOTAL	
	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]
1995-96										
RESEARCH	166.2	22,518	13.2	7,133	13.2	7,983	1.3	701	193.8	22,759
COMPREHENSIVE	92.6	15,305	12.1	6,768	6.2	3,509	1.9	1,144	112.8	15,656
PRIVATE FOUR-YEAR	144.4	16,952	15.0	4,981	70.2	13,223	7.5	3,186	237.1	17,886
COMMUNITY/TECHNICAL	92.8	39,817	40.7	30,292	7.7	9,967	2.6	2,176	143.8	44,362
PROPRIETARY	23.9	3,821	0.5	455	0.7	591	0.7	272	25.8	3,841
TOTAL	519.9	98,413	81.5	49,629	98.0	35,273	14.0	7,479	713.4	104,504
1994-95										
RESEARCH	141.7	20,395	12.5	6,889	11.1	7,094	1.2	628	166.5	20,627
COMPREHENSIVE	80.3	14,204	11.9	6,876	5.8	3,139	1.7	916	99.7	14,624
PRIVATE FOUR-YEAR	135.2	16,214	13.8	4,941	66.1	12,476	7.0	2,849	222.2	17,229
COMMUNITY/TECHNICAL	88.2	39,548	39.5	29,728	5.2	7,653	2.7	2,376	135.5	43,047
PROPRIETARY	27.2	4,823	0.7	533	0.6	938	0.7	233	29.2	4,844
TOTAL	472.5	95,184	78.5	48,967	88.8	31,300	13.3	7,002	653.1	100,371
1993-94										
RESEARCH	115.2	17,864	11.6	6,522	11.1	6,485	0.9	515	138.7	18,147
COMPREHENSIVE	64.2	12,866	10.9	6,438	4.7	3,107	1.6	1,001	81.5	13,351
PRIVATE FOUR-YEAR	119.8	15,124	13.8	4,762	60.6	12,054	7.6	2,851	201.9	16,302
COMMUNITY/TECHNICAL	82.6	37,613	32.3	25,580	4.5	6,922	2.5	2,285	122.0	40,413
PROPRIETARY	12.6	2,144	0.4	357	0.5	532	0.3	124	13.8	2,159
TOTAL	394.4	85,611	69.1	43,659	81.4	29,100	12.9	6,776	557.8	90,372
1992-93										
RESEARCH	82.7	15,629	8.6	4,651	9.1	4,726	0.8	437	101.2	15,869
COMPREHENSIVE	53.1	11,965	8.1	5,918	3.8	2,862	1.5	940	66.5	12,458
PRIVATE FOUR-YEAR	92.0	13,922	12.4	4,298	58.2	11,582	6.5	2,378	169.1	15,143
COMMUNITY/TECHNICAL	76.7	35,886	17.7	13,464	4.2	5,760	2.3	2,276	100.9	37,530
PROPRIETARY	12.1	2,057	0.4	362	0.5	438	0.1	76	13.0	2,076
TOTAL	316.6	79,459	47.1	28,693	75.9	25,368	11.2	6,107	450.8	83,076

Table 22, continued

A Ten-Year History: Federal, Institutional, State, and Other Financial Aid for All Washington Students by Sector

(In 1995 Dollars)

	FEDERAL		STATE		INSTITUTIONAL		OTHER		TOTAL	
	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]
1991-92										
RESEARCH	79.0	14,875	8.2	4,921	8.8	4,027	0.6	370	96.5	15,200
COMPREHENSIVE	48.7	11,123	8.1	5,579	3.3	2,536	1.4	959	61.6	11,588
PRIVATE FOUR-YEAR	86.4	13,213	14.9	4,502	50.4	10,917	5.5	2,060	157.2	14,511
COMMUNITY/TECHNICAL	69.0	31,748	17.4	13,788	4.3	5,743	2.4	2,333	93.0	33,356
PROPRIETARY	10.2	1,615	0.4	422	0.1	24	0.1	70	10.8	1,622
TOTAL	293.4	72,574	48.9	29,212	66.8	23,247	10.0	5,792	419.2	76,277
1990-91										
RESEARCH	73.1	14,195	8.0	4,929	8.0	4,279	1.0	536	90.1	14,565
COMPREHENSIVE	47.0	10,940	7.6	4,892	3.7	2,964	1.3	886	59.6	11,329
PRIVATE FOUR-YEAR	86.1	12,980	10.0	4,213	44.1	10,741	5.2	2,004	145.5	14,142
COMMUNITY/TECHNICAL	61.0	27,651	16.1	13,349	4.2	5,569	2.3	2,077	83.6	29,280
PROPRIETARY	10.2	1,647	0.4	337	0.2	49	0.2	96	10.9	1,651
TOTAL	277.4	67,413	42.0	27,720	60.2	23,602	10.1	5,599	389.6	70,967
1989-90										
RESEARCH	76.1	14,345	8.7	5,415	7.5	4,397	0.9	501	93.3	14,827
COMPREHENSIVE	47.3	10,688	7.1	4,959	3.6	2,487	1.2	842	59.3	11,099
PRIVATE FOUR-YEAR	84.3	12,911	9.2	3,648	40.3	10,661	4.3	1,756	138.1	13,959
COMMUNITY/TECHNICAL	64.0	27,112	10.6	8,580	4.0	5,262	1.4	1,290	80.0	28,147
PROPRIETARY	11.0	1,807	0.2	183	0.2	61	0.2	65	11.6	1,822
TOTAL	282.8	66,863	35.8	22,785	55.6	22,868	8.1	4,454	382.3	69,854
1988-89										
RESEARCH	77.1	14,023	8.5	5,344	7.3	4,273	0.9	502	93.7	14,565
COMPREHENSIVE	42.2	10,106	6.1	4,117	3.9	2,643	0.7	537	52.9	10,545
PRIVATE FOUR-YEAR	84.4	12,713	9.4	4,041	39.8	10,926	3.9	1,497	137.6	14,005
COMMUNITY/TECHNICAL	64.6	26,511	11.6	8,735	3.3	4,577	1.3	1,974	80.8	27,341
PROPRIETARY	10.4	1,572	0.2	271	0.1	30	0.1	45	10.8	1,574
TOTAL	278.8	64,925	35.8	22,508	54.4	22,449	6.8	4,555	375.9	68,030

Table 22, continued

A Ten-Year History: Federal, Institutional, State, and Other Financial Aid for All Washington Students by Sector

(In 1995 Dollars)

	FEDERAL		STATE		INSTITUTIONAL		OTHER		TOTAL	
	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]	$[1]	N[2]
1987-88										
RESEARCH	55.9		8.4		17.2		1.7		83.2	11,525
COMPREHENSIVE	36.2		5.8		4.9		1.3		48.3	9,644
PRIVATE FOUR-YEAR	74.2		9.2		31.9		5.4		120.8	12,688
COMMUNITY/TECHNICAL	55.2		10.8		3.0		2.0		71.0	24,968
PROPRIETARY	5.6		0.2		0.0		0.1		5.9	1,375
TOTAL	227.2		34.4		57.0		10.5		329.1	60,200
1986-87										
RESEARCH	51.2		7.0		20.2		1.4		79.8	10,436
COMPREHENSIVE	32.4		5.0		4.0		1.6		42.9	8,758
PRIVATE FOUR-YEAR	63.6		9.1		21.9		4.1		98.8	11,728
COMMUNITY/TECHNICAL	59.3		8.3		3.4		2.0		72.9	24,618
PROPRIETARY	7.6		0.2		1.1		0.2		9.1	1,991
TOTAL	214.1		29.6		50.5		9.3		303.6	57,531
1985-86										
RESEARCH	50.1		6.1		15.2		1.4		72.9	10,201
COMPREHENSIVE	31.8		4.9		3.5		1.8		41.9	8,450
PRIVATE FOUR-YEAR	62.8		9.7		24.0		3.7		100.2	11,157
COMMUNITY/TECHNICAL	57.1		7.2		2.8		4.9		71.9	23,058
PROPRIETARY	6.2		0.1		0.1		0.2		6.6	1,660
TOTAL	208.0		28.1		45.5		12.0		293.5	54,526

[1] Dollars in millions.
[2] Number of students receiving aid. Since students may receive more than one type of aid, the total will not equal the sum of the individual aid categories. Prior to 1989-90, numbers were not available by source of aid.

Source: Higher Education Coordinating Board Unit Record Data, 1985-95
Note: This information contains graduate and undergraduate resident and non-resident financially-needy students.