

**COLLEGE
and the
NEEDY STUDENT
in HAWAII
volume II:
the narrative
and
statistical appendices**

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LEGISLATIVE REFERENCE BUREAU

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APPENDIX A

UNDERSTANDING THE GOALS OF GUIDANCE AND THE ROLE OF COUNSELING

The Nature of Guidance and Counseling

Guidance is the identification and direction of human potential for maximal self-realization and minimal talent loss to the society. It is vital to making the goal of "each becoming all he is capable of"¹ possible of fulfillment. As an integral part of the education process, guidance begins in the primary grades and continues throughout the educational career of the student. It is proffered by teachers, counselors, principals and others, but clearly the classroom teachers, with their many formal and informal contacts with individual students, are likely to be one, if not the most important, of the students' guides throughout the educational process.

Counseling is one of the means employed to achieve the ends of guidance. It may be described as the meeting (individually or in small groups) of student and professional for the purpose of discussing a situation affecting the student and permitting the professional to offer skilled understanding and specialized information which is intended to assist the student to meet the situation successfully. Guidance is conducted by both teachers and professional counselors; in fact one of the main functions of counselors is to assist teachers in making their guidance more effective.² Educational and vocational guidance, in turn, is a specialized type of guidance designed to aid students in gaining information on and insight into their academic and vocational potential and their strengths and weaknesses in related areas, so that they may make the wisest possible decisions regarding their post-high school education and careers.

Perhaps the most important contribution of educational and vocational guidance is to assist the individual student and his parents to understand the meaningful and achievable alternative courses of learning available to the student upon completion of his secondary program. "Ignorance, it has been said, is not only a chain on your mind, it is also a chain that binds your will. The choice you can never make is the choice you do not know exists."³

The Problem of Defining Role and Goals

Counseling at this time is involved in clearly defining and gaining acceptance of its role in education. As this role is better understood and accepted, and especially as the relationship of the counselor to the teacher and principal is clarified, counseling programs will be less subject to sudden shifts in direction and financial aid programs will have firmer roots. Given the present lack of consensus, it is unlikely that a lower pupil-counselor ratio will be achieved or even if a lower ratio is achieved, it is uncertain whether this in itself will result in a more effective guidance program or that counselors will be relieved of non-counseling duties or that the assignment of responsibility for the supervising of counselors will be clarified. This is not to infer that if properly used more counselors would not be of significant benefit.

The broad goals of a counseling program have already been agreed to if it is assumed that these are the objectives of education in general. Once broad objectives are agreed upon, it is necessary to spell out intermediate objectives around which specific activities, including disseminating financial aid information and identifying and measuring financial needs of students and counseling such students, can be organized as parts of a total program designed to accomplish the overall ends of the program. It is at this point that critical difficulties arise in today's counseling programs. There does not appear to exist locally a set of intermediate objectives on which there is general agreement by counselors, let alone by others involved in the education process.

Intermediate Objectives

As a means to clarifying their role, counselors might find it helpful to propose, debate, and reach general agreement on intermediate objectives. There are many starting points, but perhaps one of the best is Wrenn's recommendations which could be modified into meaningful intermediate goals.

1. That the counselor recognize that of the multifold functions of the school in developing intellectual, social, and vocational competencies the primary and most unique function of the school is that of the development and use of the intellect; that he ally himself with this intellectual core effort as he works with both students and staff.
2. That primary emphasis in counseling students be placed on the developmental needs and decision points in the lives of the total range of students rather than upon the remedial needs and the crisis points in the lives of a few students, with the major goal of counseling being that of increased self-responsibility and increased maturity in decision-making upon the part of the student.
3. That the school counselor attempt to keep abreast of changes in the occupational community and in the world culture into which a student will move. This can be approached through the reading of at least one book or two reports a year in each of these areas: labor force changes and projections; family life; governmental responsibility; the nature of the American economy; and intercultural or world culture developments.
4. That problems of motivation, aptitude, and learning be seen as basic and interrelated aspects of human behavior about which the school counselor must be informed substantially beyond the point of popular understandings.
5. That counselors understand that they tend to be security-oriented, in part because they relate themselves more easily to the past than to the future, in part because they safeguard their influential relationship with students in the direction of "safe" decisions. But safety for the present may mean disaster for the future. Counselors need to balance undue caution with a risk-taking orientation which will encourage students to look to the future and to dare to be intellectual and vocational pioneers.
6. That vocational choice be seen as a process extending over years and not as an event, that the student be helped to make a series of choices as he becomes increasingly realistic about himself and the occupational world, that urging a student to "make up his mind" in the sense of a final settlement may be considerably more harmful than helpful.

7. That the recognition and encouragement of latent talent and creativeness be understood to require tools and understandings of a special sort which the counselor must actively develop. This takes self-understanding and courage upon the part of the counselor because the talented student who is creative and intellectually unconventional may be something of a threat to the teacher and the counselor. Parents, too, need understanding and encouragement as they relate themselves to the child's often unexpected and singular talents.
8. That the school counselor's understanding of human behavior and of the other person's need for acceptance and encouragement be at the disposal not only of students but of teaching colleagues, administrators, and parents. In being directly helpful to them he is indirectly helpful to the students whom they influence.⁴

Evaluation

Once intermediate goals are agreed upon, it will be possible to evaluate more successfully present counselor activities both in terms of (1) whether they properly belong in a counseling program, and (2) their effectiveness in achieving the ends of the program. Without such general agreement, it will be difficult to solve such problems as what duties should properly be assigned to counselors and by whom. Definition of intermediate goals especially at the school level by the principal, teachers, counselors, and guidance specialists working together, will enable guidelines to be established to help counselors decide which activities shall receive most emphasis. The time and energy devoted to a particular activity, such as dissemination of financial aid information, will understandably vary from school to school due to the unique characteristics of student populations.

¹Adapted from a quote on the cover of State University of New York: The Master Plan: Revised 1960 (Albany, 1961).

²Thus Wrenn asserts that professional counselors should perform four major functions: (1) counsel students, (2) provide consultation when necessary or requested to teachers, administrators and parents in their relationships with students, (3) study the characteristics of the student population and interpret them to other members of the educational community, and (4) coordinate the counseling resources of the school and the community. He further feels that two-thirds to three-fourths of the counselor's time should be committed to the first two of these functions. He adds, "Activities that do not fall into one of these four areas neither should be expected nor encouraged as part of the counselor's regular working schedule." C. G. Wrenn, The Counselor in a Changing World (Washington, D. C.: American Personnel and Guidance Association, 1962), p. 137.

³John Stalnaker, "Scholarships--Promise and Problems," Equal Opportunity for Higher Education (Washington, D. C.: American Federation of Labor and Congress of Industrial Organizations, n.d.), p. 69.

⁴Wrenn, The Counselor in a Changing World, pp. 109-110.

APPENDIX B

PROGRAM RESEARCH AND EVALUATION

Hawaii, because of its centralized statewide educational system has unique opportunities for experimenting in ways to improve the educational system. Discovering the weaknesses of present activities, experimenting with new programs and modifying existing ones, and re-thinking the program's objectives and emphases are essential parts of a successful counseling program. Many such efforts have been made in Hawaii. Some of the significant guidance studies and continuing research projects are listed below:

- (1) The Secondary Guidance Evaluation Project conducted by the Guidance Branch and designed to assess the strengths and weaknesses of the secondary guidance program in Hawaii.
- (2) The Counselor's Time Study conducted by the Guidance Branch which produced data showing how Hawaii's counselors used their time. (See Appendix C, Table A.)
- (3) A Counselor Effectiveness Study conducted by the University of Hawaii's Psychological Research Center in cooperation with the Guidance Branch which was designed to identify discriminating factors in the prediction of counselor effectiveness.
- (4) The development of a guide on counselor effectiveness by the Guidance Branch and school principals and counselors.
- (5) Studies by the Guidance Branch on suspensions, voluntary withdrawals, dismissals and exclusions from school.
- (6) The Annual Survey by the Joint Committee on Guidance and Employment of Youth which has pioneered in the field of surveying senior plans and actual decisions.
- (7) The Aiea High School Demonstration Project concerned with formulating and executing a schoolwide guidance program and the Aiea High School special PTA meeting. (See Appendix D.)
- (8) The Farrington High School experiment with guidance classes and follow-up counseling during the three senior high school years.
- (9) The follow-up and other studies on student characteristics conducted by individual counselors at Waianae High, Kalani High, Lahainaluna High, Dole Intermediate, and a few other schools.

They represent, in a sense, the heart of the counseling program; it is out of research and experiments and evaluation that permanent improvements proceed.

Present experiments, demonstrations and research activities, however, are not adequate to meet all current requirements. There is, for example, a need for more schools to conduct follow-up studies to determine what graduates of current student bodies do after leaving school. There is also a need for more quality-oriented studies. Most basic of all, there is a need: (1) to design and implement a comprehensive research program which will yield the qualitative and quantitative data necessary for responsible educational authorities to evaluate the guidance programs, strengthen the curriculum and improve services to students; and (2) to conduct the necessary demonstration projects to facilitate implementation of changes. This is a broad undertaking which should involve not only guidance specialists and counselors but also school officials, principals, teachers and researchers as well as the Bureau of Educational Research and the Social Science Research Institute at the University of Hawaii.

APPENDIX C

COUNSELORS' WORKLOAD AND WORK ASSIGNMENTS

The literature on counseling contains many studies showing counselors' time misused for clerical, semi-administrative, and substitute teaching types of duties.¹ At the same time almost every survey on the subject of pupil-counselor ratios has concluded that the number of counselors needs to be increased.² The American School Counselor Association study of counselor load, for instance, found the median counselor-student ratio for secondary school counselors in the United States to be 1:412 with over 10 per cent of counselors working in schools with ratios of 1: over 1,000.³

Hawaii is no exception to these problems. Counselors are often assigned such tasks as conducting the annual federal surveys because there is insufficient clerical help in the schools. The public school counselors estimate that they spend 27 per cent of their time on clerical work (Table I). Further, there are only a few public high schools in Hawaii which are considered to have a counseling staff of adequate size. Hawaii's current ratio in the public schools is 1:585 (the range varies from 183 to 800 pupils per counselor); the present median is 1:569.⁴ The Department of Education hopes to reduce this to 1:400. Counselor load on Oahu, as might be expected, is much heavier than on the neighbor islands. Of the 30 secondary schools on Oahu, 18 schools have ratios over 1:585 while on the neighbor islands, only 3 schools have ratios in excess of this figure.

Obviously if more adequate guidance assistance is to be provided in identifying the student with college potential and financial needs and then assisting him to fulfill his potential, it will require consensus on roles and other factors, and the availability of more time for counseling. Such time can be produced by adding more counselors and/or by better utilizing the available time.

More counselors and more specialized associates, such as school social workers, school psychologists, school health workers, and school attendance workers would do much to improve the present situation. But there also needs to be some assurance that if more counselors are added to the present program, they will be used as counselors. Adding more counselors who will be used to relieve the clerical workload or for other non-counseling duties is an expensive and inefficient way to solve the problem of inadequate staffing of the schools. It is difficult to say presently how effectively counselors are being used because of the lack of agreement as to proper objectives and activities for counseling personnel among counselors, administrators and teachers.

With agreement on goals and activities, it becomes possible to define the magnitude of activities in terms of personnel and other resources which will be required to accomplish the objectives. It also becomes possible to turn this around and to say that given certain personnel and resources activities will be accomplished to some definable extent.

For footnotes to Appendix B see end of Table A which follows.

Table A

UTILIZATION OF COUNSELORS' TIME BY MAJOR
FUNCTION AND ACTIVITY AND GEOGRAPHICAL AREA
HAWAII PUBLIC SCHOOLS

1962-63

(Expressed as a per cent of total time)

Major Function Activity	Type of Guidance			Geographical Area				
	Educational- Vocational	Social Adjustment	Neither	State	Hawaii	Kauai	MauI	Oahu
Counsel Students - Total Time	x	x		(36)*	(34)*	(39)*	(48)	(34)
Individual Counseling	x			12	17	22	25	9
Individual Counseling		x		13	9	7	7	14
Group Counseling	x	x		3	2	5	7	3
Programming & Placement ^a	x			2	1	2	1	3
Analysis of Student Records ^b	x	x		5	6	4	8	5
Consultation with Teachers, Parents, Administrators and Others - Total Time	x	x		(27)	(26)	(21)	(23)	(31)*
Parent Counseling	x			2	1	2	1	2
Parent Counseling ^c		x		5	2	1	2	6
Teacher, Admin., Other Counseling ^d	x			4	5	4	2	4
Teacher, Admin., Other Counseling ^d		x		8	8	8	6	11
Writing Reports ^e	x	x		6	7	5	10	5
Making Referrals ^e	x	x		2	3	1	2	2
Study and Interpret Student Population Characteristics - Total Time				(3)*	(11)	(2)*	(4)*	(2)
Liaison with D of E ^f				1	10	1	3	1
Liaison with Community Groups ^f				1	1	2	2	1
Coordinate Counseling Resources - Total Time				(7)	(6)*	(12)	(8)	(6)*
Program Planning and Execution	x	x		5	4	9	6	5
Library Development & Maintenance	x	x		2	3	3	2	2
Miscellaneous				(27)	(24)*	(27)*	(17)*	(28)*
Attendance Accounting			x	5	1	1	1	6
Test Administration			x	6	7	14	7	6
Student Activities Direction			x	3	4	2	2	3
Health Services			x	3	1	3	1	4
Campus Supervision			x	1	1	1	1	1
Clerical Tasks			x	6	8	6	3	6
Traveling ^g	x	x		1	1	2	1	1
Other Duties				2	2	1	2	2

Source: Results of State Secondary Counselors' Time Activity Study 1962-63 adapted by the Legislative Reference Bureau to fit Wrenn's classification of major counseling functions as cited on p. 91 of this report.

Note: Data for the State Secondary Counselors' Time Activity Study were classified into 27 activities and subactivities not all of which jibed with Wrenn's major functions nor were all easily divisible between educational-vocational guidance and social adjustment guidance. Therefore it was necessary to make some assumptions which affect the magnitude of some of the entries but not, it is believed, to such an extent as to invalidate the table. The availability of additional data may justify modifying some of these assumptions. The significant assumptions necessary to the conversion of the data are:

- All of the time spent in pupil programming and placement has been attributed to counseling of students. Some of the time might be assigned to conferring with teachers, parents, administrators and others.
- All of the time spent in analysis of student records is attributed to counseling students. Some of the time could justifiably be assigned to working with teachers and others or to studying and interpreting student population statistics.
- All of the time spent in liaison services with the home including home visits has been attributed to counseling of parents as a phase of social adjustment guidance.

Table A (continued)

- (d) All of the time spent in conferences with teachers and others on "pupil personal-social and program adjustment" has been attributed to social adjustment guidance. Some of the time might be charged to educational-vocational guidance.

Half of the time recorded for conferences with teachers and others on "more effective uses of guidance techniques" has been arbitrarily attributed to educational-vocational guidance and half to social adjustment guidance.

Half of the time recorded for other conferences (including faculty and counselor meetings) with teachers and others has been arbitrarily attributed to educational-vocational guidance and half to social adjustment guidance, all within the major function of working with teachers, parents, administrators and others. Some of this time may more properly be assigned to interpreting student population characteristics or coordinating counseling resources.

- (e) All the time spent in writing guidance reports and making referrals has been attributed to assisting teachers, parents, administrators and others. Some portion of this time might be more directly attributable to counseling of students.
- (f) Liaison services with Department of Education personnel and community groups have been classified as part of studying and interpreting student population characteristics; some of the time spent may possibly be more closely related to coordinating counseling resources.
- (g) Time spent traveling might better be classified as incidental to the four major functions listed under miscellaneous.

*Does not add due to rounding of percentage figures. Totals for major functions are correct when next decimal figure is included.

¹K. A. Martyn, "We Are Wasting the Counselor's Time," California Journal of Secondary Education, XXXII (November, 1957).

²Conant and Wrenn suggest a ratio of one full-time qualified counselor to approximately 300 secondary students. James B. Conant, The American High School Today (New York: McGraw-Hill Book Co., Inc., 1959), p. 44 and C. G. Wrenn, The Counselor in a Changing World (Washington, D. C.: American Personnel and Guidance Association, c1962), p. 137.

³Wrenn, The Counselor in a Changing World, p. 114.

⁴State of Hawaii, Department of Education, "Counselor Ratios-Secondary Schools," (February 21 1963). (Mimeographed.)

APPENDIX D

THE DEMONSTRATION PROJECT AT AIEA HIGH SCHOOL

Demonstration projects and related experiments are particularly interesting because they are meant to involve principals, teachers, counselors and other school officials in a cooperative re-thinking of the basic educational undertaking and, in particular, the role of counseling in the total process.

The Aiea High School project involved the formation of a guidance committee, composed of teachers, counselors and the principal, which has defined the respective roles of the various members of the school's staff. The faculty has accepted the proposition of a school-wide approach to guidance with counselors in the role of guidance personnel free from non-counseling duties, so that they may use their time for counseling purposes and for coordinating and directing various guidance centered activities.

A noteworthy part of the Aiea High School project has been the dissemination of information and the counseling of students regarding their college education during the 1962-63 school year. Interested students were given the opportunity to attend special workshops in college preparation led by a faculty member. Students were first asked to indicate the kinds of information they desired. Eight workshops on different aspects of college attendance, including kinds of financial aids available, were organized on the basis of this poll. Two groups of 30 students each attended these workshops. (The eight workshops were repeated for the second group.) Each student was asked to work out his educational plans which included methods of financing them. Four resource people (two counselors, the librarian and the faculty member) were available to these students for personalized planning. At the culmination of these workshops, a parents' night was held for parents of these students. High parental interest was attested by the attendance of parents of 50 of the 60 students.

In addition, Aiea High School took a new approach to educating parents on various aspects of their youngsters' post-high school plans. This approach was not part of the formal demonstration project but rather the result of school initiative. A special PTA meeting devoted to giving parents an understanding of their youngsters' vocational-educational potentials was held. The meeting was highly publicized and well attended. The students' self-appraisal folders (which contain profiles of test scores in the secondary school minimum testing program in addition to grades and interest inventories) were made available to their parents. At a general group meeting, scores were examined and interpreted. A teacher then explained how teachers utilize these scores; the principal explained the implications of the scores for school curriculum modification; the counselor explained how counselors use these scores in counseling students. Parents were then invited to discuss their youngsters' profiles with the counselors and teachers. It is believed that many parents gained significant insight into their youngsters' abilities, potential and interests for the first time and that this led to increased appreciation and understanding by parents of their youngsters' efforts and problems. Many may have realized for the first time that they were making unreasonable demands upon their children.

APPENDIX E

GENERAL CHARACTERISTICS OF UNIVERSITY OF HAWAII, CHURCH COLLEGE AND CHAMINADE COLLEGE

Established in 1907, the University of Hawaii is the sole public institution of higher learning in the State. The main campus of the University is located in urban Honolulu and a two-year program is offered on a second campus in Hilo, Hawaii. Accredited by the Western College Association, the University gives undergraduate degrees in the traditional academic fields and has rapidly expanded its masters and doctoral offerings in recent years. Enrollment on the Honolulu campus in the fall of 1963 was 8,655 full-time equivalent students including graduate degree candidates (Appendix E, Table B) and on the Hilo campus 355 students.

The Church of Jesus Christ of Latter-Day Saints began operation of Church College in September, 1955 at Laie, Oahu, 38 miles from Honolulu. In 1961 the Western College Association accredited the College. It is a four-year liberal arts college and teachers' college offering a fifth year in education to qualify teachers for the State's professional teaching certificate. The College also offers complete two-year vocational programs and a college certificate program. It does not offer graduate programs. In the fall of 1963 the number of full-time equivalent students enrolled was 931. The College draws many students from other areas in the South Pacific through the Church; the number of such students is likely to increase in the years ahead.

The Marianists, a Catholic religious order, founded Chaminade College in 1955, in Honolulu, on St. Louis Heights not far from the Manoa campus of the University of Hawaii. The College was fully accredited by the Western Association of Schools and Colleges in 1960. As a four-year coeducational liberal arts college, Chaminade offers the Bachelor of Arts degree in several majors and students completing the Teacher Training Program meet the State's requirement for the provisional teaching certificate. The College does not have any graduate programs. Full-time equivalent students numbered 344 in the fall of 1963.

Table B

SELECTED CHARACTERISTICS OF THE UNDERGRADUATE POPULATIONS AT THE UNIVERSITY OF HAWAII MANOA CAMPUS, CHAMINADE COLLEGE AND CHURCH COLLEGE FALL 1963

		University of Hawaii Manoa Campus	Chaminade College ^a	Church College ^a
1	Number Undergraduates Registered - Total	7,319 ^b	393	938
2	Number Full-Time Equivalent Students	8,655 ^c	344	931
3	Sex - Male	3,618	195	475
	Female	3,701	198	395

Table B (continued)

	University of Hawaii Manoa Campus	Chaminade College ^a	Church College ^a
TOTAL	7,319	391	875
4 Class - Freshman	2,442	173	406
Sophomore	1,930	85	210
Junior	1,560	48	110
Senior	1,387	27	82
Unclassified Undergraduate	--	58	--
Remedial - Sub-collegiate Work	--	--	67
TOTAL	7,319		
5 College ^d - Arts and Sciences	3,006		
Business Administration	1,228		
Education	1,704		
Engineering	744		
Nursing	310		
Tropical Agriculture	327		

Source: Data furnished by each institution.

^aIn some categories information on all students is not available.

^bUniversity of Hawaii statistics are maintained by the following categories:

Regular Undergraduates, Degree Candidates	7,319
Undergraduates, Non-degree Candidates	1,018

^cIncludes graduate students who are degree candidates.

^dChurch and Chaminade do not have colleges.

APPENDIX F

THE ADMINISTRATION OF FINANCIAL AID AT CHURCH COLLEGE

The administration of financial aid programs at Church College is the responsibility of the student aid committee which consists of the director of admissions and registrar as chairman, the dean of students, treasurer, dean of instruction, and the President of the College. Student aid, with rare exceptions, is restricted solely to students who are Hawaii residents or come from the South Pacific. Occasionally, if a student from Hawaii or South Pacific is not available for part-time employment, a mainland student may be given a job. The director of admissions and registrar reports directly to the dean of students; this provides for a close relationship between financial aid and other student services.

There are no formal guidelines or policies governing the administration of various forms of financial aid. However, the College is small enough so that informal policies and procedures are well defined and understood by all those involved in the administration of financial aid. The dean of students and the director of admissions and registrar work closely together and are able to coordinate all the forms of financial aid and to offer package awards to students with need. Students with limited academic ability are refused employment but are offered loans. Some students receive all three forms of aid.

Administration of Scholarships

Scholarship funds come mostly from the Pacific Board of Education, although there are also a few private donors and foundations, and appear as a regular item in the College budget. Information on financial aids is distributed to all secondary schools in Hawaii as well as to individuals applying for information or applications. Students at the College are notified through general college announcements that financial aids are available.

Applications for scholarships must be filed with the committee by mid-April of each year. The chairman of the student aid committee reviews the applications and makes his comments and recommendations on each application prior to the meeting of the school committee. The committee goes over each application and determines the recipients primarily on the basis of financial need. All scholarships are renewable for the years that the recipients are at Church College provided they maintain a satisfactory academic record. It is the responsibility of the committee to review the records of scholarship holders and to withdraw the award if necessary.

The College distinguishes a separate category of awards as grants-in-aid which are available to students who may not have a sufficiently adequate academic record to qualify for scholarships. The basis for the award of these grants-in-aid is financial need, good moral character, and some potential for benefiting from work at Church College. The procedures followed in awarding of grants-in-aid are the same as for scholarships.

In addition, every organizational subdivision of the Church in Hawaii has an education committee whose primary purpose is to counsel Mormon families whose children are of school age. Members of the education committee and other lay members of the Church interested in education encourage the children and their families to consider seriously pursuing post-secondary educational programs. Since the establishment of the College, the percentage of Mormon high school seniors going on to college has increased phenomenally. College officials believe that counseling through the Church education committees has been a major factor in this increase.

APPENDIX C

THE ADMINISTRATION OF FINANCIAL AID AT CHAMINADE COLLEGE

Beginning in 1963-64, the administration of financial aids at Chaminade College was assigned to the director of admissions who reports directly to the dean of students. The administrative procedures remain relatively unchanged except for the transfer of operating responsibility.

Perhaps the biggest problem facing the Chaminade financial aid program is lack of adequate financial resources. The enrollment at the College is at less than full capacity at present. The administration believes that this situation is due in part to the high cost of attending Chaminade in relation to the University of Hawaii and Church College. A larger financial aid program would probably increase enrollment and would be of significant help financially to the institution.

Administration of Scholarships and Student Employment

The College has available approximately 20 scholarships for award each year which come from private gifts and grants. Scholarship applicants file an application with the College and must also file a Parent's Confidential Statement (PCS) with the College Scholarship Service. On the basis of the PCS and the application as well as other available information, a three-man faculty committee, including the director of admissions, awards scholarships on the basis of financial need, academic ability, and character. All scholarships are renewable for the full four years provided that the recipient maintains satisfactory academic and conduct records. There are no formal procedures or rules governing the procedures of the faculty committee or the general administration of financial aid. However, the school and financial aid resources are small so there is no difficulty in understanding and following the informal procedures governing financial aid.

In the past on-campus student employment was limited to students who were recipients of Presidents' scholarships. In effect, this made the procedures for the award of student employment identical to those for the award of scholarships. Beginning in 1963-64 the College has had a separate student employment program, covering both on-campus and off-campus jobs, which is integrated with the scholarship and loan programs. The administration of student employment will be under the director of admissions along with scholarships and loans.

Administration of Loans

The College provides student loans only through the National Defense Student Loan program authorized under the provisions of the National Defense Education Act. The administration of NDSL loans is identical to the administration of scholarships. Students must file NDSL applications with the College and also complete a Parent's Confidential Statement. The faculty financial aid committee reviews this material as well as other relevant material and determines the recipients of loans. Formal loan policies are spelled out in the NDEA and the College follows these. The general provisions pertaining to loans are identical with those described in the section discussing NDSL loans at the University of Hawaii (see Appendix H).

Work With Secondary Schools and Students

The College makes a concerted effort to reach students in public, private and parochial secondary schools. The College has a program worked out with the parochial schools which calls for one of the brothers from Chaminade College to speak to interested students about Chaminade and other aspects of higher education including financial aids. Each public high school is called by the brother at Chaminade who is assigned to work with the secondary schools, and is asked to cooperate in enabling a representative of Chaminade to speak to those students who are interested in possible attendance at the College. The degree of cooperation varies widely from school to school.

An attempt is also made to counsel individuals at the secondary level who show interest in attending Chaminade and to assist, through personal interviews, both Catholic and non-Catholic students who are not specifically interested in Chaminade but want information about higher education. When possible, the Chaminade representative conducts personal interviews in a student's home so that the parents may participate.

Each year a trip is made to all the outside islands by a representative of Chaminade who speaks with students who might have ability to benefit from higher education and who incidentally might be interested in Chaminade. Some attempt is made to identify able students in these areas by getting names from Chaminade students as well as through secondary schools.

The College also participates actively in activities at the secondary level involving students, counselors and administrators. It sends a representative to the College admissions and financial aids workshops sponsored by the College Entrance Examination Board. In addition, the College furnishes speakers whenever requested for groups of secondary counselors or administrators and for private educationally-oriented organizations.

APPENDIX H

THE ADMINISTRATION OF FINANCIAL AID AT THE UNIVERSITY OF HAWAII

The administration of financial aid is fragmented and uncoordinated at the University of Hawaii. Scholarships are administered by a scholarship committee, composed of faculty members appointed by the President, and chaired by the director of admissions and records. A financial aids office was created in the fall of 1963, within the student personnel office, composed of the graduate placement, veterans and financial aids, and student employment offices. It is the University's plan to have an integrated centralized financial aid program. There has been some discussion about placing scholarships within this program, but no final decisions have been made in this regard.

Prior to the recent reorganization loans were the responsibility of the veterans and financial aids adviser and student employment and graduate placement were assigned to separate offices. In actual practice relationships among these three units and with the scholarship committee continue to be casual and informal and the actual operation remains fragmented. In general, there are no written or formal policies and procedures governing these financial aid activities though there are informal guidelines that are understood by the individuals operating the different programs.

Administration of Scholarships

The University of Hawaii scholarship committee consists of seven members including as chairman, the director of admissions and records. As chairman of the committee, he is responsible to the President; as director of admissions and records, he is responsible to the dean of student personnel and this latter role may help facilitate informal relationships among the various financial aid programs. In appointing the scholarship committee an attempt is made to provide for members from different colleges on the campus.

Categories of Scholarships. The nature of the work of the scholarship committee varies depending upon the degree of direct responsibility the University has for administering scholarships. In the case of scholarships directly administered by the University, such as state or board of regents scholarships, the committee is responsible for publicizing their availability, furnishing applications and other information, developing criteria governing their award, processing applications, and making awards of the scholarships. State scholarships are automatically renewed for four years provided the recipient maintains a scholastic record acceptable to the committee.

There are other scholarships where the individual or organization sponsoring the scholarship makes the actual choice of the recipient but relies upon the scholarship committee for assistance in publicizing the scholarships, furnishing applications, and in some cases helping review the qualifications of applicants.

The third category of scholarships is administered entirely by private organizations and does not involve the scholarship committee. Such scholarships, however, are listed in the University of Hawaii general catalog. The most important scholarships in this category are offered by the Charles R. Hemenway Scholarship

Trust. The chairman of the scholarship committee is an ex officio member of the Hemenway scholarship committee in accordance with the terms of the Hemenway will. There is some indication that Hemenway scholarship funds are not yet being fully utilized and that more awards could be made with the funds available.

Processing of Applications. Late each fall information about and application blanks for state scholarships, Hemenway scholarships, and other scholarships available to freshmen are sent to each public and private high school in the State of Hawaii. The deadline for submission of applications for these scholarships is generally set in mid-April of each year although late applications are accepted in certain cases. The committee, considering character, scholastic ability and achievement, and financial need, lists the applicants in the order in which they seem to merit aid. Throughout May and June, the Hemenway scholarship committee considers applications for those scholarships, and recipients are selected and notified of their award in late June or early July. The University scholarship committee, taking into account the awards of state and Hemenway scholarships, then considers the remaining applicants for the other scholarships awarded by the committee. Designation of recipients for these scholarships is usually completed by the middle of July.

Many other scholarships at the University of Hawaii are only available to students who have completed a year of college. Deadline for receiving applications is usually in April and the scholarship committee designates recipients by the middle of July.

Work With Secondary Schools. The scholarship committee does little work directly with the secondary schools or with students aside from furnishing written material and applications. The chairman of the scholarship committee, in his capacity as director of admissions and records, however, visits each high school in the State annually to administer the University entrance examinations. On these visits, he speaks, on request, to administrators, teachers, or students on various aspects of the University scholarship programs as well as other University financial aid programs. On Maui and Kauai he makes an effort to interview every able student with financial need.¹

The director of admissions and records and other financial aid personnel of the University and other accredited four-year institutions of higher education in Hawaii participate in an admissions and financial aid workshop for counselors on each island sponsored each year, usually during the second semester, by the College Entrance Examination Board (CEEB). The same personnel actively participated in a summer workshop for secondary counselors in Hawaii directed toward improving counseling and guidance activities, including financial aid counseling, for students with college ability. This was one of three workshops operated under the provisions of the National Defense Education Act (NDEA) during the summers of 1960, 1961 and 1962. In the course of the year the dean and others from the student personnel office speak at many schools and at meetings of PTA's and other groups on the subject of college admissions and financial aids.

Some administrators at the University do not believe that a public institution which does not actively recruit students, such as the University of Hawaii, should have an intensive program for working with secondary schools. The argument runs that private institutions are recruiting for both educational and doctrinal reasons and employ means that would be inappropriate at a public institution. The opposing view sees work with secondary schools as part of the University's community service efforts.

Financial aid counseling of individual students in relation to scholarship programs is a relatively undeveloped activity at the University of Hawaii. The director of admissions and records, in his capacity as chairman of the scholarship committee, counsels individual students interested in scholarships or in need of financial aid upon request.

Administration of Loans

The University of Hawaii has both long-term and short-term loan programs. They are administered by the veterans and financial aids office which is also responsible for administering the University's activities relating to veterans and the selective service. The office is staffed by a specialist and a stenographer.

The specialist on veterans and financial aids counsels individual students who apply for loans; he may advise them to apply for a scholarship or student employment. He also speaks on financial aids at secondary schools and to various groups and takes an active role in NDEA workshops and institutes.

Long-Term Loans. The long-term loan programs at the University consist of funds available under the National Defense Education Act (NDEA) and beginning in the 1963-64 academic year funds under the United Student Aid Funds (USA Funds) program. Under the provisions of the NDEA any student may apply for a National Defense Student Loan (NDSL), but special preference is given to those students with superior academic records who plan to teach in elementary or secondary schools or who are pursuing an education in the fields of science, mathematics, engineering, or a modern foreign language.

A student may borrow a maximum of \$1,000 per year for five years under a National Defense Student Loan. The interest rate is 3 per cent per annum on the unpaid balance of the loan and no interest is charged until repayment begins one year after the borrower ceases to be a full-time student. With certain exceptions (periods of attendance at graduate school, military service, or Peace Corps service) the repayment period is ten years. Students who enter public elementary or secondary teaching are forgiven one-tenth of their total loan for each full academic year they teach up to a maximum cancellation of one-half of the total loan.

The initial review of NDSL applications is performed by the veterans and financial aids officer; a three-man committee gives final approval. With the exception of this committee, loan policies and activities are entirely the province of the veterans and financial aids officer, subject to review by the dean of student personnel.

The 1963 Regular Session of the State Legislature passed Act 90 authorizing the State Department of Budget and Finance to enter into a contract with United Student Aid Funds, Inc., and appropriating \$10,000 for participation in USA Funds. Each dollar of the State's appropriation underwrites \$25 in student loans. Potentially, Act 90 makes a total of \$250,000 in loan funds available for needy students. The provisions of Act 90 provide that all four-year accredited colleges and universities in Hawaii may participate in the program, but to date only the University of Hawaii has initiated such loans.²

USA Funds loan procedures require the college financial aid (or loan) officer to explain the program to the student applicant, assist him in completing the application, certify as to the student's educational record and financial need, approve the loan request, provide him a letter of introduction to a local participating bank, maintain loan records, and notify banks of students with loans who withdraw from school. After the financial aid officer of the educational institution has approved the loan request, the applicant must personally take the application and the letter of introduction to the Finance Division of the State Department of Budget and Finance. The application will be reviewed, and if the information thereon complies with the requirements of the United Student Aid Funds, Inc. and the rules and regulations promulgated under Act 90, SLH 1963, the Finance Division will date, number and approve the application for the loan. The bank reviews the letter of introduction from the college and the applicant and, if everything is in order, approves the loan.³

Under USA Funds an undergraduate student may borrow a maximum of \$1,000 per academic year up to a total maximum of \$4,000 and graduate students may borrow a maximum of \$2,000 per academic year not to exceed a total of \$4,000. No individual may borrow more than \$4,000. Interest is charged from the date the student receives the proceeds of the loan at a rate of 6 per cent simple. Repayment begins on the first day of the fifth month following the date of graduation or within 30 days of withdrawal from school before graduation. The normal repayment period is 36 months but may be extended to as long as 54 months and monthly payments may range from a minimum of \$30 to a maximum of \$100.

Short-Term Loans. Short-term loans at the University of Hawaii are provided from the combined resources of a large number of relatively small individual loan funds.⁴ They are used predominantly in financial emergencies or to help students meet the lump sum tuition payment required at the beginning of a semester. A deferred payment tuition plan would alleviate the need to use short-term loan funds for the latter purpose.⁵ They bear no interest. The repayment date varies but in no case exceeds the beginning of the semester following the semester in which the loan was made.

Administration of Student Employment

One specialist and a half-time stenographer operate the University student employment activity. The office provides a centralized referral and counseling service for students seeking employment and for employers seeking student help. Prospective on- or off-campus employers make their needs known to this office. They outline the jobs they have available, the skills required, and the salary. Students seeking employment complete an application which indicates, among other information, the nature of the work they desire, hobbies, volunteer service activities, previous employment, and abilities and training. The employment office then reviews applications in relation to the needs of employers and refers students who might meet the specific needs of an employer to that employer. An important function of the office of student employment is the counseling of students on where and how to get employment. The student employment administrator believes many students do not understand how to effectively present themselves to prospective employers and that counseling in this subject is responsible for the fact that some 75 to 90 per cent of applicants directly or indirectly get a job through contact with the student employment office.

It is difficult to measure the effectiveness of the student employment program at present because in only about two-thirds of the referrals to employers does the student or employer notify the office of a hiring. In addition, it is possible for a student once employed by an agency to continue employment with that agency from year to year without further reporting to the employment office.

At present no organized or systematic attempt is made to use student employment as a financial aid to needy students. The emphasis on the employment function is reflected in the application which students complete: it contains no questions relating to the financial characteristics of the student except "How much do you need to earn per month?" Further, part-time employment may not be offered to freshmen until after they are registered. Most institutions with large student employment funds, which are used as a financial aid, offer students employment at the time they are accepted as a part of the financial aid package if they have financial need, thus enabling the student to plan his budget for the year. Another complication is the lack of coordination among the student employment office, scholarship committee, and veterans and financial aids office, though the proposed reorganization, if completed, should relieve this situation. Now it is impossible for the student employment office to determine, except through direct oral questioning, whether a student applying for employment has financial need and holds loans or scholarships to meet all or part of that need.

The University, as noted earlier, is cognizant of these problems. The President's study committee on student employment will probably consider these matters during its review of existing policies and procedures governing student employment.

¹On Hawaii the Hilo campus is assumed to provide this service and on Oahu the number of students makes the effort impractical although the secondary schools are encouraged to send students with financial need problems to the University for an interview when special problems arise.

²As of August 18, 1964 only 13 students had obtained USAF loans for a total of \$5,171 and 3 applicants had been rejected because of poor academic records.

³The bank has the student execute an interim note. Copies of the application and interim note are mailed to USA Funds. Interim notes mature on the first day of the fifth month following graduation and on or before this date the bank has the student sign a payout note covering all interim notes.

⁴Short-term loan funds include the following: Alumni Fund--Molokai Chapter; Carey D. Miller Fund; Chinese Students' Alliance Fund; Commerce Club Fund; Edgar Wood Memorial Fund; Future Farmers of America, Uniwai Chapter Fund; George H. Lamy Fund; Gruscidada Fund; Hawaiian University Association Fund; Helen Strong Carter Dental Fund; Honolulu Civic Association Fund; Japanese Students' Alliance Fund; Louise S. Jessen Memorial Fund; Mary L. Kelsey Fund; Minnesota Club Fund; Moir-Ross Health Fund; National Defense Student Loan Program; N.G.B. Fund; Ruth Alexander, M.D., Student Fund; Representatives Club Fund; Senior Class Fund; Student Fund of the College of Education; and Theodore T. Kawahara Memorial Fund.

⁵The University initiated a deferred tuition payment plan for the first time in the spring of 1964 which 210 students utilized. The number of short-term loan applications did decline.

APPENDIX I

TABULAR DATA ON INSTITUTIONAL COSTS AND FINANCIAL AID PROGRAMS ACADEMIC YEAR 1962-63

Table C

ESTIMATED AVERAGE COST TO STUDENT TO ATTEND UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE ACADEMIC YEAR 1962-63

	University of Hawaii		Church College		Chaminade College	
	Oahu Resident	Non-Oahu Resident	Oahu Resident	Non-Oahu Resident	Oahu Resident	Non-Oahu Resident
TOTAL	\$748	\$1,698	\$708	\$1,258	\$1,146	\$1,896
Tuition	170	170	180	180	600	600
Fees	78	78	43	43	41	41
Books	50	50	35	35	55	55
Meals--Institutional Food Service	--	700 ^a	--	400	--	400
Housing (Institutional)	--	250	--	150	--	350
Incidentals ^b	450	450	450	450	450	450

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^aNo institutional food service available in 1962-63. Office of Student Personnel estimates food costs at \$2.80/day. Discussions with students and others indicate that this estimate is very liberal.

^bIncidentals estimated at \$50/month. No allowance has been made for air travel for neighbor island, mainland, or foreign students.

Table D

THE AMOUNT AND SOURCE OF FUNDS AVAILABLE FOR FINANCIAL AIDS AT THE UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE ACADEMIC YEAR 1962-63

	Total		University of Hawaii		Church College		Chaminade College	
	No. of Awards	Amount	No. of Awards	Amount	No. of Awards	Amount	No. of Awards	Amount
GRAND TOTAL	3,573	\$987,760	2,926	\$818,133	598	\$150,842	49	\$18,785
Scholarships:	674	149,156	400	68,926	254	73,630	20	6,600
a. From general institutional funds, not specifically designated for scholarships by the source from which fund was received	254	73,630	--	--	254	73,630	--	--
b. Endowment income restricted to scholarships	44	8,075	44	8,075	--	--	--	--
c. Private gifts and grants restricted to scholarships	50	12,256	30	5,656	--	--	20	6,600
d. State government	326	55,195	326	55,195	--	--	--	--
Loans:	1,139	219,835	962	190,158	148	17,492	29	12,185
a. National Defense Education Act	278	135,799	249	123,614	--	--	29	12,185
b. General institutional funds	148	17,492	--	--	148	17,492 ^a	--	--
c. Private gifts and grants	713	66,544	713	66,544	--	--	--	--
Employment (General institutional funds)	1,760	618,769	1,564	559,049	196	59,720	--	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^aIncludes short-term loans.

Table E

FINANCIAL AID FUNDS UTILIZED BY UNDERGRADUATES AT THE
UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

	Total			Scholarships			Long-Term Loans			Short-Term Loans ^a			Employment		
	No.	Amount	Average	No.	Amount	Average	No.	Amount	Average	No.	Amount	Average	No.	Amount	Average
TOTAL	3,528	\$966,345	\$274	629	\$127,741 ^b	\$203	426	\$153,291	\$360	713	\$66,544	\$93	1,760	\$618,769	\$352
University	2,926	818,133	280	400	68,926	172	249	123,614	496	713	66,544	93	1,564 ^c	559,049 ^d	357
Church	553	129,427	234	209	52,215	250	148	17,492 ^e	119	--	--	--	196	59,720	305
Chaminade	49	18,785	383	20	6,600	330	29	12,185	420	--	--	--	-- ^f	--	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^a Must be repaid within the semester the loan is made or for loans made in the spring semester by the beginning of the fall semester.

^b Few scholarships go unused. At the University of Hawaii 8 scholarships totaling \$760 were unused in the second semester due to mid-year graduations and withdrawals. Church College reported 16 unused scholarships totaling \$3,475 due to failure of recipients to accept.

^c Estimated.

^d Source: UH monthly payrolls.

^e Includes some short-term loans. Separate figures unavailable.

^f In 1962-63 student employment was an integral part of the scholarship program.

Table F

RELATIONSHIPS BETWEEN FINANCIAL AID AWARDS AND STUDENTS, BY CLASSES
UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

	University of Hawaii				Church College				Chaminade College			
	Total Students	No. of Awards	Ratio of Awards to Students	Average Amount of Aid	Total Students	No. of Awards	Ratio of Awards to Students	Average Amount of Aid	Total Students	No. of Awards	Ratio of Awards to Students	Average Amount of Aid
TOTAL	7,307	2,902	.40	\$280	846	553	.65	\$234	351	49	.14	\$383
Freshmen	2,305	448	.19	275	434	224	.52	200	131	19	.15	372
Sophomores	1,644	808	.49	290	138	163	1.18	257	99	14	.14	396
Juniors	1,313	826	.63	294	87	91	1.05	253	40	9	.23	351
Seniors	1,153	599	.52	259	60	46	.77	281	25	7	.28	429
Unclassified, Certificate, Other	892	221	.25	283	122	39	.31	175	56			

Note: Figures for total students are enrollment figures for the fall of 1962. Number of awards to students cover the 1962-63 academic year.

TABLE G
RESTRICTIONS ON SCHOLARSHIPS AWARDED AT THE
UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63^a

Restrictions	Total		University of Hawaii		Church College		Chaminade College	
	No. of Awards	Amount	No. of Awards	Amount	No. of Awards	Amount	No. of Awards	Amount
I. Financial Need	629	--	400	--	209	--	20	--
a. Amount of award determined by student's financial needs	209	--	--	--	209	--	--	--
b. Must have financial need, but degree of need does not determine size of grant	390	--	370	--	--	--	20	--
c. Unrestricted	30	--	30	--	--	--	--	--
II. Class	629	\$127,741	400	\$68,926	209	\$52,215	20	\$6,600
a. Freshman only	66	13,310	59	11,210	--	--	7	2,100
b. Class other than freshman	354	62,216	341	57,716	--	--	13	4,500
c. Unrestricted	209	52,215	--	--	209	52,215	--	--
III. Academic Achievement and Financial Need	629	127,741	400	68,926	209	52,215	20	6,600
a. Financial need only determinant	209	52,215	--	--	209	52,215	--	--
b. High academic record plus financial need	377	64,170	357	57,570	--	--	20	6,600
c. Unrestricted	43	11,356	43	11,356	--	--	--	--
IV. Residence	629	127,741	400	68,926	209	52,215	20	6,600
a. Hawaii residents only	118	22,390	20	3,800	98	18,590	--	--
b. Residents of specific areas in Hawaii	216	41,040	216	41,040	--	--	--	--
c. Foreign students only	42	19,050	10	1,900	32	17,150	--	--
d. Unrestricted	253	45,261	154	22,186	79	16,475	20	6,600
V. Time Limitations	629	127,741	400	68,926	209	52,215	20	6,600
a. Awarded for one year only	164	24,086	164	24,086	--	--	--	--
b. Awarded for four-year period	268	61,990	236	44,840	32	17,150	--	--
c. Renewable from year to year	197	41,665	--	--	177	35,065	20	6,600
VI. Academic Program	629	127,741	400	68,926	209	52,215	20	6,600
a. Restricted to those preparing for teaching	32	17,150	--	--	32	17,150	--	--
b. Unrestricted	597	110,591	400	68,926	177	35,065	20	6,600
VII. Non-Academic Abilities	629	127,741	400	68,926	209	52,215	20	6,600
a. Athletic ability	43	11,356	43	11,356	--	--	--	--
b. Leadership in extracurricular activities	7	1,400	--	--	7	1,400	--	--
c. Musical ability	5	1,000	--	--	5	1,000	--	--
d. Unrestricted	574	113,985	357	57,570	197	49,815	20	6,600

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^a Questionnaire included questions on many other possible restrictions such as sex. Restrictions that were not applicable to any scholarships at the institutions are omitted from this table.

Table H

SIZE OF SCHOLARSHIP GRANTS AND RELATION OF
SCHOLARSHIP GRANTS TO TUITION AT THE UNIVERSITY
OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

	Number of Scholarships			
	Total	University of Hawaii	Church College	Chaminade College
Total Number of Scholarships	629	400	209	20
I. Relation of Scholarships to Tuition:				
a. Over one-half, but less than tuition fee	31	1	10	20
b. Equal to tuition fee	378	370	8	--
c. Greater than tuition fee	220	29	191	--
II. Size of Scholarship Grants:				
a. \$ 50-\$ 99	61	53	8	--
b. 100- 199	392	323	69	--
c. 200- 299	100	11	89	--
d. 300- 399	31	3	10	18
e. 400- 499	30	9	21	--
f. 500- 599	3	1	--	2
g. 600- 799	12	--	12	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

Table I

FINANCIAL AID APPLICATIONS DENIED AND REASONS FOR DENIAL
AT THE UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

Reason for Denial	University of Hawaii					Church College ^a			Chaminade College ^a
	Sub- Total	Scholar- ships	Long- Term Loans	Short- Term Loans	On-Campus Employ- ment ^b	Sub- Total	Scholar- ships	On-Campus Employ- ment	Scholar- ships
TOTAL	815-915	128	131	46	510-610	61	13	48	11
Did not meet academic standards	86	--	16	--	70	5	5	--	2
Did not meet residence requirements	106	--	106	--	--	1	1	--	--
No financial need	14	--	6	8	--	--	--	--	--
More qualified applicants than awards	464-564	128	3	33	3-400	46	--	46	9
Application withdrawn or award rejected	35	--	--	--	35	2	--	2	--
Application for admission not completed	--	--	--	--	--	7	7	--	--
Previous bad payment record	5	--	--	5	--	--	--	--	--
Incompatible class and job schedules, other	105	--	--	--	105	--	--	--	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^aNo loan applications were denied at Church or Chaminade nor was on-campus employment treated as a separate financial aid at Chaminade in 1962-63.

^bEstimated.

Table J
STUDENT WITHDRAWALS AND REASONS FOR WITHDRAWAL AT
THE UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

Reasons for Withdrawal	Total	University of Hawaii	Church College	Chaminade College
TOTAL	848	535	204	109
Failure to meet academic standards	64	7	44	13
Lack of interest	29	29	--	--
Transferring to another institution	142	15	91	36
Institution does not offer desired courses	52	13	3	36
Insufficient funds for educational costs	71	52 ^a	9	10
Outside financial responsibilities (family support, debt, etc.)	--	--	--	--
Marriage	15	6	7	2
Enter military service	19	12	5	2
Go to work	150	132	13	5
Health	87	86	--	1
Personal	76	76	--	--
Leaving Hawaii and others	103	79	24	--
Don't know or no reason given	40	28	8	4

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^aIncludes "outside financial responsibilities" responses.

Table K
WITHDRAWAL OF FINANCIAL AID RECIPIENTS AT THE
UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

Form of Financial Aid	Total	University of Hawaii	Church College	Chaminade College
TOTAL	108	38	42	18
Scholarships	69	24	39	6
Loans	26	14	--	12
Employment on campus	13	Unknown	13	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

APPENDIX J

CHARACTERISTICS OF FINANCIAL AID RECIPIENTS AT THE UNIVERSITY OF HAWAII, CHURCH COLLEGE AND CHAMINADE COLLEGE

Sex

Probably none of the institutions desires to discriminate by sex in selecting financial aid recipients (excepting in award of athletic scholarships). The evidence indicates that this goal is, in large measure, being accomplished.

The distribution of financial aid recipients by sex shows an approximate balance is being achieved at all three institutions between male and female aid recipients with a few exceptions (Table L). In the case of short-term loans at the University of Hawaii males outnumber females by three to one. The reason for this is not known by the school officials. Chaminade has awarded many more scholarships to girls than boys and has made more long-term loans to girls. This reflects the fact that more female scholarship applicants are better qualified than are male scholarship applicants and more females apply for loans than do males. Male students appear to be better able to find non-campus employment. Church has made a much larger number of loans to boys, especially freshmen. The drop-out rate among this group may be higher than among the girls.

Class Level

An institution might desire to discriminate among different classes with respect to receipt of different types of aid. Thus it might desire not to have freshmen hold jobs during the first year of adjusting to college or it may wish to make long-term loans only to upperclassmen who have demonstrated that they will probably complete college. If a college were to hold to these two policies, then it would want to make more scholarships available to freshmen since other aids would not be so easily available.

Scholarships. The distribution of financial aid by classes differs significantly among the three Hawaii institutions and among financial aid categories at these schools (Table L). University of Hawaii scholarships are approximately evenly distributed among the four undergraduate classes, which means proportionately more are awarded to upperclassmen. At Church College and Chaminade College, however, scholarships go preponderantly to freshmen and sophomores with lesser dollar amounts going to upperclass students.

Long-Term Loans. Long-term loans at the University of Hawaii are made mostly to juniors and seniors although significant amounts are available to freshmen and sophomores. This may be due to two factors: (1) juniors and seniors will usually be carrying more debt than freshmen and sophomores and thus have greater financial need; and (2) students at the upper level have made their decisions as to their major programs and can be more readily categorized into the priority groups called for under the National Defense Education Act. Interestingly enough, however, at Chaminade College, which also is using National Defense Education Act funds, the amount of loans for juniors and seniors is considerably less than for freshmen and sophomores. This may be because Chaminade College has only recently instituted National Defense Student loans.

Short-Term Loans. More upperclassmen at the University of Hawaii make short-term loans than lower class students although the upper class students make up a smaller proportion of the total student body. This may be attributable to the depletion of savings by the time a student reaches upper class standing and perhaps slightly higher costs at that level for educational requisites such as books and laboratory fees. The fact that the average short-term loan at the University slightly exceeds the semester tuition bill and that they are used predominantly by upperclassmen indicated that a deferred tuition payment plan might serve a similar purpose and free short-term loan fund capital for other purposes. In the spring of 1964 the University initiated a deferred tuition payment plan.

Employment. Employment funds at the University of Hawaii go predominantly to sophomores and juniors. The difference between the amount of employment funds available to or awarded to sophomores and that awarded to freshmen at the University of Hawaii reflects the student employment office's policy of not offering employment opportunities to freshmen students until they are registered. There are, of course, other factors involved in the differences including the fact that many freshmen will make it through their first year on their savings and will not require additional funds until they reach the second or third year. At Church College more students are aided through employment at the sophomore and freshman levels.

Proportion of Total Financial Aid. At the University of Hawaii sophomores and juniors receive more than 58 per cent of the total aid funds although they comprise only slightly more than 40 per cent of the total undergraduate population (Table L). Seniors receive a slightly higher proportion of aid in relation to their numbers. Freshmen and unclassified students' share of financial aid dollars is about half of what they would receive if aid was apportioned to classes on the basis of size. The leveling off at the senior year can be explained at least in part by such factors as (1) intern or practice teaching requirements, (2) policy of some colleges of discouraging seniors from working, and (3) many seniors voluntarily give up jobs they held earlier in an attempt to improve their academic record. The average amount of aid per student is also slightly higher for sophomores and juniors than for other students.

At Church and Chaminade almost exactly two-thirds of the available financial aid goes to freshmen and sophomores which is in close approximation to the relation these classes bear to the total student population. Chaminade's junior and senior classes each receive more aid in proportion to their size while unclassified students receive no aid at all. Juniors at Church get a slightly disproportionate amount of aid at the expense of freshmen and sophomores; whereas seniors and unclassified receive aid in close proportion to their numbers. The more proportional distribution of aid among classes at Church and Chaminade than at the University of Hawaii in part reflects differences in financial aid administration policies.

Academic Qualifications

Scholarship grants have sometimes been viewed as rewards for academic excellence in addition to making it financially possible for a student to attend college. Thus some institutions may require a higher grade average for a scholarship recipient than a student employee or borrower. This results in the student who excels not having to carry an outside job while one of his less academically-able classmates, who is in equal financial need, has to work. There is some discussion nationally urging that scholarships be treated as simply one more device available for use in assisting the student in financial need.¹ The academic qualification

for all types of financial aid would be: can the student qualify for admission and can he maintain the grade point necessary for retention?

Church College applies only the admission-retention test in awarding financial aids; the University and Chaminade attempt to favor those with better academic records when selecting scholarship and National Defense Student loan recipients. Once awarded the academic emphasis is primarily on recipients remaining in satisfactory academic standing (Table N). Most awards tend to go to students with grade point averages between 2.1 and 3.0. A smaller proportion of awards go to students with grade point averages above 3.0. There are also scholarships, loans, and employment opportunities available to students with grade point averages of less than 2.0 and some financial aids are available to freshman students even though they may be in the bottom quintile of their high school graduating class. The typical grade point for all students is about 2.2 although it varies slightly among the institutions.

Financial Need

Financial aids, by definition, are intended to assist qualified students who have financial need. Thus it becomes important for an institution to be able to judge the magnitude of a student's financial need. Family income is one measure of need; number of dependents supported by a student's parents is another, especially if considered in conjunction with income; whether a student lives at home or must pay for room and board is a further measure. Some colleges, including Chaminade, require aid applicants to file a Parent's Confidential Statement (PCS), which is used in evaluating the financial need of students. The College Scholarship Service, which performs the analysis, reviews the financial data on the PCS form and applies certain factors to come up with the total financial need of the student in relation to the costs of the institution to which he is applying.

Scholarships and long-term loans at the University of Hawaii go predominantly to individuals whose families have incomes under \$4,000 (Table N). The same is true of loan recipients at Church College and of scholarship and loan recipients at Chaminade College. No similar data are available on family income of student employees at the University or on scholarship recipients or student employees at Church.

Data on the number of children in the recipient's family are available for most scholarship recipients at the University and Church and for all aid recipients at Chaminade (Table N). The number of dependents is treated as an important variable in the analysis of the PCS forms by the College Scholarship Service which believes it to be of major significance in determining a family's ability to meet the college expenses of its children. The fact that the information is not available for loan and employment recipients and some scholarship recipients at the University and Church suggests that the criteria used by these institutions for evaluating financial need may require review.

Data on the recipient's home residence is available for all but loan recipients at Church and a few student workers at the University and scholarship recipients at Church (Table N). The distribution of aid recipients by address does not parallel that of the general college population at any of the institutions. Honolulu and rural Oahu residents have proportionately fewer aid recipients while students from outside the State (including foreign students) have proportionately more recipients. Neighbor island students at the University of Hawaii do not receive aid in propor-

tion to their numbers at the University, but at Church and Chaminade the reverse is true. Generally, the distribution suggests that Honolulu and rural Oahu students may have a somewhat lesser need for financial assistance and as residents of the island may have readier access to aid or employment from non-institutional sources. The disproportionate number of non-State residents receiving aid at the University is largely attributable to the fact that they use short-term loans more frequently and hold more on-campus jobs. Scholarships and long-term loans go predominantly to State residents. Such is not the case at Church or Chaminade where the disproportional representation of non-state recipients is due to their larger share in all forms of aid.

Financial Aid Packages

It is quite possible to provide a financial aid package to meet the needs of individual students. Some effort at providing such packages is made at Church and Chaminade. About 1 out of 3 students at Chaminade receive two or more forms of financial aid and about 1 out of 5 at Church (Table M). At the University almost 600 students, or 1 out of 5 students receiving aid, receive two or more forms of aid although there is no conscious effort to provide package financial assistance to students. The most common combination at the University is a loan and employment which may testify to the fact that many students are making use of a combination of short-term loans and part-time employment, probably to make tuition payments and meet incidental college expenses.

¹See, for example, Rexford G. Moon, Jr., "Who Should Get What Aid From the Colleges?", The Search for Talent. Moon argues for using scholarships "primarily as a means of increasing the very needy student's purchasing power to a point where he can assume a reasonable responsibility for his own educational expenses."

Table L

SEX AND CLASS OF FINANCIAL AID RECIPIENTS AT THE
UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

	University of Hawaii			Church College			Chaminade Colleg.		
	Male	Female	Total Amount of Awards	Male	Female	Total Amount of Awards	Male	Female	Total Amount of Awards
I. Total	1,632	1,270	\$818,143	297	256	\$129,427	15	34	\$18,770
a. Freshmen	230	218	123,400	114	100	44,738	8	11	7,000
b. Sophomores	412	396	234,103	94	69	41,942	5	9	5,500
c. Juniors	476	350	242,995	45	46	23,003	2	7	3,100
d. Seniors	400	199	155,175	23	23	12,908	--	7	3,000
e. Unclassified, certificate, other	114	107	62,470	21	18	6,836	--	--	--
II. Scholarships	198	178	68,926	111	98	52,215	4	16	6,600
a. Freshmen	47	42	15,627	30	43	18,490	4	3	2,100
b. Sophomores	56	49	19,005	44	23	16,514	--	6	2,100
c. Juniors	48	44	17,495	16	14	8,435	--	4	1,200
d. Seniors	38	40	14,679	5	8	3,100	--	3	1,200
e. Unclassified, certificate, other	9	3	2,120	16	10	5,676	--	--	--
III. Long-Term Loans ^a	131	118	123,614	96	52	17,492	11	18	12,100
a. Freshmen	15	26	21,075	64	24	9,288	4	8	4,900
b. Sophomores	20	28	21,828	12	16	3,668	5	3	3,400
c. Juniors	39	32	35,382	12	12	2,728	2	3	1,900
d. Seniors	57	32	45,329	8	--	1,808	--	4	1,800
e. Unclassified, certificate, other	--	--	--	--	--	--	--	--	--
IV. Short-Term Loans	536	177	66,554	--	--	--	--	--	--
a. Freshmen	69	33	9,489	--	--	--	--	--	--
b. Sophomores	117	37	14,188	--	--	--	--	--	--
c. Juniors	138	43	17,828	--	--	--	--	--	--
d. Seniors	182	44	21,533	--	--	--	--	--	--
e. Unclassified, certificate, other	30	20	3,516	--	--	--	--	--	--
V. Employment On Campus ^b	767	797	559,049	90	106	59,720	--	--	--
a. Freshmen	99	117	77,209	20	33	16,960	--	--	--
b. Sophomores	219	282	179,082	38	30	21,760	--	--	--
c. Juniors	251	231	172,290	17	20	11,840	--	--	--
d. Seniors	123	83	73,634	10	15	8,000	--	--	--
e. Unclassified, certificate, other	75	84	56,834	5	8	1,160	--	--	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^aIncludes short-term loans at Church College.

^bDollar amounts for University of Hawaii estimated; on-campus employment not a separate program at Chaminade in 1962-63.

Table M

STUDENTS RECEIVING TWO OR MORE FORMS
OF FINANCIAL AID AT THE UNIVERSITY OF HAWAII,
CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

Forms of Financial Aid Received	Total	University of Hawaii	Church College	Chaminade Co
TOTAL	721	597	107	17
Scholarships and loans	56	32	22	2
Scholarships and employment	106	53	38	15
Loans and employment	527	497	30	--
Scholarships, loans and employment	32	15	17	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

Table N

CHARACTERISTICS OF FINANCIAL AID RECIPIENTS AT THE
UNIVERSITY OF HAWAII, CHURCH COLLEGE, AND CHAMINADE COLLEGE
ACADEMIC YEAR 1962-63

	University of Hawaii					Church College				Chaminade College		
	Total	Scholar-ship Recipients	Long-Term Loan Recipients ^a	Short-Term Loan Recipients ^a	On-Campus Employees ^a	Total	Scholar-ship Recipients	Loan Recipients	On-Campus Employees	Total	Scholar-ship Recipients	Loan Recipients
<u>A. Ages of Recipients</u>												
<u>Ages</u>	3,057	376	307	810	1,564	553	209	148	196	49	20	29
17 or less	24	8	4	5	7	27	25	--	2	1	1	--
18	311	82	23	47	159	138	27	88	23	17	7	10
19	595	86	33	79	397	90	25	28	37	8	4	4
20	554	73	33	118	330	77	22	24	31	9	6	3
21	409	57	42	109	201	58	21	8	29	7	2	5
22	274	22	37	83	132	41	18	--	23	2	--	2
23 & over	758	48	135	369	206	106	55	--	51	5	--	5
Unknown	132	--	--	--	132	16	16	--	--	--	--	--
<u>B. Grades of Recipients</u>												
<u>Grades</u>	2,966	376	307	810	1,473	553	209	148	196	49	20	29
Under 1.5 (Church and Chaminade)	--	--	--	--	--	44	23	--	21	4	1	3
Under 1.6 (University of Hawaii)	65	14	--	11	40	--	--	--	--	--	--	--
1.5-2.0 (Church and Chaminade)	--	--	--	--	--	85	40	--	45	8	--	8
1.6-2.0 (University of Hawaii)	533	42	11	255	225	--	--	--	--	--	--	--
2.1-2.5	1,002	112	129	291	470	133	72	--	61	10	3	7
2.6-3.0	683	117	82	198	286	76	38	--	38	15	9	6
3.1-3.5	306	64	76	42	124	31	15	--	16	9	6	3
Over 3.5	68	18	9	13	28	13	5	--	8	2	1	1
Unknown	309	9	--	--	300	171	16	148	7	1	--	1
<u>C. High School Rank of Freshman Recipients</u>												
<u>High School Rank</u>	448	89	41	102	216	214	73	88	53	Not Available		
Upper Quintile	176	49	10	25	92	16	13	--	3			
Second Quintile	75	9	7	18	41	50	19	--	31			
Third Quintile	40	5	4	11	20	52	33	--	19			
Fourth Quintile	26	3	1	8	14	8	8	--	--			
Bottom Quintile	11	3	--	5	3	--	--	--	--			
Unknown or Unranked	120	20	19	35	46	88	--	88	--			

Table N (continued)

	University of Hawaii				Church College				Chaminade College					
	Scholar-ship Recipients	Long-Term Loan Recipients ^a	Short-Term Loan Recipients	On-Campus Employees ^a	Total	Scholar-ship Recipients	Loan Recipients	On-Campus Employees	Total	Scholar-ship Recipients	Loan Recipients	On-Campus Employees	Total	
D. Family Income of Recipients														
Income	3,057	376	307	810	1,564	553	209	148	196	49	20	49	29	29
Under \$4,000	384	84	300	--	--	148	--	148	--	26	8	26	18	18
\$4,000-4,999	33	30	3	--	--	--	--	--	--	8	4	8	4	4
\$5,000-5,999	23	21	2	--	--	--	--	--	--	7	3	7	4	4
\$6,000-6,999	25	23	2	--	--	--	--	--	--	2	--	2	2	2
\$7,000-7,999	18	18	--	--	--	--	--	--	--	2	2	2	--	--
\$8,000-8,999	13	13	--	--	--	--	--	--	--	1	1	1	--	--
\$9,000-9,999	7	7	--	--	--	--	--	--	--	--	--	--	--	--
Over \$10,000	9	9	--	--	--	--	--	--	--	3	2	3	1	1
Unknown	2,545	171	--	810	1,564	405	209	--	196	--	--	--	--	--
E. Number of Children in Recipient's Family														
Children	3,057	376	307	810	1,564	553	209	148	196	49	20	49	29	29
One	27	27	--	--	--	4	4	--	--	4	1	4	3	3
Two	58	58	--	--	--	12	12	--	--	18	7	18	11	11
Three	67	67	--	--	--	19	19	--	--	8	3	8	5	5
Four	48	48	--	--	--	22	22	--	--	9	4	9	5	5
Five	24	24	--	--	--	17	17	--	--	4	4	4	--	--
Six or more	35	35	--	--	--	43	43	--	--	6	1	6	5	5
Unknown	2,798	117	307	810	1,564	436	92	148	196	--	--	--	--	--
F. Recipient's Home Residence														
Residence	3,057	376	307	810	1,564	553	209	148	196	49	20	49	29	29
Honolulu	1,463	155	139	378	791	55	21	--	34	19	9	19	10	10
Rural Oahu	285	52	26	40	167	82	35	--	47	7	3	7	4	4
Hawaii	266	58	58	21	129	32	16	--	16	1	--	1	1	1
Kauai	98	29	16	9	44	9	5	--	4	7	3	7	4	4
Maui	197	44	23	26	104	27	11	--	16	8	3	16	5	5
U.S.-other than Hawaii	501	25	45	281	150	18	2	--	16	5	--	16	5	5
Foreign	116	13	--	55	48	166	103	--	63	2	2	63	--	--
Unknown	131	--	--	--	131	164	16	48	--	--	--	--	--	--

Source: Institutional questionnaire, "Financial Needs of Hawaii's College Age Population," administered by LRB.

^aincludes some graduate students.

APPENDIX K

CHARACTERISTICS OF HAWAII'S PRIVATE FINANCIAL AID PROGRAMS AND RESTRICTIONS ON THE AWARD OF PRIVATE AID

Employment Available to Students in the Private Community

As is true in the case of institutional aid programs, employment provides the largest single financial aid resource available to students from the private community. The University of Hawaii's student employment office estimates that approximately two-thirds of the number of students placed in on-campus jobs are placed in off-campus jobs. For the academic year 1962-63 this would mean that approximately 1,000 students were placed in off-campus jobs through the University's student employment office. The University, however, has definite information on only 209 such placements. Church College identified only four students placed in jobs outside the institution during 1962-63. Chaminade College did not have any figures available although it uses off-campus employment in a variety of ways including placing girls as part-time workers in homes where they receive room and board and perhaps a slight stipend in return for assistance rendered. This form of aid has constituted an important part of Chaminade's financial aid activities in the past and at one time, was an important financial aid tool at the University of Hawaii.

Private Scholarship Programs

The vast majority of private scholarships in Hawaii are not burdened with restrictions as to the time period of the award, sex, class of the applicant, institution to be attended, or field of study. Further, financial need of the applicant is one of the criteria employed in awarding such scholarships in all but a small minority of instances. This combination of few restrictions on awards plus consideration of the financial needs of applicants, gives the private scholarship program in Hawaii, taken as an entity, a highly desirable degree of flexibility. The most serious limitations are the limited amount of assistance available and the lack of a coordinated approach.

With few exceptions, such as scholarships restricted to military dependents, scholarships are available only to residents of the State of Hawaii. Over 70 per cent of the scholarships were awarded for one academic year (Table O) although many awards are renewable if the recipient maintains acceptable academic and conduct records. There were 18 awards totaling \$7,310 restricted to males only and 23 scholarships for \$6,834 limited to female recipients; the great majority were not restricted by sex (Table P). Most awards are available to freshmen as well as advanced students but 21 scholarships for \$5,780 were available only to other than freshmen (Table Q). One hundred and fifty awards for \$49,555 carried the stipulation that the recipient must attend the University of Hawaii; 50 for \$38,250 restricted recipients to any institution in Hawaii; 5 for \$3,865 required the recipients to attend a specific institution in Hawaii other than the University of Hawaii; 2 for \$380 were for study at foreign institutions; and the balance of 193 awards worth \$113,227 were unrestricted as to institution of attendance (Table S). Most scholarships carry no restrictions as to the field of study a recipient may pursue (Table T). A few scholarships carry miscellaneous restrictions such as requiring the recipient to return to Hawaii and work in the State for some specific period, or limiting awards to youth whose parents are in the donor's employ, and

other similar restrictions (Table U).

A wide range of criteria are employed in selecting scholarship recipients. Most frequently a combination of criteria are utilized. Financial need of the applicant was a criterion in the award of 337 scholarships; academic achievement for 326 awards; character traits for 270 awards; test scores for 127 awards; ethnic origin for 115 awards, extracurricular activities for 87 awards; and religious affiliation for 3 scholarships (Table V).

Private Loan Programs

No interest rate is charged on loans by 5 of the programs that made loans in 1962-1963 and the interest rate charged by others varies from 2 to 4 per cent with 4 per cent being the most common rate charged (Table X). In most cases the interest charge and loan repayment begin at the time of graduation or within one year of graduation (Table Y).

The most common criterion in granting loans, though commonly several criteria were employed, was academic achievement which was utilized in making 44 loans; financial need was a criterion for granting 37 loans; and character traits were considered in the granting of 32 loans (Table W).

Educational loans are also available from private lending institutions including banks and savings and loans associations. All except one Honolulu bank participate in the United Student Aid Fund (USAF) program¹ and have, if any, only a handful of student loans dating back prior to their participation in USAF. Most participating banks do not expect to offer any other formal student loan program. The single bank in Honolulu not participating in USAF has its own student loan program which is of low volume. Recently an educational loan program has been initiated by the Hawaii Credit Union League. These loans are generally on a commercial basis and bear interest charges from 6 per cent simple upwards. At a 6 per cent simple interest rate institutions generally believe that they are only breaking even on loans. Usually an educational loan at a private institution requires a co-maker or other collateral. The disadvantage to a student in obtaining an educational loan from a private lending institution lies, of course, in the higher interest rate he will be charged. Obviously the student would benefit if he could qualify for a National Defense Student Loan or for an interest-free institutional or private loan.

¹See pages 105-106 for a more detailed discussion of USAF program.

Appendix K, Tables
DATA ON PRIVATE SCHOLARSHIP AND LOAN PROGRAMS
AND AWARDS IN HAWAII
ACADEMIC YEAR 1962-63

Source: Questionnaire, "Survey of Scholarships and Loans Available to College Students," administered by the Bureau.

Table O
PERIOD OF TIME FOR WHICH
SCHOLARSHIPS AWARDED

Period of Time	Number	Amount
TOTAL	402	\$205,277
Awarded for one semester	23	2,250
Awarded for one academic year	288	165,985
Awarded for other period	60	28,715
Unspecified or no answer	31	8,327

Table P
SCHOLARSHIP RESTRICTIONS ON SEX

Sex	Number	Amount
TOTAL	402	\$205,277
Male	18	7,310
Female	23	6,834
Unrestricted	361	191,133

Table Q
SCHOLARSHIP RESTRICTIONS ON EDUCATIONAL LEVEL

Educational Level	Number	Amount
TOTAL	402	\$205,277
Other than freshman	21	5,780
Freshman or unrestricted	381	199,497

Table R
SCHOLARSHIP RESTRICTIONS ON RESIDENCE OF RECIPIENTS

Place of Residence	Number	Amount
TOTAL	402	\$205,277
State of Hawaii	164	78,808
Specific part of Hawaii	34	8,227
Other or unrestricted	204	118,242

Table S
SCHOLARSHIP RESTRICTIONS ON INSTITUTION
RECIPIENTS MAY ATTEND

Institution	Number	Amount
TOTAL	402	\$205,277
University of Hawaii	152	49,555
Any institution in Hawaii	50	38,250
Specific institution in Hawaii other than University of Hawaii	5	3,865
Foreign institution	2	380
Unrestricted	193	113,227

Table T
SCHOLARSHIP RESTRICTIONS ON FIELD OF STUDY
RECIPIENTS MAY PURSUE

	Number	Amount
TOTAL	402	\$205,277
Agriculture	6	3,420
Business Administration	6	1,200
Eastern Art, Culture or Voice	1	180
Education	2	200
Fine Arts	1	200
General Studies	4	900
Language	1	200
Music	2	110
Nursing	3	750
Occupational Therapy	2	1,000
Pre-Architecture or Engineering	7	2,250
Pre-Law	2	1,220
Pre-Medical	1	200
Pre-Pharmacy	2	500
Public Health	5	3,625
Religious Education	1	920
Science	5	1,550
Unrestricted	351	186,852

Table U
MISCELLANEOUS SCHOLARSHIP RESTRICTIONS

Restriction	Number	Amount
TOTAL	402	\$205,277
Return to work in Hawaii	37	33,950
Parents in donor's employ	8	2,850
Other	16	6,272
Unrestricted	341	162,205

Note: 104 completed questionnaires providing information on 461 scholarships.

Table W
CRITERIA USED FOR AWARDING LOANS

Criteria	Number	Amount
Academic achievement	44	\$ 14,210
Character traits	32	10,250
Financial need	37	15,680
Other	1	500

Note: 12 completed questionnaires providing information on loan programs.

Table V
CRITERIA USED FOR AWARDING OF SCHOLARSHIPS

Criteria for Awards	Number	Amount
Academic achievement	326	\$147
Character traits	270	137
Ethnic origin	115	87
Extracurricular activities	87	22
Financial need	337	185
Religious affiliation	3	
Test scores	127	86

Note: 104 completed questionnaires providing information on 461 scholarships.

Table X
INTEREST RATES CHARGED

Interest Rate (per cent)	Number of Programs
TOTAL	12
0	5
2	1
3	1
3-1/2	1
4	3
Varies	1

Note: 12 completed questionnaires providing information on loan programs.

Table Y
TIME AT WHICH INTEREST CHARGES AND LOAN REPAYMENTS BEGIN

Time	Interest Charge Begins	Repayment
TOTAL	12	12
At time of loan	1	--
At graduation or within one year of graduation	3	5
At employment or within one year of employment	1	4
Other period or no interest charge	7	3

Note: 12 completed questionnaires providing information on loan programs.

APPENDIX L

1963 SURVEY OF COLLEGE STUDENTS

TO: The Undergraduate Students at the University of Hawaii, Chaminade College, and Church College

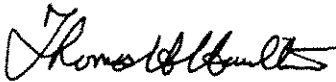
The 1963 session of the Hawaii State Legislature requested the Legislative Reference Bureau of the University of Hawaii to study and to report to the 1964 session of the Legislature on the adequacy of financial assistance programs for Hawaii's youth who have the potential to benefit from college education and to indicate ways of improving these programs and requested the University of Hawaii, Chaminade College, and Church College to cooperate with the Bureau in its conduct of the study.

A critical part of the study is the assessment of the financial needs of students now in Hawaii's accredited four-year colleges. This involves describing the financial background of students and those characteristics of students which relate to financial need. The only feasible way to obtain the necessary data is to administer a questionnaire to all undergraduate students at the three institutions.

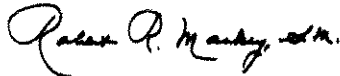
We ask you to complete this questionnaire as accurately and thoroughly as possible. There may be questions, especially on finance, for which you do not know the exact answer. In answering such questions please make the best possible estimate. Your answers will make possible the presentation to the Legislature of sound recommendations on how best to meet the financial needs of Hawaii's youth, including you and your fellow students, who can benefit from college.

Please note that you are not asked to identify yourself.

Thank you so very much for your help.



Dr. Thomas H. Hamilton
President
University of Hawaii



Very Reverend Robert R. Mackey
President
Chaminade College



Dr. Richard T. Wootton
President
Church College of Hawaii

A. Sex (check one)

- ☐ 1. Female
☐ 2. Male

B. Age as of your last birthday (check one)

- ☐ 1. 17 or less
☐ 2. 18
☐ 3. 19
☐ 4. 20
☐ 5. 21
☐ 6. 22
☐ 7. 23
☐ 8. 24
☐ 9. 25 or over

C. Marital status (check one)

- ☐ 1. Single
☐ 2. Married
☐ 3. Other (widowed, divorced, separated, etc.)

D. What is the location of your permanent home? (check one)

- ☐ 1. Oahu - Honolulu
☐ 2. Oahu - Rural Oahu
☐ 3. Hawaii County
☐ 4. Kauai County
☐ 5. Maui County
☐ 6. State other than Hawaii
☐ 7. U. S. possession
☐ 8. Trust Territory
☐ 9. Foreign country

E. Class (check one)

- ☐ 1. Freshman
- ☐ 2. Sophomore
- ☐ 3. Junior
- ☐ 4. Senior
- ☐ 5. Unclassified undergraduate
- ☐ 6. Other

F. College (University of Hawaii Students Only) (check one)

- | | |
|---|---|
| <input type="checkbox"/> 1. Arts and Sciences | <input type="checkbox"/> 5. General Studies |
| <input type="checkbox"/> 2. Business Administration | <input type="checkbox"/> 6. Nursing |
| <input type="checkbox"/> 3. Education | <input type="checkbox"/> 7. Tropical Agriculture |
| <input type="checkbox"/> 4. Engineering | <input type="checkbox"/> 8. Unclassified or other |

G. Number of credits being taken (check one)

- ☐ 1. 3 or less
- ☐ 2. 4-6
- ☐ 3. 7-11
- ☐ 4. 12-14
- ☐ 5. 15 or more

H. What is your predominant racial background? Please check only one.

- | | |
|--|---|
| <input type="checkbox"/> 1. Caucasian | <input type="checkbox"/> 6. Japanese |
| <input type="checkbox"/> 2. Chinese | <input type="checkbox"/> 7. Mixed or Half-and-Half |
| <input type="checkbox"/> 3. Filipino | <input type="checkbox"/> 8. Other |
| <input type="checkbox"/> 4. Hawaiian and Part Hawaiian | <input type="checkbox"/> 9. I don't know |
| <input type="checkbox"/> 5. Korean | <input type="checkbox"/> 10. I prefer not to answer |

Please indicate as specifically as possible:

I. Your father's occupation, if living _____

J. Your mother's occupation, if living _____

K. If married, your spouse's occupation: _____

L. Which category best describes the highest educational level your father achieved? (If your father was educated in a foreign country, check the answer which most closely approximates the educational level which he achieved in that country.) (check one)

- ☐ 1. 1-6 years
- ☐ 2. 7-8 years
- ☐ 3. 9-11 years
- ☐ 4. High school graduate
- ☐ 5. Technical school graduate (business, vocational, etc.)
- ☐ 6. Bachelor's degree
- ☐ 7. Professional degree (law, medicine, etc.)
- ☐ 8. Master's degree
- ☐ 9. Doctoral degree (Ph.D., Ed.D.)
- ☐ 10. Unknown

M. Which category best describes the highest educational level your mother achieved? (If your mother was educated in a foreign country, check the answer which most closely approximates the educational level which she achieved in that country.) (check one)

- ☐ 1. 1-6 years
- ☐ 2. 7-8 years
- ☐ 3. 9-11 years
- ☐ 4. High school graduate
- ☐ 5. Technical school graduate (business, vocational, etc.)
- ☐ 6. Bachelor's degree
- ☐ 7. Professional degree (law, medicine, etc.)
- ☐ 8. Master's degree
- ☐ 9. Doctoral degree (Ph.D., Ed.D.)
- ☐ 10. Unknown

N. Where do you live while attending college? (check one)

- | | |
|--|---|
| <input type="checkbox"/> 1. At home | <input type="checkbox"/> 5. Other private rental unit |
| <input type="checkbox"/> 2. With relatives | <input type="checkbox"/> 6. Private home where employed in return for room and/or board |
| <input type="checkbox"/> 3. University-owned dormitory | <input type="checkbox"/> 7. Other, please specify _____ |
| <input type="checkbox"/> 4. Other dormitory | |

Questions O and P concern the actual cash which you as a student must spend each semester to cover the costs of your education. For example, if you live at home or with relatives and do not have to pay for housing or food you will leave 6. and 7. in Question O blank. Scholarships or grants which waive tuition or fees are covered in Question Q.

O. What is your estimated cash outlay per semester for your college education? (If you know the monthly figures, multiply them by five (5) to obtain semester figures.)

- \$ _____ 1. Tuition
- \$ _____ 2. Fees (include all fees)
- \$ _____ 3. Books and school supplies
- \$ _____ 4. Local transportation (exclude plane fare) (per semester)
- \$ _____ 5. Plane fare
- \$ _____ 6. Housing (per semester)
- \$ _____ 7. Food (per semester)
- \$ _____ 8. Clothing (per semester)
- \$ _____ 9. Incidentals (recreation, dues, laundry, haircuts, medical, donations, etc.) (per semester)
- \$ _____ 10. Total per semester cost

P. How much of your cash outlay per semester do you receive from each of the following sources? (The total of the answers to this question should equal the total obtained in Question O.)

- \$ _____ 1. Money from parents
- \$ _____ 2. Money from friends or relatives other than parents
- \$ _____ 3. Your savings (include savings from summer employment)
- \$ _____ 4. Spouse's earnings
- \$ _____ 5. Earnings from your own employment--on campus
- \$ _____ 6. Earnings from your own employment--off campus
- \$ _____ 7. Loans--from an on campus loan program
- \$ _____ 8. Loans--from an off campus loan program
- \$ _____ 9. Scholarships where you receive the value of the scholarship in cash or check
- \$ _____ 10. Other, please specify _____
- \$ _____ 11. Total per semester (This figure should equal the total obtained in Question O.)

Q. If you are presently receiving a scholarship, such as a State Scholarship or a Board of Regents Scholarship, which results in the waiver of tuition or fees please note its per semester value. \$ _____

Please answer Questions R and S only if you are dependent upon your parents or someone else, other than yourself, for a major portion of your financial support.

R. How many people, including yourself, in each of the following categories are dependent upon your parents for a major portion of their financial support? If persons other than your parents provide the major portion of your financial support, please identify such person(s) (for example: wife, relative, guardian, friend) in the following blank _____ and answer this question and Question R as it relates to such person(s).

Number of
Dependents

Type of Dependent

- _____ 1. Children under school age
- _____ 2. Children in elementary or secondary school
- _____ 3. Children in technical, business or other post-secondary school, excluding college
- _____ 4. Children in a two-year college in Hawaii
- _____ 5. Children in a two-year college on the mainland
- _____ 6. Children in a four-year college in Hawaii
- _____ 7. Children in a four-year college on the mainland
- _____ 8. Children in a graduate or professional school in Hawaii
- _____ 9. Children in a graduate or professional school on the mainland
- _____ 10. Grandparents or other relatives
- _____ 11. Other, please specify _____

S. Please indicate your best estimate of the yearly gross income of your parents or the person(s), other than yourself, who provide the major portion of your financial support. (Include the gross income from salaries, wages, dividends, or other regular sources of income for all members of the immediate family.) (check one)

- _____ 1. \$15,000 and over
- _____ 2. \$10,000-\$14,999
- _____ 3. \$ 8,000-\$ 9,999
- _____ 4. \$ 7,000-\$ 7,999
- _____ 5. \$ 6,000-\$ 6,999
- _____ 6. \$ 5,000-\$ 5,999
- _____ 7. \$ 4,000-\$ 4,999
- _____ 8. \$ 3,000-\$ 3,999
- _____ 9. \$ 2,000-\$ 2,999
- _____ 10. \$ 1,999 and under
- _____ 11. I don't know
- _____ 12. I prefer not to answer

Answer Question T only if you provide the major portion of your financial support.

T. Number of individuals, including yourself, dependent upon you for one-half or more of their financial support: (check one)

- ☐ 1. One
- ☐ 2. Two
- ☐ 3. Three
- ☐ 4. Four
- ☐ 5. Five or more

U. What were your total summer (June-September 1963) earnings? (check one)

- | | |
|--|---|
| <input type="checkbox"/> 1. Did not work | <input type="checkbox"/> 7. \$501-600 |
| <input type="checkbox"/> 2. \$100 or under | <input type="checkbox"/> 8. \$601-700 |
| <input type="checkbox"/> 3. \$101-200 | <input type="checkbox"/> 9. \$701-800 |
| <input type="checkbox"/> 4. \$201-300 | <input type="checkbox"/> 10. \$801-900 |
| <input type="checkbox"/> 5. \$301-400 | <input type="checkbox"/> 11. \$901-1,000 |
| <input type="checkbox"/> 6. \$401-500 | <input type="checkbox"/> 12. \$1,001 and over |

V. What is the average number of hours per week you are working at this time? (check one)

- | | |
|--|---|
| <input type="checkbox"/> 1. Not employed | <input type="checkbox"/> 4. 21-30 |
| <input type="checkbox"/> 2. 10 or less | <input type="checkbox"/> 5. 31-40 |
| <input type="checkbox"/> 3. 11-20 | <input type="checkbox"/> 6. 41 and over |

W. If you are presently working please estimate your anticipated total gross income for this semester. (check one)

- | | |
|--|---|
| <input type="checkbox"/> 1. Not employed | <input type="checkbox"/> 7. \$501-600 |
| <input type="checkbox"/> 2. \$100 or under | <input type="checkbox"/> 8. \$601-700 |
| <input type="checkbox"/> 3. \$101-200 | <input type="checkbox"/> 9. \$701-800 |
| <input type="checkbox"/> 4. \$201-300 | <input type="checkbox"/> 10. \$801-900 |
| <input type="checkbox"/> 5. \$301-400 | <input type="checkbox"/> 11. \$901-1,000 |
| <input type="checkbox"/> 6. \$401-500 | <input type="checkbox"/> 12. \$1,001 and over |

X. Has lack of adequate financial resources, as distinguished from academic, social or other factors, ever affected your educational efforts? (check the applicable statements)

- ☐ 1. I delayed entering college in the fall after graduating from high school
- ☐ 2. I carried a lighter credit load during a semester
- ☐ 3. I withdrew from college for one or more semesters
- ☐ 4. I was prevented from considering attending a college other than in Hawaii
- ☐ 5. I plan at this time to withdraw from school temporarily before getting my degree
- ☐ 6. I plan at this time to withdraw from school permanently before getting my degree
- ☐ 7. I plan at this time to transfer to another college before getting my degree
- ☐ 8. I plan at this time not to attend graduate or professional school
- ☐ 9. I plan at this time to attend a graduate or professional school other than my first choice of schools
- ☐ 10. I received a lower grade point average because of the time I devoted to employment
- ☐ 11. Other, please specify _____

Y. Would you be willing to borrow money if you needed it to finish your education, assuming the interest was 6 per cent per year or less and repayment did not have to start until the second year after you graduated from college? (check one)

- ☐ 1. Yes
- ☐ 2. No
- ☐ 3. I don't know

Z. To achieve which of the following purposes would you be willing to borrow money? (check the applicable statements)

- ☐ 1. Not willing to borrow money for my education
- ☐ 2. Accelerate my program to graduate in 3 years by attending college during the summer
- ☐ 3. Carry a full load to graduate in four years
- ☐ 4. Terminate employment and thereby spend more time studying while taking the same number of courses
- ☐ 5. Reduce the financial support received from relatives
- ☐ 6. Stay in college in the event financial support from relatives or scholarships were withdrawn
- ☐ 7. Live in better housing
- ☐ 8. Attend graduate or professional school

AA. Are you planning to go to graduate or professional school? (check one)

- ☐ 1. No
- ☐ 2. Yes--full-time
- ☐ 3. Yes--part-time
- ☐ 4. Undecided

(continues)

BB. Have you ever formally applied for a scholarship? (check one)

- ☐ 1. Yes
☐ 2. No

CC. Have you ever submitted an application for a loan to finance your college education or part of it? (check one)

- ☐ 1. Yes
☐ 2. No

DD. Have you ever applied for employment (on or off campus) so as to be able to finance your college education or part of it? (check one)

- ☐ 1. Yes
☐ 2. No

Regardless of whether you answered yes or no to Questions BB, CC, and DD please answer Questions EE, FF, and GG.

EE. To whom did you or might you have applied for a scholarship? (please list)

FF. To whom did you or might you have applied for a loan? (please list)

GG. To whom did you go or might you have gone to gain information on employment opportunities to help finance your college education? (please list)

HH. Would you have enrolled at a two-year University branch on Kauai, Maui, or Rural-Oahu if one had been available at the time you initially entered college? (check one)

- ☐ 1. Yes ☐ 2. No ☐ 3. Maybe

If "yes", please check your primary reason for doing so. (check one)

- ☐ 1. Convenience
☐ 2. Less expensive
☐ 3. Easier adjustment
☐ 4. Other, please specify _____

II. What do you think has been your average grade in all college courses you have completed? (check one)

- ☐ 1. I have not completed one semester of college work
☐ 2. A (4.0)
☐ 3. A- (3.6-3.9)
☐ 4. B+ (3.1-3.5)
☐ 5. B (3.0)
☐ 6. B- (2.6-2.9)
☐ 7. C+ (2.1-2.5)
☐ 8. C (2.0)
☐ 9. C- (1.6-1.9)
☐ 10. D+ (1.1-1.5)
☐ 11. D (1.0)
☐ 12. D- (0.6-0.9)

UNIVERSITY OF HAWAII STUDENTS: PLEASE RETURN YOUR COMPLETED QUESTIONNAIRE TO THE INSTRUCTOR FROM WHOM YOU RECEIVED IT.

APPENDIX M

THE FINANCIAL PROFILE OF THE 1963 HAWAII RESIDENT UNDERGRADUATE STUDENT

This Appendix contains a detailed presentation of the data gathered from the questionnaire "1963 Survey of College Students" administered by the Legislative Reference Bureau. Questionnaires were distributed to all undergraduates at the University of Hawaii's Manoa and Hilo campuses, Church College and Chaminade College. Table Z (all tables referred to in the Appendix are included at the end of the Appendix) shows the responses to the questionnaire by campuses. Overall, 5,401 useable questionnaires were completed by students out of a total population of 10,023, or a 53 per cent response. The per cent of respondents by campus was 55 for Manoa, 56 for Hilo, 59 at Church College, and less than 25 per cent (or 97 students) at Chaminade. This relatively small Chaminade response suggests that the data discussed in this chapter pertaining to Chaminade must be treated with extra caution.

Of the 5,401 useable questionnaires 4,688 were students who claimed their permanent home address in Hawaii and 713 came from homes outside the State. The following analysis and that contained in Chapter IV is limited to data from questionnaires completed by Hawaii residents because this was the population with which the study was most directly concerned. Part-time resident students were eliminated and this further reduced the number of useable questionnaires to 4,180 for analysis of student expenses and 3,997 for analysis of student incomes.

Responses to any particular item on the questionnaire may not equal the number of total responses because not all items were answered or not all answers were useable on the questionnaire. Responses were coded and punched on IBM cards and transferred to a tape storage deck for processing at the Statistical and Computing Center of the University of Hawaii.

Comparison of Respondents With Total Undergraduate Population by Campuses

Table BB compares survey respondents with all students by campus, sex, class, permanent home address, number of credits, and by college for students at the University of Hawaii Manoa campus. The main purpose of the survey was to obtain data for analyzing expenses and income of full-time students at each campus who are legal residents of the State of Hawaii. The respondent population appears to represent the total undergraduate population by campuses fairly well when compared as to known characteristics by campus, sex, class, permanent home, credits and academic college (for the Manoa campus). The significant known differences and the biases that will tend to be introduced are noted below.

Sex

A comparison by sex shows that females represented a much higher proportion of respondents than of the total population for every campus. The overrepresentation of females among respondents will bias the data on student expenses because the average cost of education is less for female than male respondents. Average student expense figures from the 1963 Survey of College Students will be understated to some extent.

On specific items of student expense the overrepresentation of females will also have some effect because the average cost for food and for incidental expenses is lower for females than it is for males. In discussing the average cost of food and incidentals for all students then the figure will be somewhat understated. Conversely, the average cost of clothing is higher for females than it is for males and in this case the figure will be somewhat overstated.

Figures pertaining to the per cent of income students receive from different sources will also be biased by the overrepresentation of females. This is due primarily to the fact that females receive a higher proportion of their resources from parents, spouses, loans, and scholarships, and a lower part of their resources from savings and earnings than do males. In the analysis adopted in this chapter, this makes females less self-supporting than males and their overrepresentation will bias data pertaining to the income of all students by understating the actual degree of self-support of students.

Class Representation

There were some differences between the distribution of respondents and the total population by class at the University of Hawaii's Manoa campus. These differences are relatively small but may introduce some slight bias because juniors and seniors are slightly overrepresented among respondents and their average costs of education are somewhat higher than are those of freshmen and sophomores. The distribution of respondents by class at Chaminade College and Church College also differs from the total population. In each case the difference is an underrepresentation of freshmen and an overrepresentation of sophomores; since the costs of education for these two classes are similar it would not appear to bias the survey significantly.

Hawaii Residents

There were slight differences in the distribution of respondents who were residents of Hawaii by their permanent home address in relation to the total population but the differences were so small as to be considered insignificant.

Full-Time Students

More full-time students (those carrying 12 credits or more) responded than were in the total population proportionately. This does not appear to be a significant difference and, if anything, works to the advantage of the analysis of the survey in this study which is chiefly concerned with full-time students.

Grade Point Averages

Table AA compares the average grade points of respondents to the survey as they reported them with the average grade points of all students at the institutions as reported by the institutions. In every case the average grade point of respondents is somewhat higher than the average grade point for the student body as a whole. The difference is not enough to be of major significance and could be explained by a number of factors including: (1) a tendency on the part of full-time resident students to earn higher grades on the average than nonresident or part-time students,

(2) a tendency on the part of better students to be more conscientious about responding to questionnaires, or (3) a tendency on the part of students to slightly overstate their academic achievements.

Marriage

Less than six per cent of the full-time resident students who responded to the questionnaire are married (Table CC). In the discussion of student expenses and income married students have not been treated separately. Inclusion of married students tends to increase average student expenses and the average degree of self-support since both expenses and degree of self-support are higher among such students. Married full-time Hawaii resident respondents numbered 236 at the Manoa campus, 4 at Hilo, 3 at Chaminade, and 11 at Church. Data are not available indicating whether such representation is proportional.

Class and College of Manoa Campus Respondents

The distribution of full-time resident respondents at the University of Hawaii's Manoa campus by class and college is to be found in Table DD. Proportionately freshmen are overrepresented in the College of Arts and Sciences and underrepresented in the other colleges. This may be indicative of the lack of definite educational goals during the early part of a student's college career. There are a disproportionate number of seniors in the College of Engineering which may be indicative of the tendency on the part of that college to encourage students to take five years to complete the bachelor's program. With these exceptions the general pattern is fairly representative of the actual distribution of all undergraduates by class and college.

Data by Racial Classification

Data pertaining to racial or ethnic background must be used carefully. One difficulty with such data is that racial distinctions are vaguely defined and of questionable stability in Hawaii where the individual racial mix is so great. Race in itself cannot be considered a causative or explanative factor. Data pertaining to race are used in this study as possible rough indicators of cultural traditions which may help explain differences in patterns of student educational activities and student expenses and income. Racial folklore which has no basis in fact (for example, certain races are said to be less willing to borrow money) may be dispelled as analyses such as those in this study become available. Proportionately, there are many more Chinese and Japanese in college in Hawaii than there are in the State as the data in Table EE indicate. In part, this may be explained by the cultural tradition of these groups which places high value on education. The underrepresentation of Caucasians, who also hold education in high esteem, might be attributable to a higher proportion of Caucasians attending undergraduate college on the mainland than is true among Chinese and Japanese. Both Filipinos and Hawaiians are tremendously underrepresented in the college populations. The reasons for this underrepresentation may lie in the disadvantaged socioeconomic position of these groups as well as the lack of a cultural tradition placing a high value on education beyond the secondary level. If such is the case, it would suggest a great need for strengthening individual and family motivation toward the educational process in these groups, as well as, perhaps, a liberal application of financial aid.

There are many differences in racial distribution among the several campuses. Reasons for these differences cannot be deduced from data available through the survey. The relatively high proportion of Caucasians at Chaminade, for example, might be indicative of a cultural tradition toward the small private liberal arts college among Caucasians or it may be related to religious affiliation or it might be attributable to other unknown factors. Similarly, the high proportion of Hawaiians, Caucasians, and Japanese at Church College might well be explained by the low institutional cost at Church and by its recruiting activities in areas that are normally considered socioeconomically disadvantaged.

Grouping Hawaii Undergraduate Students by College Expense Level

Students were asked to estimate their cash outlay per semester and to report the value of scholarships which waived tuition or fees. In order to gain some idea of the distribution of students at various expense levels as well as to provide some basis for comparison and analysis, respondents who were full-time students and residents of the State of Hawaii were divided into 17 groups (Table FF) on the basis of (1) the campus in which they were at attendance, (2) whether they lived at home or away while at college, and (3) the total amount expended on tuition and fees (including waived amounts), books and school supplies, housing and food, where the population was sufficiently large to permit this last listed division. The division lines for level of expenses are set so that as nearly as possible one-quarter of the group falls into each expense category. Thus for the four groups (Groups 10-13) of students who live at home while attending the Manoa campus each group includes approximately the same number of students. The same is true for the four groups (Groups 14-17) of students who live away from school while attending the Manoa campus and the four groups (Groups 6-9) of students who live away from home while attending Church College.

The cost items included in developing these groups represent the relatively inflexible costs of education. The items which were excluded, including local transportation, interisland plane fare, clothing, and incidentals, were felt to be subject to a wider range of control by the individual student. This is not to suggest that any student should be expected to be able to go to college without such expenses. The following paragraphs (see Tables FF-KK) describe briefly the expenses and main sources of support for the typical student in each of the different groups.

Group 1: Hilo Campus Student Living at Home

The mean total per semester cost of education for the student was almost \$300 with 60 per cent of the total going for tuition, fees, books, housing and food. The largest item of expense was tuition and fees which amounted to about \$109. The next largest single expense item was incidentals such as recreation, dues, laundry, haircuts, medical expenses and donations which amounted to slightly more than \$50 per semester.

Parents provide the largest source of support or 55 per cent; savings provide a little more than 20 per cent; and off-campus employment 9 per cent.

Group 2: Hilo Student Living Away from Home

This student spent on the average almost \$200 more per semester than the Hilo student living at home. Whereas the Hilo student living at home had almost no expenditures for housing and food these items together make up the largest cost item to the Hilo student living away from home (\$224). Almost 80 per cent of this student's total expenses of \$484 are for tuition, fees, books, housing and food.

Parents provide almost 64 per cent of this student's income and savings provide over 12 per cent. Employment is not as important a source of income for this student as it is for the Hilo student living at home. He relies more heavily on on-campus and off-campus loans.

Group 3: Chaminade Student Living at Home

This student paid an average tuition of over \$270 and had a total per semester cost of over \$500. Local transportation cost more than \$50 per semester and incidental expenses ran slightly less than \$55 per semester. Expenses for housing and food were minimal.

Over 50 per cent of the student's support came from his parents and 26 per cent from savings. Off-campus employment provided almost 9 per cent. Other sources provided less than 5 per cent.

Group 4: Chaminade Student Living Away from Home

This student had an average per semester cost of \$654 of which \$507 or 78 per cent went for tuition, fees, books, housing and food. Tuition was the largest single item of expense \$250. Housing cost an average of \$102 per semester and food cost \$82.

This student, living away from home, received less of his support from parents (45 per cent) and from savings than did the Chaminade student living at home. The difference is made up predominantly from loans and scholarships.

Group 5: Church College Student Living at Home

This student reported the lowest per semester educational expenses of any student in college in the State of Hawaii. Of his total per semester expenses of \$269, a little more than 60 per cent was spent on the basic items of education, tuition, fees, books, housing and food. In general all the expenses of this student were in what might be classified as a minimal range. It is interesting to note that the second largest item of expenditure for these students was local transportation which accounts for more than \$42 of the total. The average local transportation cost for rural Oahu residents in this group was \$62 per semester.

This student also received the lowest share of his support from parents of any student on the four campuses (36 per cent). Over 30 per cent of his income came from savings, most of which were probably derived from summer employment since this group had an unusually large number of members who earned over \$300 during the summer. Scholarships and employment each provided over 10 per cent.

Group 6: Church College Student Living Away
from Home Who Incurred Low Expenses

The total costs for this student approached \$400 per semester or about \$120 more per semester than for the Church student living at home. The difference is accounted for by substantially higher outlays by the student living away from home for housing and food and plane transportation and a somewhat higher cost for clothing and incidentals. He spent considerably less on local transportation than did the Church College student living at home. (This holds true for all Church students living away from home.)

Most of the students in this group lived in a university dormitory or in other dormitories; only 8 of 70 lived in other facilities. Single students spent an average of \$114 per semester on housing and married students spent an average of \$50.

Over 45 per cent of this student's income was from his parents while another 20 per cent was derived from savings. Employment provided over 12 per cent as did scholarships. Contributions from relatives or friends were 5 per cent of total income.

Group 7: Church College Student Living Away
from Home Who Incurred Low-Middle Expenses

The per semester cost for this student was \$116 more than for the student in the preceding low expense group. Most of this difference is accounted for by the fact that this student spent \$99 more per semester on food.

Almost 78 per cent of this student's income was derived from his parents and savings. Employment and scholarships were the next largest sources of income.

Group 8: Church College Student Living Away
from Home Who Incurred High-Middle Expenses

The expenses of this student closely paralleled those of the student in the prior group, the difference in total expenses being only about \$29. This student spent somewhat less on plane fare, housing, and clothing and somewhat more on tuition, fees, books, local transportation, food, and incidentals. Almost all of the students in this group live in university or other dormitories as was true of students in the preceding groups.

This student derived almost 86 per cent of his income from parents and savings and 8 per cent from employment.

Group 9: Church College Student Living Away
from Home Who Incurred High Expenses

This student expended an average of \$646 per semester for his education and reported higher tuition and fee charges than did any of the other typical students at Church College. His expenses for housing were the highest of any Church College student though his food costs were somewhat lower than students in the preceding group. As was true with the other groups of students living away from home at

Church College almost all the students in this group live in university dorms and a few in other dormitories.

He derived 54 per cent of his support from parents, 17 per cent from savings, 18 per cent from scholarships, 5 per cent from employment and small amounts from other sources. The average support this student received from scholarships is higher than for students in any other group.

Group 10: Manoa Student Living at Home
Who Incurred Low Expenses

The per semester expenses of this student were lower than any other group of students except Church College students living at home. Slightly more than half of this student's total semester expenses (\$280) went for tuition, fees, books, housing and food. Incidentals took \$56 and local transportation another \$46. This student reported no housing expenses and almost no food expenses.¹

Over 90 per cent of this student's support came from parents, savings and employment. This student borrowed almost no money for his education and received very little scholarship assistance.

Group 11: Manoa Student Living at Home
Who Incurred Low-Middle Expenses

This student spent an average of \$321 per semester for his college education. The difference between the cost for this group and the prior group lies predominantly in greater expenses for books, fees, local transportation, clothing and incidentals. The arbitrarily defined minimal educational expenses (tuition, fees, books, housing and food) are only \$19 more for this student than for the prior group.

There are no significant variations in the pattern of this student's sources of support from the prior group. This student also relied heavily on his parents, savings, and employment.

Group 12: Manoa Student Living at Home
Who Incurred High-Middle Expenses

The average cost of education for this group is \$23 more than it was for the prior group. This student spent slightly more for fees and books but otherwise the patterns of expenditure are very similar.

The support pattern is also similar to the prior group; parents (52 per cent), savings (27 per cent) and employment (13 per cent).

Group 13: Manoa Student Living at Home
Who Incurred High Expenses

This student spent an average of almost \$200 more per semester than the student in the prior group. Of total expenditures of \$535 per semester almost 65 per cent (\$347) went for tuition, fees, books, housing and food. The biggest

differences between expenditures of this group and the prior Manoa groups are expenses for housing and food. The average student in this group spent \$101 per semester on food and \$47 on housing while none of the prior groups averaged more than 9¢ on housing and \$5 on food. Incidentals also cost the student about \$20 more than students in other Manoa live-at-home groups. The higher cost of living for this group might best be explained by the fact that it includes married students many of whom may be living in their own home or, if living with their parents, contributing toward housing and food costs.

This student relies less for his support on his parents (43 per cent) and less on savings (24 per cent) and more on employment (16 per cent) and scholarships (8 per cent) than do other students living at home and attending the Manoa campus.

Group 14: Manoa Student Living Away from Home
Who Incurred Low Expenses

This student spent an average of \$448 per semester of which 57 per cent (\$255) went for tuition, fees, books, housing and food. The major items of expenditures for this student were tuition and fees, incidentals, food, books, clothing, and local transportation in that order. The average semester cost was \$34 for housing and \$54 for food. These figures are so low that they would appear to be understatements of the actual cost.

Married students in this group spent an average of \$45 per semester for housing while single students spent \$117 per semester for housing. This might be indicative of more married students living with their parents and paying little if any housing costs. Of the students living away from home almost half (115) lived with relatives, about one-sixth lived in private homes and another sixth in private rental units. Only 6 students in this group of 231 lived in university dormitories and relatively few lived in other dormitories.

The student in this group received 49 per cent of his support from his parents, 26 per cent from savings, 10 per cent from employment off-campus, and 4 per cent from employment on-campus.

Group 15: Manoa Student Living Away from Home
Who Incurred Low-Middle Expenses

The average cost per semester of education for this student was \$657 of which almost 70 per cent went for tuition, fees, books, housing and food. The largest items of expenditure for this student were housing, food, and incidentals with tuition and fees following these items. The difference between the expenditures of this group and the prior group can be explained almost totally by higher expenditures for housing and food. Single students in this group spent an average of \$158 per semester on housing and married students spent \$172 per semester.

Parents contributed more heavily to the support of the student in this group than they did for any other student living away from home and attending the Manoa campus. Their contributions totaled almost 58 per cent of the student's income. Savings accounted for about another 18 per cent and employment for slightly more than 10 per cent.

Group 16: Manoa Student Living Away from Home
Who Incurred High-Middle Expenses

The student in this group spent about \$89 more per semester than the student in the prior group. The major differences are higher expenditures for housing and food. This student paid somewhat more for fees, books, plane fare and clothing but somewhat less on local transportation and incidentals. Single students spent an average of \$178 per semester on housing and married students \$253.

There was no significant variation in the sources of support for the student in this group from the student in the preceding group.

Group 17: Manoa Student Living Away from Home
Who Incurred High Expenses

The typical student in this group spends \$1,047 per semester on his education. He expended slightly more than other students at Manoa campus for tuition and fees and for books, but his big items of expenditure are for housing (\$295), food (\$283) and incidentals (\$124). Single students in this group pay an average of \$246 per semester for housing while married students expend \$462.

Interestingly enough this student with the highest expenditure level of any of the Manoa students received less of his support from parents and savings than other Manoa students. This was offset by a higher contribution from spouses' earnings and more scholarships, but most importantly by employment which accounted for 20 per cent of his total income. One explanation of the higher cost for this group is that it includes proportionately more married students than do the other groups. This factor may also help explain the lower contribution from parents and the larger realizations from employment.

Local Transportation and Interisland Plane
Fare Expenditures by Student Group

Local transportation on Oahu cost students who live in rural Oahu an average of \$34 more per semester than students from other islands or Honolulu. The higher expenditures of rural Oahu residents on local transportation is uniform for most of the student groups. Non-rural Oahu residents expenditures for this item are higher than rural Oahu residents for Chaminade students living away from home, Church students living away from home with high expenses, Manoa students living at home with high expenses, and Manoa students living away from home with high expenses. These exceptions might be accounted for by such factors as greater ownership of cars among high expense groups and greater numbers of married students in these groups who may own cars or be purchasing cars and who included time payments in this item. The overall difference is enough to suggest that the cost of local transportation is a factor which should be considered in analyzing financial need of rural Oahu residents.

The reported interisland plane fare expenditures of students who are residents of Hawaii, Kauai or Maui counties indicate they average one to one and one-half round trips per semester. There is no clear pattern of expenditures by student group although in general students in high expense groups spent slightly more on the average than did other students. The average spent by Hawaii residents is \$29, Kauai residents spent \$39 and Maui residents \$44. The average is enough to warrant

consideration of this cost item in analyzing the financial need of neighbor island residents.

Student Expenses as Related to Selected Student Characteristics

The following discussion of student characteristics is based on tables using the same student groupings (Table FF) as were used for describing typical students' expenses and income.

Sex

It costs a female student less to attend college than her male counterpart (Table GG). Females are disproportionately represented in the lower expense groups and males in the higher expense groups in relation to their distribution as respondents. (The disproportionately high number of female respondents to the survey builds a bias of understatement, as noted earlier, into the average costs of education data.)

The average male college student in Hawaii will spend \$39 more per semester for food than will the female, \$34 more for incidentals, and about \$13 less for clothing (Table LL). This difference, by sex, is uniform throughout the four campuses with few exceptions. The typical female student in the following groups have higher food costs than males in the same group: (a) Manoa live-at-home with low expenses; (b) Church live-at-home; and (c) Church live-away from home with low expenses. The typical female student in the following groups have higher costs for incidentals than males in the same group: (a) Chaminade live-away from home; and (b) Church live-away from home with high expenses. The typical male student in the following groups have higher costs for clothing than females in the same group: (a) Hilo live-away from home; and (b) Chaminade live-away from home. Otherwise the generalizations noted at the beginning of this section prevail.

Proportionately more women have applied for scholarships than have men at all campuses in the State (Table MM). This may be attributable, in part, to the fact that females tend to have better high school records than do male students and may receive more encouragement to apply for scholarships. It may also be true that the employment opportunities open to males are greater and the revenue derived from this source is higher than is the case for females which would relieve the need on the part of some males to apply for scholarships.

The student's sex did not appear to be correlated with the willingness of the student to borrow for his college education. Only a slightly higher percentage of men reported that they were willing to borrow than were women. This pattern was similar at all institutions with the exception of Church College where men indicated they were more willing to borrow than were women.

Although females indicate an almost equal willingness to borrow as do males, in actual fact, many more males than females apply for loans (Table MM) except at Church and Hilo. Manoa students living away from home apply more frequently for loans than do any other group of students. The higher incidence of male applications might be accounted for to some extent by the greater scholarship applications by women who may view scholarships as a more accessible form of aid than do males.

The ratio of male students who have applied for employment is 2.6 to every male student who has not so applied; the ratio for females is about 2 to 1 (Table MM). The difference is slight, for the most part, from campus to campus or group to group with the exception of Manoa students living away from home. In this instance, an unusually high proportion of male students have applied for employment in comparison to female applicants.

Applications for Financial Aid

There is little correlation between expenses and the number of individuals who have applied for scholarships, loans or employment (Table OO) except that Manoa students who live at home and have high expenses have applied more often than others for scholarships, loans and employment. There also does not appear to be any correlation between the average cost of education at an institution and the proportion of students who applied for various forms of aid at that institution. At each institution proportionately more students who are living away from home have applied for scholarships and loans than students who live at home. The reverse is true with respect to employment which may be attributable to the fact that students who live at home have readier access to job opportunities in the college community or the area in which their home is located. In general, many more students have applied for employment than other forms of aid. One in 4 had applied for a scholarship and 1 in 10 for a loan, but almost 3 out of every 4 students had applied for employment. Students do not apply for financial aid from the various geographical areas in Hawaii in the same proportion as the numbers of students coming from those areas.

PER CENT OF STUDENTS APPLYING FOR SCHOLARSHIPS, LOANS AND EMPLOYMENT BY LOCATION OF PERMANENT HOME

Permanent Home (%)	A p p l i c a n t s		
	Scholarships (%)	Loans (%)	Employment (%)
Honolulu 58	49	43	61
Rural Oahu 21	23	21	21
Hawaii 13	16	17	12
Kauai 3	5	8	2
Maui 5	7	11	5

Honolulu students emphasize employment; neighbor island students stress scholarships and loans; and rural Oahu students give a slight edge to scholarships.

These figures suggest several questions which would require further examination before positive conclusions may be drawn. Is the proportionately greater rate of applications for scholarships and loans by neighbor island and rural Oahu students reflective of greater need in this population than exists among Honolulu students or is it reflective of less access to employment opportunities or a more positive orientation toward applying for scholarships and loans? Is the particularly heavy proportional application for loans from the neighbor islands indicative of a too heavy debt burden being imposed on these students as compared to those from Honolulu?

Racial Background

Caucasians, among groups of over 100 students, have the highest average expenditure, \$653 per semester, and Chinese the lowest, \$424 per semester, or a difference of some \$230. The average for all students in this sample was \$552. Japanese students, as the largest part of the sample, were very close to this overall average at \$556 per semester. Hawaiians and Filipinos were over the average; only those of mixed racial background and Chinese were below the average.² It is impossible to draw any conclusions from these data aside from suggesting that racial background may be indicative of cultural patterns and expenditures or of the general socio-economic standing of a group.

Caucasian students were found to spend more per semester for food (\$197) in contrast to Filipinos (\$171), mixed (\$167), Japanese (\$150), Hawaiians (\$147), and Chinese (\$131). This is a spread of \$66 per semester between the highest spending group and the lowest spending group.

About one-half of the respondents were willing to borrow money to help pay the expenses of their education if necessary. There was little variation from the average with the exception of Hawaiians of whom only about 38 per cent were willing to borrow (Table NN). No other group fell below 46 per cent; in the case of Filipinos and Caucasians about 55 per cent of students were willing to borrow. In contrast about 10 per cent of the respondents had applied for a loan. There is a wide deviation from this by racial background. A little more than 5 per cent of Chinese and about 7 per cent of the Japanese students had applied for loans in contrast to 18 per cent of Caucasians, 20 per cent of Filipinos, and 25 per cent of Hawaiians.

Approximately one-quarter of all respondents had applied for scholarships (Table NN). There is little variation among racial background groups with the exception of Filipinos of whom one-half had applied for scholarships and Hawaiians of whom over 30 per cent had applied.

Almost 70 per cent of student respondents had applied for employment and here the racial groups are all fairly close to the average with the exception of Filipinos with a somewhat lower proportion of applicants and Hawaiians with a somewhat higher proportion of applicants.

Residence of Students Living Away from Home

The distribution of students at the Manoa campus and Church College indicates that lower educational costs are incurred by those living with relatives and higher costs by students housed in university dormitories (Table KK). At the Manoa campus the total cost for students who live in non-university dormitories is less than it would be if they lived in university dormitories. The most expensive living arrangements appear to be a private rental unit. Inclusion of married students in this analysis increases the average figure for private rental units. Students who live in a private home where they are employed in return for room and board have an extremely low average cost of education. The average per semester cost for housing runs somewhat higher for students in private rental units than for students in other facilities (Table QQ). However, in general the differences in housing expenditures will not account for the differences in total educational costs of students living in different kinds of facilities. Findings in this area based on Hawaii survey

data are similar to those developed in other student expense studies.³

Family Gross Income

The failure of student expenses to be correlated with gross family income is unusual when contrasted with the findings of other studies (Table ZZ). The expectation would have been that the higher the gross family income the higher would be the student's average expenditure. Such is not the case in the 1963 survey data and there does not appear to be any readily available explanation for this fact. This finding can be compared, for example, with Lins' statement, "generally, the higher the income of parents the more the student spends for university attendance. This is true whether the student is a resident or nonresident of the State or whether the student is a male or female."⁴

On the basis of the 1963 survey it appears that low and middle income families send their children to the Hilo campus and Church College in greater numbers than proportionately go to the Manoa campus or Chaminade College. The very high percentage (37 per cent) of students at the Hilo campus whose families have gross incomes of less than \$5,000 might be indicative of the fact that some students are gaining an education because of the presence of the campus in the community who otherwise could not afford to go outside the community to obtain an education without financial assistance. The relatively high per cent (28 per cent) of students at Church College whose families have incomes of \$5,000 or less may also be indicative of the attraction of the institution for rural Oahu students who feel that the costs of attendance at the Manoa campus would be significantly higher. To some extent it may reflect the policies of these two colleges in attracting and admitting students from socially and economically disadvantaged groups who might not otherwise be able to gain admission to a college which they could afford to attend (Table SS).

The 1963 survey percentages include only full-time students who are residents of the State of Hawaii whereas the figures for the 1961 Department of Health, Education and Welfare survey include full-time and part-time students who are residents and nonresidents of the State as well as graduate students at the Manoa campus. The 1963 survey shows fewer students at Manoa and Hilo campuses in the upper income brackets from \$10,000 and above and somewhat more students who come from families with gross incomes of less than \$5,000. The reverse is true for Church with the 1963 survey showing more students whose family incomes are \$10,000 or more and fewer students' families in the \$5,000 and under bracket. At Chaminade more students in 1963 were in both the higher and lower income brackets than was reported in 1961. These figures suggest that students coming from outside the State with correspondingly higher average expenses than resident students generally come from families with a higher average gross income than the families of resident students.

Summer Employment

Approximately one-quarter of all full-time resident undergraduate respondents to the 1963 survey report earnings of \$501 or more during the summer and almost 50 per cent report earnings in excess of \$300 during the summer (Table CCC). Only 22 per cent report that they do not work at all during the summer. Proportionately more students at Church College earn in the higher brackets than is true of students at the other campuses. Proportionately fewer students at Hilo and Chaminade who live away from home earn in excess of \$300 during the summer. Generally speaking the earnings of Hilo students who live at home are lower than the average.

Employment During the School Year

There does not appear to be any correlation between the cost of going to college and what a student earns, with the exception of students who earn \$1,000 or more per semester. This latter situation is probably attributable to the number of married students in this group who must work to help support a family while attending college. Proportionately more students earn more during the semester at the University of Hawaii Manoa campus than at any of the other institutions (Table TT). This may be attributable to the very large amounts of student employment funds which are available at the Manoa campus.

Only about 21 per cent of all respondents earn over \$200 during a semester; the percentage drops to 13 for students earning more than \$300 and to 8 for students earning more than \$400.

Almost 59 per cent of the respondents reported that they did not work during the school semester, 14 per cent worked 10 or less hours per week and about 15 per cent worked 11 to 20 hours per week (Table TT). Only 12 per cent reported working 21 or more hours per week on an average. Only 423 respondents at the four campuses report working more than half-time. This may be indicative of financial need on the part of these individuals although, as noted above, there is little correlation between hours worked and the average costs of college.

There is not much evidence available on the effect of working on a student's persistency in school, grades, or number of credits carried. What little evidence exists indicates that a moderate amount of employment does not appear to be detrimental.⁵

Student Sources of Income as Related to Selected Student Characteristics

Somewhat the same procedure was followed in analyzing characteristics of students by the source of their incomes as was followed in analyzing student expenses. The analysis was limited to full-time students at the four campuses who were residents of Hawaii. Manoa students living at home, Manoa students living away from home, and Church College students living away from home were each further subdivided by the degree of support they received from parents, friends or relatives, savings, and spouse's earnings (Table UU).

The breakdown by the percentage of support derived from these sources provides some indication of the degree of self-support of students. Students receiving 100 per cent of their support from parents, friends or relatives, savings, or spouse's earnings, might be defined as students with no immediate financial need whereas students receiving less than half their support from these sources might be defined as students with financial need. Of course there are many other variable factors involved but this kind of grouping gives some rough indication of the financial well-being of students. The groups are also useful in making comparisons among students on the same campus or among students from different campuses.

Sex

The high degree of family support for female students is true for those living at home or living away at Manoa campus and for students living away from home at

Church College (Table UU). This may be attributable to a greater willingness on the part of families to support their daughters to a larger extent than their sons as well as to the ability of males to earn more toward their college expenses.

Over 63 per cent of the male students earn \$301 or more during the summer and 42 per cent earn \$501 or more.⁶ Corresponding figures for females were 37 per cent and 12 per cent. A somewhat similar pattern appears in the number of hours that students work during the school year.⁷ At the four campuses, 46 per cent of all males and 37 per cent of all females indicated they were working during the semester. More than twice as many males as females (16 per cent to 8 per cent) were working 21 or more hours per week during the semester.

Marital Status

Married students who receive support from parents get less than half of their total income from this source (Table RR), whereas for single students reporting income from parents it amounts to almost 63 per cent of their income. Married students get twice as much from friends and relatives, if this is a source of income for them, than do single students (55 per cent to 23 per cent). Single students derive a slightly higher percentage of their income from savings than do married students; the same is true for loans and scholarships. Married students, however, derive a much higher proportion of their income from spouses, if this is a source of income, and from their own earnings.

A higher percentage of married students earn \$501 or more during the summer⁸ than do single students (35 per cent to 24 per cent) but proportionately more single students earn over \$300 than do married students (49 per cent to 42 per cent). The percentage of married students and single students who worked during the school year is almost identical (40 per cent).⁹ However, twice as high a proportion of married students worked 21 or more hours than do single students (22 per cent to 11 per cent).

Over 60 per cent of married students are willing to borrow money¹⁰ to finish their education, but only 47 per cent of single students are willing to do so. About an equal percentage in each group would not borrow for the purpose of finishing their education, but 36 per cent of single students might borrow compared to 18 per cent of married students in this category.

The highest marital rate is among students at Church College who live at home and students at the Manoa campus who live away from home; the lowest marital rate is for Church students who live away from home and for Chaminade students who live at home.

Age

The finding that older students are more self-supporting (Table WW) is reinforced by a breakdown of these groups by class and campus which shows that as a student progresses from freshman to senior he tends to become more self-supporting. Somewhat related to these data are the findings that in general single students are less self-supporting than married students.

Racial Background

Proportionately more Caucasians than Chinese or Japanese living at home while attending the Manoa campus received less than 50 per cent of their support from parents, friends or relatives, savings, or spouse's earnings (Table YY). For this group, however, there was little difference in the numbers receiving full support from such sources with all groups averaging close to 60 per cent. Students living away from home while attending Manoa campus who receive less than half their support from sources other than their own include 37 per cent for Caucasian, 18 per cent for Chinese, and 16 per cent for Japanese. This difference in self-support was reflected also in the numbers of students from this group receiving full support from other than their own resources: 39 per cent of Caucasians, 45 per cent of Chinese, and 52 per cent of Japanese students received 100 per cent outside support. There are not enough students in the Church College sample to be conclusive but the pattern is similar.

Students who report parents as a source of income receive approximately the same degree of support from their parents regardless of race except for Filipino students receiving income from parents who are the only students receiving less than 60 per cent from this source (55 per cent) (Table VV). The same is true in the case of students reporting support from relatives. Again, if students reported loans as one of their sources of income, this source provided approximately the same percentage of their total income whatever their racial background.

Gross Family Income

The clearest pattern is for Manoa campus students and shows that as the degree of self-support increases the number of families in low gross income brackets increases (Table AAA); correspondingly, as the degree of self-support increases the number of families in high gross income brackets decreases. There is a wavy pattern for Church students living away from home which may be attributable to the small size of the sample for some groups.

One-third of the Manoa students living at home who derive full support from other than their own resources have families whose gross income exceeds \$10,000; in contrast, only 26 per cent of the families of students who provide more than half of their own support have incomes in this range. The contrast is even more marked for students living away from home at Manoa. For these students 9 per cent providing more than half of their own support have families with incomes over \$10,000 while 25 per cent providing none of their own support have families with this income. There are insufficient numbers involved in the Church College figures for the drawing of any definite conclusions but the general pattern is similar.

Table ZZ depicts the average dollar contributions from different sources for full-time resident, undergraduate students at the Manoa campus who live at home or with relatives and have food and housing costs in excess of \$100 per semester or who live away from home. The students are grouped in relation to the gross family income they reported. There is a direct correlation between gross family income and the average dollar contribution from parents, with a lower dollar contribution from parents as their gross family income declines. Interestingly enough, there is no direct correlation between the family's gross income or parents contribution and the total cost per semester of the student's education. Again, the average dollar contribution from sources other than parents contribution seems to be unrelated to the

family's gross income and the student's total per semester expenses. The declining share of family income is picked up from other sources but these sources vary from group to group.

The contribution of Hawaii parents by gross family income brackets (Table ZZ) is interesting when related to the College Scholarship Service's assumed contribution from parents even though CSS's expectations are tailored primarily for private colleges. Hawaii parents with incomes under \$8,000 make a greater contribution than CSS assumes whereas Hawaii parents with incomes over \$8,000 make a much lower contribution than expected by CSS.¹¹ For example, at \$15,000 income CSS expects a family contribution of \$2,500 and the average Hawaii family at this income level contributes \$575. This suggests that lower income groups in Hawaii may be making excessive sacrifices to contribute to the higher education of their children. It also suggests at first glance that higher income groups are making very small efforts, but this may not be the case and the low contribution may only reflect the low cost of education at the Manoa campus for students who are residents of the State.

Applications for Financial Aid

The most noticeable correlation of degree of self-support comes in the case of loans for Manoa students living away from home (Table BBB). One of every 2 students in the group providing more than half of his own support has applied for a loan as compared to 1 of every 21 students in the group who provides none of their own support having so applied.

Summer and School-Year Earnings

The per cent of students whose summer earnings total \$301 or more or \$501 or more varies widely from campus to campus (Table CCC). Proportionately more students at Church College earn in these brackets than do students at the other campuses with students at Hilo campus having the lowest per cent of their population in these income brackets.

The more self-supporting a student is, the larger amount he earns from summer and school-year employment and the more likely he is to be working in excess of 20 hours per week (Table DDD). For example, 64 per cent of Manoa students living at home providing more than half their own support earn \$200 or more per semester while only 4 per cent of students at Manoa living at home who provide none of their support earn \$200 or more per semester. This pattern is consistent throughout the different groups of students.

Grades

The data indicate that students receiving higher grades are generally more self-supporting (Table XX). It is probably unwise to draw any conclusions from this finding due to the number of possible variable factors. Scholarship students with higher than average grades would appear as being more self-supporting than other students and older, more mature, and married students, with higher than average grades also appear in the more self-supporting groups. There is no basis for the conclusion that work is a positive contributor to good grades.

Effect of Inadequate Financial Resources

Over 1,000 students at the four campuses felt that lack of adequate financial resources had prevented them from attending a college other than in Hawaii (Table EEE). One of the interesting things about the high response to this item is the indication it gives of the desire on the part of local students to go to college outside their own state. No other response was checked half as often.

About 40 per cent of the responses indicated students thought financial need had adversely affected their educational efforts:

<u>Effects of Inadequate Resources</u>	<u>Number of Responses</u>
TOTAL	1,393
Delayed entering school	140
Carried a lighter credit load	435
Withdrew temporarily from college	156
Plan to withdraw temporarily	117
Plan to withdraw permanently	14
Received low grades because of time spent working	531

These responses suggest a need for further study in these areas to determine if inadequate financial resources are adversely affecting the quality of education students are able to obtain and the speed at which they may complete the required work.

Only 14 students indicated plans to withdraw from school permanently because of financial reasons and only 117 planned to withdraw temporarily. There are sufficient uncommitted loan funds (primarily United Student Aid Funds, Inc.) to meet the needs of this number of students and, in addition, there appears to be sufficient part-time employment opportunities to enable this number of students to work. In view of this a number of explanations of the plans of these students are possible: (1) they may not know of available student aid funds; (2) they may not desire to borrow or work; (3) they may be academically ineligible for aid; (4) their need might exceed available aid (for example, they may have to contribute to the support of their family, a situation which most present Hawaii financial aid programs [NDSL is one exception] are unable to relieve); or (5) need may not be the real or primary reason for planning to withdraw. The group is sufficiently large to indicate a need for further exploration of the reasons for such plans and the actual number of students who do withdraw permanently or temporarily because of financial need.

Borrowing

The most frequently checked response (Table FFF) was for borrowing money to enable the student to stay in college in the event financial support from relatives or scholarships were withdrawn. Almost as many responses were given for students willing to borrow money to attend graduate or professional school. Other categories checked in order of number of responses included borrowing money (1) to carry a full load to graduate in four years, (2) to reduce the financial support received from relatives, (3) to terminate employment while carrying the same load, (4) to accelerate program to graduate in three years, and (5) to live in better housing. This latter category was checked by only 49 students which might suggest either that the

living accommodations of students are generally acceptable or if not acceptable not so bad as to encourage the students to borrow.

Among the more interesting responses is the response to borrowing to accelerate a program to graduate in three years. Apparently very few students have the desire to hasten their college education. The desire of youth to become self-supporting is reflected in the number of responses by students who would borrow money to reduce their relatives' contribution to their education. Over 700 students indicated that they were not willing to borrow money for their education.

Residence

Students living away from home live most frequently in university dormitories and private rental units. Slightly more students live in non-university dormitories than live with relatives. Only 55 students reported living in a home where employed in return for room or board with a disproportionate number of these students coming from Chaminade College which has been more successful at utilizing this resource as a financial aid.

Parents' Educational Level

The only case where the degree of student self-support appears to be related to parents' educational level is for students living away from home at the Manoa campus whose fathers or mothers had completed college or college level work. These students were somewhat more self-supporting than were other students or, to put it differently, for these students the more education their parents had the less likely they were to receive support from parents, friends or relatives, savings, or spouse's earnings.

¹The low food costs may be accurate or they may reflect failure of students to report expenditures for lunches and snacks, or the inclusion of such expenditures under incidentals.

²Average per semester costs by racial background were as follows: Koreans, \$764; Caucasians, \$653; Hawaiians, \$602; Filipinos, \$581; Japanese, \$556; Mixed, \$489; Chinese, \$424; and overall average of \$552. Averages are based on a sample of at least 100 students except for Koreans and this latter figure should be used with caution.

³For example, see L. J. Lins, Student Expenses and Sources of Income: 1960-61 Academic Year: The University of Wisconsin, Madison Campus (Madison: The University of Wisconsin, 1961), pp. 19-27; W. Hugh Stickler, A Study of Costs Undergraduate Students Incurred in Attending Florida Institutions of Higher Education: 1954-1955 (Tallahassee: Florida State University, 1956), pp. 44-47; and John B. Lansing, Thomas Lorimer, and Chikashi Moriguchi, How People Pay for College (Ann Arbor, Michigan: Survey Research Center, Institute for Social Research, University of Michigan, 1960).

⁴Lins, Student Expenses and Sources of Income: 1960-61 Academic Year: The University of Wisconsin, Madison Campus, p. 66. The same finding was reported by Stickler, A Study of Costs Undergraduate Students Incurred in Attending Florida Institutions of Higher Education: 1954-1955, pp. 41-44.

⁵Robert E. Iffert, Retention and Withdrawal of College Students (Washington, D. C.: U. S. Government Printing Office, 1957) found "Differences between the several attendance groups do not provide convincing evidence of the probability that earning part or all of college expenses seriously affects persistence in college" (p. 65). James. D. Shaffer found, "On the average, grades of students who worked were higher than those of students who did not work. However, this is at least partly due to the fact that upperclassmen work more than freshmen and also have higher average grades. The lack of controls make this an invalid basis for advocating working as a contributing factor to higher grades." Financial Aspects of Undergraduate Student Life at Michigan State University, 1961-1962 (East Lansing: Office of Institutional Research, Michigan State University, 1963), p. 36. Lins, Student Expenses and Sources of Income: 1960-61 Academic Year: The University of Wisconsin, Madison Campus, p. 50, found no significant relationships between number of hours worked and credits earned.

The experience of the University of Hawaii's office of student employment indicates that academically successful students rarely want to work more than 10 to 15 hours per week during the school year.

6

<u>Sex</u>	<u>Respondents Earning \$301 or More During Summer</u>		<u>Respondents Earning \$501 or More During Summer</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
Male	1,083	63.4	709	41.5
Female	804	37.1	257	11.9

7

<u>Sex</u>	<u>Respondents Working During Semester</u>		<u>Respondents Working 21 or More Hours Per Week During Semester</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
Male	689	45.9	247	16.4
Female	723	36.6	148	7.5

8

<u>Marital Status</u>	<u>Respondents Earning \$301 or More During Summer</u>		<u>Respondents Earning \$501 or More During Summer</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
Single	1,788	49.2	886	24.4
Married	91	41.6	76	34.7

9

<u>Marital Status</u>	<u>Respondents Working During Semester</u>		<u>Respondents Working 21 or More Hours Per Week During Semester</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
Single	1,313	40.5	344	10.6
Married	90	42.2	46	21.6

10

<u>Marital Status</u>	<u>Borrowing for Educational Purposes</u>		
	<u>Willing</u> %	<u>Not Willing</u> %	<u>Might be Willing</u> %
Single	47.2	16.3	36.5
Married	62.7	18.9	18.4

¹¹ College Scholarship Service, Financial Aid Manual: 1962-64 Edition (Princeton: College Entrance Examination Board, 1962), pp. 115-117.

Appendix M

Tables

All of the following tables are derived from data collected through the "1963 Survey of College Students" administered by the Legislative Reference Bureau. Occasionally data from other sources are included for purposes of comparison and this fact is noted in the tables where it occurs. The data include all of Hawaii's four-year accredited institutions of higher learning unless otherwise noted. Further the data refer only to full-time, resident, undergraduate students unless otherwise noted. All percentage figures have been adjusted so as to total 100 per cent wherever applicable by the use of standard statistical procedures. Many of the tables summarize more detailed data available at the Legislative Reference Bureau. The Bureau also has available much data derived from the Survey which were not considered significant or relevant enough to the purposes of this study to warrant inclusion.

Table Z

RESPONSES TO 1963 SURVEY OF COLLEGE
STUDENTS BY INSTITUTIONS^a

	Total	I n s t i t u t i o n			
		University of Hawaii-Manoa	University of Hawaii-Hilo	Chaminade College	Church College
Total Undergrad- uate Population	10,023	8,337	355	393	938
Total Respondents	5,401	4,554	198	97	552
Respondents as Per Cent of Total Population	53.4	54.6	55.8	24.7	58.8
Total Respondents Resi- dents of Hawaii	4,688	4,035	197	83	373
Total Resident Full- Time Students Answering Expense Question ^b	4,180	3,570	193	80	337
Total Resident Full- Time Students Answering Income Question ^c	3,997	3,450	193	80	274

^aResponses do not include completed questionnaires judged not useable.

^bThis sample provides the basic data on student expenses discussed in this study. It includes only undergraduates who claim Hawaii as their home state, are full-time students (carrying 12 or more credit hours per semester), and answered the question on student expenses.

^cThis sample provides the basic data on student incomes discussed in this study. It includes only undergraduates who claim Hawaii as their home state, are full-time students (carrying 12 or more credit hours per semester), and answered the question on student income.

Table AA

AVERAGE GRADE POINT OF RESPONDENTS TO THE
1963 SURVEY OF COLLEGE STUDENTS COMPARED WITH
AVERAGE GRADE POINTS OF ALL UNDERGRADUATE STUDENTS

	University of Hawaii-Manoa	University of Hawaii-Hilo	Chaminade College	Church College
Average Grade Point - Survey Respondents	2.5	2.2	2.4	2.4
Average Grade Point - All Students	2.2	Not available	2.3	2.0

Source: Institutional administrations for all students.

Table BB

COMPARISON OF UNDERGRADUATE RESPONDENTS TO THE 1963 SURVEY
OF COLLEGE STUDENTS WITH ALL UNDERGRADUATE STUDENTS BY SELECTED FACTORS

	UH-Manoa Total Undergraduates		Survey		UH-Hilo Campus		Survey		Chaminade		Survey		Church		Survey	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Sex	8,337 ^a	100.0	4,554	100.0	355	100.0	198	100.0	393	100.0	97	100.0	870	100.0	550	100.0
Male	4,180	50.1	1,993	43.8	176	49.6	83	41.9	195	49.6	45	46.4	475	54.6	254	46.2
Female	4,157	49.9	2,561	56.2	179	50.4	115	58.1	198	50.4	52	53.6	395	45.4	296	53.8
College	8,337 ^a	100.0	4,554	100.0												
Arts and Sciences	3,006	36.1	1,733	38.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Others	5,321	63.9	2,821	61.9												
Class	8,337 ^a	100.0	4,554	100.0	355	100.0	198	100.0	391	100.0	97	100.0	875	100.0	550	100.0
Freshmen	2,442	29.3	1,260	27.7	198	55.8	120	60.6	173	44.3	28	28.9	406	46.4	201	36.6
Sophomores	1,930	23.2	940	20.6	122	34.4	69	34.9	85	21.7	37	38.1	210	24.0	186	33.8
Juniors	1,560	18.7	1,073	23.6	6	1.7	4	2.0	48	12.3	13	13.4	110	12.6	92	16.7
Seniors	1,387	16.6	909	19.9	--	--	--	--	27	6.9	12	12.4	82	9.4	44	8.0
Others, Not Degree Candidates	1,018	12.2	372	8.2	29	8.1	5	2.5	58	14.8	7	7.2	67	7.6	27	4.9
Permanent Home Address	10,466 ^b	100.0	4,536	100.0	355	100.0	198	100.0	391	100.0	97	100.0	865	100.0	552	100.0
Honolulu	5,978	57.1	2,619	57.7	2	.6	1	.5	260	66.5	48	49.5	434	50.2	117	21.2
Rural Oahu	1,595	15.2	796	17.6	--	--	--	--	60	15.3	20	20.6			159	28.8
Hawaii	524	5.0	308	6.8	349	98.2	196	99.0	8	2.0	2	2.1	73	8.4	46	8.3
Kauai	191	1.8	114	2.5	1	.3	--	--	17	4.4	6	6.2	39	4.5	19	3.5
Maui	417	4.0	198	4.4	1	.3	--	--	18	4.6	7	7.2	50	5.8	32	5.8
All Others	1,761	16.9	501	11.0	2	.6	1	.5	28	7.2	14	14.4	269	31.1	179	32.4
Number of Credits	9,006 ^c	100.0	4,554	100.0					393	100.0	97	100.0	938	100.0	550	100.0
Full Time (12+)	8,290	92.0	4,236	93.0	NA	NA	NA	NA	297	75.6	93	95.9	877	93.5	542	98.5
Part Time (<12)	716	8.0	318	7.0					96	24.4	4	4.1	61	6.5	8	1.5

Source: Institution figures furnished by each institution.

NA: Not available or not applicable.

^a8,337 = Undergraduate degree and non-degree candidates.

^b10,466 = Undergraduate degree and non-degree candidates plus graduate degree and non-degree candidates, certificate candidates, and auditors.

^c9,006 = All undergraduates plus some general studies, certificate candidates, and auditors.

Table CC

MARITAL STATUS OF RESPONDENTS TO THE
1963 SURVEY OF COLLEGE STUDENTS
FALL 1963

Marital Status	Total	Manoa Campus College of Arts and Sciences	Manoa Campus Except College of Arts and Sciences	Hilo Campus	Chaminade College	Church College
TOTAL	4,427	1,390	2,399	193	81	364
Single	4,148	1,303	2,227	189	77	352
Married	254	77	159	4	3	11
Other	25	10	13	0	1	1

Table DD

CLASS AND COLLEGE OF MANOA CAMPUS RESPONDENTS
TO THE 1963 SURVEY OF COLLEGE STUDENTS
FALL 1963

College	Total		Freshmen		Sophomores		Juniors		Seniors		Unclassified	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
TOTAL	3,799		1,154		820		935		779		111	
Arts and Sciences	1,394	37	558	48	314	38	267	29	248	32	7	6
Business												
Administration	581	15	152	13	121	15	177	19	125	16	6	5
Education	1,006	26	258	23	215	26	302	33	228	29	3	3
Engineering	330	9	50	4	73	9	95	10	112	14	0	--
General Studies	71	2	8	1	2	--	4	--	1	--	56	51
Nursing	182	5	72	6	55	7	32	3	22	3	1	1
Tropical												
Agriculture	191	5	54	5	38	5	55	6	43	6	1	1
Unclassified	44	1	2	--	2	--	3	--	0	--	37	33

Table EE
PERCENTAGE DISTRIBUTION OF 1963 SURVEY RESPONDENTS BY CAMPUS AND
COLLEGE ACCORDING TO RACIAL BACKGROUND, COMPARED TO
1961 MANOA UNDERGRADUATES AND 1964 TOTAL STATE POPULATION

Racial Background	Total	UH-Manoa Total	UH-Manoa College of Arts and Sciences	UH-Manoa Except College of Arts and Sciences	UH-Hilo	Chaminade	Church	Manoa Under- graduates 1961 ^a	Total Hawaii Population Including Military 1964 ^b	Total Hawa Populatio Civilian 1964 ^b
TOTAL N	4,713	4,057	1,459	2,598	196	83	378	5,143	714,092	654,461
Caucasian	15.6	15.1	20.4	12.2	6.1	37.3	20.9	19.2	36.5	32.0
Chinese	13.0	13.9	14.3	13.7	2.6	18.1	6.9	14.5	5.6	6.1
Filipino	2.4	2.2	1.6	2.5	2.6	9.6	3.2	2.4	10.2	10.8
Hawaiian	4.2	2.5	3.2	2.1	2.0	6.0	23.0	1.6	15.5	16.1
Korean	1.2	1.3	1.7	1.1	--	--	.8	1.8	--	--
Japanese	55.9	58.0	50.7	62.2	80.1	15.7	29.1	55.8	29.1	31.5
Mixed or Half-Half	6.9	6.4	7.5	5.7	6.1	12.1	12.4	1.2	--	--
Other	.4	.2	.2	.2	--	1.2	2.9	1.1	3.1	2.9
Don't Know	.1	.1	--	.1	.5	--	.3	No (2.4 Reply (--	--
Prefer Not to Say	.3	.3	.4	.2	--	--	.5	(--	--
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

^aSource: Student Facilities Survey, February 1961, conducted at the University of Hawaii.

^bSource: Department of Planning and Economic Development, State of Hawaii, "The Population of Hawaii, January 1964," Statistical Report 15, dated March 31, 1964.

Table FF
AVERAGE PER SEMESTER EXPENDITURES BY EXPENSE LEVEL
FALL 1963

Campus, Resi- dence While at College and Expense Level for Basic Items	Total (\$)	Total Expen- ditures for Basic Items ^a (\$)	(%)	Tuition (\$)	Fees (\$)	Books (\$)	Local Transpor- tation (\$)	Inter- island Plane Fare (\$)	Housing (\$)	Food (\$)	Clothing (\$)	Incidentals (\$)	N
TOTAL	459	293	63.8	94	32	48	43	9	52	67	44	70	4,180
Hilo													
At Home	299	179	59.9	85	24	45	35	0	8	17	33	52	158
Away	483	381	78.9	85	28	44	13	1	89	135	44	44	35
Chaminade													
At Home	505	363	71.9	273	19	39	51	0	5	27	36	55	55
Away	654	507	77.5	260	23	40	33	24	102	82	30	60	25
Church													
At Home	269	166	61.7	81	20	34	42	0	12	19	27	34	53
Away													
Low	392	286	73.0	77	19	33	21	12	85	72	33	40	70
Low-Mid	508	404	79.5	87	19	39	9	11	88	171	46	38	72
High-Mid	537	445	82.9	101	27	42	14	7	87	188	33	38	71
High	646	522	80.8	110	57	53	16	14	120	182	44	50	71
Manoa													
At Home													
Low	280	144	51.4	85	25	34	46	0	0	0	33	57	664
Low-Mid	321	163	50.8	85	31	47	52	0	0	0	41	65	661
High-Mid	343	186	54.2	85	39	57	50	1	0	5	45	61	673
High	535	346	64.7	85	56	57	56	1	47	101	50	82	653
Away													
Low	448	255	56.9	85	35	47	43	24	34	54	45	81	232
Low-Mid	657	458	69.7	85	34	47	21	35	150	142	51	92	225
High-Mid	746	550	73.7	85	41	51	18	39	179	194	53	86	227
High	1,047	773	73.8	85	55	55	46	35	295	283	69	125	235

^aTuition and fees (including waived charges), books, housing and food.

Table GG

STUDENT GROUPS BY CAMPUS, RESIDENCE WHILE AT
COLLEGE, EXPENSE LEVEL PER SEMESTER FOR BASIC ITEMS
AND NUMBER OF STUDENTS BY SEX IN EACH GROUP
FALL 1963

Campus	Residence While at College and Expense Level Per Semester for Basic Items ^a	Total Students in Group	Number of Students in Group	
			Female	Male
Hilo	At Home	158	85	73
	Away	35	27	8
Chaminade	At Home	55	33	22
	Away	25	10	15
Church	At Home	53	26	27
	Away			
	Low \$380 or less	70	47	23
	Low-Mid 381 - \$434	72	41	31
	High-Mid 435 - 455	71	34	37
Manoa	High 456 or more	71	35	36
	At Home			
	Low \$156 or less	664	367	297
	Low-Mid 157 - \$171	661	403	258
	High-Mid 172 - 205	673	441	232
	High 206 or more	653	338	315
	Away			
	Low \$410 or less	232	144	88
	Low-Mid 411 - \$499	225	127	98
	High-Mid 500 - 610	227	115	112
	High 611 or more	235	105	130

^a Basic items include tuition and fees (including waived charges), books, housing and food.

Table HH

SUMMER EARNINGS BY RESIDENCE
FALL 1963

Campus and Residence While at College	Earning \$301 or More		Earning \$501 or More	
	Number	% of Total Students	Number	% of Total Students
TOTAL	1,993	49	1,015	25
Hilo				
At Home	54	37	28	19
Away	7	22	4	13
Chaminade				
At Home	27	51	17	32
Away	9	38	3	13
Church				
At Home	32	63	20	39
Away	148	54	90	33
Manoa				
At Home	1,307	51	620	24
Away	409	46	233	26

Table II

PERCENTAGE OF INCOME DERIVED FROM DIFFERENT SOURCES BY EXPENSE LEVEL
FALL 1963

Campus, Residence While at College and Expense Level for Basic Items	Parents	Friends or Relatives	Individual Savings	Spouse's Earnings	Employment - On Campus	Employment - Off Campus	Loans - On Campus	Loans - Off Campus	Scholarships	Other	N
TOTAL	49.5	2.4	23.7	2.8	4.2	9.0	1.5	.5	5.2	1.2	4,180
Hilo											
At Home	55.1	1.8	20.7	.2	2.9	8.5	.2	.3	9.2	1.1	158
Away	63.8	3.7	12.6	--	1.0	2.7	7.8	3.6	4.8	--	35
Chaminade											
At Home	53.2	1.9	26.1	--	.1	8.7	.5	.5	5.7	3.3	55
Away	44.9	3.0	5.6	2.5	1.5	5.8	12.5	6.4	9.8	8.0	25
Church											
At Home	35.9	2.5	30.2	7.9	6.7	4.0	1.8	--	11.0	--	53
Away											
Low	45.2	4.9	19.8	--	9.8	2.8	3.2	.9	12.9	.5	70
Low-Mid	50.9	2.6	26.7	.7	4.0	3.6	2.7	1.2	6.2	1.4	72
High-Mid	54.8	1.1	31.0	.8	2.4	5.4	.1	1.5	2.8	.1	71
High	53.5	2.4	16.8	1.7	2.7	2.4	1.4	.9	18.0	.2	71
Manoa											
At Home											
Low	52.1	2.0	25.9	2.7	3.8	8.7	.6	--	3.5	.7	664
Low-Mid	50.6	1.2	27.9	2.0	4.5	9.3	.3	.4	2.9	.9	661
High-Mid	51.9	2.2	27.2	2.0	3.8	8.8	.2	.3	2.7	.9	673
High	42.7	1.5	23.8	4.8	5.1	11.1	.9	.3	8.0	1.8	653
Away											
Low	42.7	6.8	19.7	5.1	3.9	9.8	5.3	1.1	4.6	1.0	232
Low-Mid	57.9	3.4	17.9	.4	5.6	4.6	3.4	1.6	4.2	1.0	225
High-Mid	53.6	3.9	17.5	.8	3.9	8.0	4.7	.9	5.7	1.0	227
High	40.7	3.8	14.0	7.6	3.6	15.9	3.2	.8	6.4	4.0	235

Table JJ

AVERAGE PER SEMESTER EXPENDITURES FOR LOCAL TRANSPORTATION,
INTERISLAND PLANE FARE, AND HOUSING BY EXPENSE LEVEL
FALL 1963

Campus, Residence While at College and Expense Level for Basic Items	Local Transportation Expenditures		Interisland Plane Fare Expenditures			Housing Expenditures	
	Rural Oahu Residents	Honolulu Residents	Hawaii Residents	Kauai Residents	Maui Residents	Single Students	Married Students
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
TOTAL	77	43	29	39	44	NA	NA
Hilo							
At Home	NA ^a	NA	NA	NA	NA	NA	NA
Away	NA	NA	NA	NA	NA	NA	NA
Chaminade							
At Home	84	0	NA	NA	NA	NA	NA
Away	30	51	40	31	46	181	375
Church							
At Home	62	0	NA	NA	NA	NA	NA
Away							
Low	82	18	14	40	23	114	50
Low-Mid	40	14	31	36	39	88	0
High-Mid	31	11	27	40	20	85	85
High	26	44	46	22	40	118	167
Manoa							
At Home							
Low	75	0	NA	NA	NA	NA	NA
Low-Mid	86	0	NA	NA	NA	NA	NA
High-Mid	92	45	NA	NA	NA	NA	NA
High	89	143	NA	NA	NA	NA	NA
Away							
Low	64	44	40	33	32	117	45
Low-Mid	42	29	49	36	42	158	172
High-Mid	42	27	51	46	53	178	253
High	38	66	50	47	50	246	462

^aNA = Not applicable.

RESIDENCE WHILE AT COLLEGE OF STUDENTS
LIVING AWAY FROM HOME BY EXPENSE LEVEL
FALL 1963

Campus, Residence While at College and Expense Level for Basic Items	Living Arrangement						
	Total	Relatives	University Dormitory	Non-University Dormitory	Private Rental Unit	Private Home Where Employed	Other Facilities
TOTAL	1,265	156	503	186	316	57	47
Hilo							
Live Away	35	4	19	9	1	1	1
Chaminade							
Live Away	25	2	6	3	2	8	4
Church							
Live Away							
Low	70	7	51	11	1	--	--
Low-Mid	72	1	65	6	--	--	--
High-Mid	71	--	61	9	1	--	--
High	71	--	56	13	1	1	--
Manoa							
Live Away							
Low	231	115	6	20	36	37	17
Low-Mid	226	18	60	62	73	6	7
High-Mid	230	3	109	38	71	2	7
High	234	6	70	15	130	2	11

Table LL

AVERAGE EXPENDITURES FOR FOOD, CLOTHING AND INCIDENTALS
BY SEX AND EXPENSE LEVEL
FALL 1963

Campus, Residence While at College and Expense Level for Basic Items	Average Expenditures-Food		Average Expenditures-Clothing		Average Expenditures-Incidentals	
	Male (\$)	Female (\$)	Male (\$)	Female (\$)	Male (\$)	Female (\$)
TOTAL	179	140	45	58	96	62
Hilo						
At Home	138	50	45	49	86	53
Away	181	138	59	47	85	39
Chaminade						
At Home	142	97	41	54	74	60
Away	232	99	56	32	71	71
Church						
At Home	89	113	36	47	56	40
Away						
Low	86	101	43	50	100	38
Low-Mid	199	170	53	59	57	29
High-Mid	200	192	34	55	50	36
High	199	165	44	59	48	64
Manoa						
At Home						
Low	10	36	36	53	81	57
Low-Mid	22	19	41	55	94	59
High-Mid	36	34	42	57	84	58
High	145	120	51	63	103	72
Away						
Low	115	89	38	57	108	69
Low-Mid	164	132	47	58	123	71
High-Mid	207	183	45	67	98	76
High	307	255	59	84	155	88

Table MM
APPLICATIONS FOR SCHOLARSHIPS, LOANS, AND
EMPLOYMENT BY SEX AND RESIDENCE
FALL 1963

us and dence le at hool	Applied for Scholarships				Applied for Loans				Applied for Employment			
	Male		Female		Male		Female		Male		Female	
	Have Applied	Not Applied	Have Applied	Not Applied	Have Applied	Not Applied	Have Applied	Not Applied	Have Applied	Not Applied	Have Applied	Not Applied
TOTAL	403	1,395	663	1,706	208	1,587	215	2,140	1,296	495	1,583	777
Home ay	17	56	25	59	2	71	1	81	52	21	45	39
inade ay	3	5	14	13	1	7	7	20	6	2	8	19
ch	7	15	6	27	3	19	3	29	19	3	18	14
Home ay	5	10	7	3	7	8	7	3	7	8	6	4
a	4	23	6	20	5	22	5	21	18	9	19	6
ay	28	98	36	118	25	101	43	111	82	44	104	53
Home ay	217	884	366	1,178	82	1,017	64	1,473	785	309	1,086	452
	122	304	203	288	83	342	85	402	327	99	297	190

Table NN
WILLINGNESS TO BORROW FOR EDUCATIONAL PURPOSES AND
RACIAL BACKGROUND OF APPLICANTS FOR
LOANS, SCHOLARSHIPS, AND EMPLOYMENT
FALL 1963

Applying for nancial Aids	Total %	R a c i a l B a c k g r o u n d							
		Caucasian %	Chinese %	Filipino %	Hawaiian %	Korean %	Japanese %	Mixed %	Other %
Number of Students ^a	4,136	599	546	99	175	47	2,375	280	15
ng to Borrow for cational Purposes	48	55	46	56	38	51	46	51	33
ed for Loans	10	18	5	20	25	7	7	18	33
ed for Scholarships	26	25	24	51	31	23	25	28	7
ed for Employment	70	67	70	64	76	70	69	72	73

^a N varies slightly for each response because not all students answered all questions.

Table OO
APPLICATIONS FOR SCHOLARSHIPS, LOANS AND
EMPLOYMENT BY EXPENSE LEVEL
FALL 1963

Campus, Residence While at College and Expense Level for Basic Items	Applied for Scholarships		Applied for Loans		Applied for Employment	
	Have Applied	Have Not Applied	Have Applied	Have Not Applied	Have Applied	Have Not Applied
TOTAL	1,066	3,101	423	3,727	2,879	1,272
Hilo						
At Home	42	115	3	152	97	60
Away	17	18	8	27	14	21
Chaminade						
At Home	13	42	6	48	37	17
Away	12	13	14	11	13	12
Church						
At Home	10	43	10	43	37	15
Away						
Low	19	49	27	42	57	13
Low-Mid	15	56	20	50	47	24
High-Mid	13	58	6	65	39	32
High	17	53	15	55	43	28
Manoa						
At Home						
Low	106	557	30	632	415	245
Low-Mid	139	521	34	623	473	179
High-Mid	137	536	27	642	480	193
High	201	448	55	593	503	144
Away						
Low	86	145	42	188	156	73
Low-Mid	72	153	32	192	150	73
High-Mid	83	143	46	178	148	78
High	84	151	48	186	170	65

Table PP
SEX AND AVERAGE PER CENT OF INCOME DERIVED FROM
PARENTS, FRIENDS OR RELATIVES, SPOUSES,
EARNINGS, LOANS, AND SCHOLARSHIPS FOR
STUDENTS REPORTING INCOME FROM SUCH SOURCES
FALL 1963

Source of Income	Male %	Female %
Parents	58	65
Friends or Relatives	24	24
Spouses	54	77
Earnings	46	38
Loans	43	48
Scholarships	42	46

Table QQ
RESIDENCE WHILE AT COLLEGE AND AVERAGE COST OF HOUSING
FOR STUDENTS LIVING AWAY FROM HOME BY EXPENSE LEVEL
FALL 1963

Campus, Residence While at College and Expense Level for Basic Items	Living Arrangement				
	Relatives	University Dormitory	Non-University Dormitory	Private Rental Unit	Other Facilities
	(\$)	(\$)	(\$)	(\$)	(\$)
Hilo					
Live Away	--	106	102	200	100
Chaminade					
Live Away	175	175	238	268	161
Church					
Live Away					
Low	45	107	159	50	--
Low-Mid	115	88	86	--	--
High-Mid	--	89	75	85	--
High	--	120	107	125	--
Manoa					
Live Away					
Low	89	10	125	130	125
Low-Mid	168	159	145	167	179
High-Mid	208	177	154	196	178
High	267	184	195	371	382

Table RR
MARITAL STATUS AND AVERAGE PER CENT OF INCOME DERIVED FROM
PARENTS, FRIENDS OR RELATIVES, SAVINGS, SPOUSES, EARNINGS,
LOANS AND SCHOLARSHIPS FOR STUDENTS REPORTING
INCOME FROM SUCH SOURCES
FALL 1963

Source of Income	Single %	Married %
Parents	63	48
Friends or Relatives	23	55
Savings	45	36
Spouses	42	71
Earnings	41	53
Loans	48	34
Scholarships	68	63

Table SS
GROSS FAMILY INCOME REPORTED BY RESPONDENTS
TO 1963 SURVEY OF COLLEGE STUDENTS AND BY
RESPONDENTS TO 1961 OFFICE OF EDUCATION SURVEY
FALL 1963

Gross Family Income	Manoa Campus		Hilo Campus		Chaminade College		Church College	
	1961 Survey %	1963 Survey %	1961 Survey %	1963 Survey %	1961 Survey %	1963 Survey %	1961 Survey %	1963 Survey %
Number of Students	4,315	3,017	175	171	129	72	423	286
\$15,000 and over	11	9	5	5	8	11	5	9
10,000 to 14,999	21	20	13	9	19	20	14	15
8,000 to 9,999	15	16	9	13	17	24	12	13
7,000 to 7,999	10	12	9	7	10	5	8	8
6,000 to 6,999	13	12	18	12	8	9	12	12
5,000 to 5,999	12	12	17	18	22	9	11	14
4,000 to 4,999	8	10	15	16	5	11	9	10
3,000 to 3,999	6	5	7	13	4	7	11	10
2,000 to 2,999	3	3	6	5	4	4	6	5
1,999 or less	1	1	1	2	3	--	12	4

Source: 1961 survey data are from S. V. Martorana, Ernest V. Hollis, et al.,
The University of Hawaii and Higher Education in Hawaii (Honolulu:
Department of Budget and Review, 1962), pp. 73, 78, 234.

Table TT
NUMBER OF HOURS OF WORK PER WEEK DURING SEMESTER
AND SEMESTER EARNINGS BY RESIDENCE
FALL 1963

Campus and Residence	Number of Hours of Work Per Week						Semester Earnings					
	10 or Less	11-20	21-30	31-40	41 or More		Earning \$201 or More	Earning \$301 or More	Earning \$401 or More			
While at College	Not Working	Hrs.	Hrs.	Hrs.	Hrs.	Hrs.	No. % of Total Students	No. % of Total Students	No. % of Total Students	No. % of Total Students	No. % of Total Students	No. % of Total Students
TOTAL	2,149	534	540	192	172	59	793 21	505 13	315 8			
Hilo												
At Home	70	29	18	6	6	1	27 19	10 7	4 3			
Away	19	5	1	1	--	--	1 3	-- --	-- --			
Chaminade												
At Home	28	1	9	3	4	--	8 17	7 15	3 6			
Away	11	1	3	2	1	1	3 17	2 11	1 6			
Church												
At Home	17	17	3	1	5	1	8 17	2 4	1 2			
Away	107	63	26	8	13	6	29 12	12 5	4 2			
Manoa												
At Home	1,427	321	344	122	96	25	508 21	323 13	189 8			
Away	470	97	136	49	47	25	209 25	149 18	113 14			

Table III
STUDENTS GROUPED BY DEGREE OF SELF-SUPPORT BY
CAMPUS, RESIDENCE WHILE AT COLLEGE, AND SEX
FALL 1963

Campus and Residence While at College	Degree of Self-Support ^a %	Number of Students in Group		
		Total	Female	Male
Hilo				
At Home		158	85	73
Away		35	27	8
Chaminade				
At Home		55	33	22
Away		25	10	15
Church				
At Home		53	26	27
Away				
High Self-Support	0 -50.0	28	11	17
Medium Self-Support	50.1-75.0	24	17	7
Low Self-Support	75.1-99.9	40	18	22
No Self-Support	100.0	129	71	58
Manoa				
At Home				
High Self-Support	0 -50.0	398	193	205
Medium Self-Support	50.1-75.0	380	209	171
Low Self-Support	75.1-99.9	241	152	89
No Self-Support	100.0	1,547	931	616
Away				
High Self-Support	0 -50.0	188	88	100
Medium Self-Support	50.1-75.0	133	67	66
Low Self-Support	75.1-99.9	136	63	73
No Self-Support	100.0	427	251	176

^aBased on per cent of income derived from parents, friends or relatives, savings, and spouses earnings.

Table VV
RACIAL BACKGROUND OF STUDENTS DERIVING INCOME FROM
PARENTS, FRIENDS OR RELATIVES, AND LOANS FOR
STUDENTS REPORTING THESE AS A SOURCE OF INCOME
FALL 1963

Source of Income	Caucasian %	Chinese %	Filipino %	Hawaiian %	Korean %	Japanese %	Mixed %	Other %
Parents	67	63	55	62	65	62	61	66
Friends or Relatives	28	19	23	23	14	23	36	6
Loans	41	43	54	48	71	48	40	--

Table WW
AGE DISTRIBUTION AT MANOA CAMPUS AND CHURCH COLLEGE
BY DEGREE OF SELF-SUPPORT
FALL 1963

Campus, Residence While at College and Degree of Self-Support	18 Years Old or Less (%)	19 to 22 Years Old (%)	23 Years Old or More (%)
Church			
Away - No. of Students	83	129	9
High Self-Support	11	13	22
Medium Self-Support	8	12	11
Low Self-Support	15	20	33
No Self-Support	66	55	34
Manoa			
At Home - No. of Students	845	1,534	187
High Self-Support	8	18	30
Medium Self-Support	10	18	13
Low Self-Support	8	10	7
No Self-Support	74	54	50
Away - No. of Students	197	568	123
High Self-Support	18	18	41
Medium Self-Support	13	16	15
Low Self-Support	11	17	15
No Self-Support	58	49	29

Table XX
GRADES OF SELECTED STUDENT BY DEGREE OF SELF-SUPPORT
AT MANOA CAMPUS AND CHURCH COLLEGE
FALL 1963

Campus and Residence While at College	Grade Point 2.6 and Over %	Grade Point 3.0 and Over %
Church		
Away		
High Self-Support	33	12
Medium Self-Support	25	11
Low Self-Support	43	22
No Self-Support	29	13
Manoa		
At Home		
High Self-Support	38	18
Medium Self-Support	41	19
Low Self-Support	34	15
No Self-Support	24	11
Away		
High Self-Support	40	17
Medium Self-Support	38	15
Low Self-Support	30	8
No Self-Support	22	9

Table YY

RACIAL BACKGROUND OF STUDENTS AT MANOA CAMPUS
AND CHURCH COLLEGE BY DEGREE OF SELF-SUPPORT

FALL 1963
(PER CENTS)

campus, Residence While at College and Degree of Self-Support	Caucasian %	Chinese %	Filipino %	Hawaiian %	Korean %	Japanese %	Mixed %
Church							
Away - No. of Students	55	19	6	40	3	75	19
High Self-Support	11	--	17	25	--	8	21
Medium Self-Support	11	16	--	15	--	6	26
Low Self-Support	20	10	33	23	--	17	11
No Self-Support	58	74	50	38	100	69	42
Manoa							
At Home - No. of Students	323	445	35	65	37	1,496	152
High Self-Support	20	15	15	29	22	14	17
Medium Self-Support	9	16	11	15	13	16	17
Low Self-Support	12	7	11	5	8	10	7
No Self-Support	59	62	63	51	57	60	59
Away - No. of Students	150	45	37	19	7	565	58
High Self-Support	37	20	33	11	14	17	28
Medium Self-Support	14	18	16	--	14	15	17
Low Self-Support	10	22	16	5	43	17	7
No Self-Support	39	40	35	84	29	51	48

Table ZZ

AVERAGE DOLLAR CONTRIBUTIONS FROM DIFFERENT INCOME SOURCES
FOR SELECTED STUDENTS AT MANOA CAMPUS
BY GROSS FAMILY INCOME AND NUMBER OF DEPENDENTS IN FAMILY^a
FALL 1963

Gross Family Income	Average No. of Depend- ents	N	Average Dollar Contributions								Total (\$)
			Parents (\$)	Friends or Relatives (\$)	Individual Savings (\$)	Spouse's Earnings (\$)	Individual Earnings (\$)	Loans (\$)	Scholar- ships (\$)	Other (\$)	
Total Number		753									
\$15,000 or more	3	38	575	32	119	4	29	--	8	16	783
10,000 - 14,999	3	68	551	36	75	2	48	4	23	20	759
8,000 - 9,999	3	103	451	18	98	37	71	17	16	17	725
7,000 - 7,999	3	94	373	12	130	35	70	15	28	--	663
6,000 - 6,999	3	93	409	22	79	79	57	2	21	20	689
5,000 - 5,999	3	121	349	37	98	91	65	42	46	13	741
4,000 - 4,999	3	113	321	26	117	120	64	41	48	3	740
3,000 - 3,999	3	70	309	38	96	57	86	49	38	6	679
2,000 - 2,999	2	43	266	26	89	71	107	64	79	1	703
1,999 or less	1	10	219	55	168	63	86	16	51	--	658

^a Includes full-time, resident, undergraduate students at Manoa campus who are living away from home or who are living at home or with relatives and who report \$100 or more cash expenses per semester for housing and food.

Table AAA

GROSS FAMILY INCOME BY DEGREE OF SELF-SUPPORT
FALL 1963

Campus, Residence While at College and Degree of Self-Support	Number ^a	Gross Family Income	
		Less Than \$5,000 %	Over \$10,000 %
Total	1,337	20	28
Hilo			
At Home	50	34	14
Away	13	50	9
Chaminade			
At Home	20	15	35
Away	9	40	20
Church			
At Home	16	36	8
Away	65	23	29
High Self-Support	4	17	17
Medium Self-Support	6	25	25
Low Self-Support	9	30	15
No Self-Support	46	23	35
Manoa			
At Home	895	15	31
High Self-Support	100	20	26
Medium Self-Support	129	20	25
Low Self-Support	93	17	32
No Self-Support	573	13	34
Away	269	30	20
High Self-Support	28	40	9
Medium Self-Support	48	41	15
Low Self-Support	40	28	13
No Self-Support	153	25	25

^aNumber includes only students of families with gross incomes under \$5,000 or over \$10,000 per annum.

Table BBB

APPLICATIONS FOR SCHOLARSHIPS, LOANS, AND
EMPLOYMENT BY DEGREE OF SELF-SUPPORT
FALL 1963

Campus, Residence While at College and Degree of Self-Support	Scholarships		Loans		Employment	
	Have Applied	Have Not Applied	Have Applied	Have Not Applied	Have Applied	Have Not Applied
Total	1,016	2,974	396	3,578	2,763	1,215
Hilo						
At Home	42	115	3	152	97	60
Away	17	18	8	27	14	21
Chaminade						
At Home	13	42	6	48	37	17
Away	12	13	14	11	13	12
Church						
At Home	10	43	10	43	37	15
Away	45	173	48	169	140	80
High Self-Support	11	17	17	11	24	4
Medium Self-Support	9	13	9	12	21	2
Low Self-Support	15	24	12	27	31	9
No Self-Support	10	119	10	119	64	65
Manoa						
At Home	564	1,997	142	2,412	1,817	736
High Self-Support	121	277	58	339	349	48
Medium Self-Support	142	238	29	350	324	54
Low Self-Support	54	187	13	226	195	46
No Self-Support	247	1,295	42	1,497	949	588
Away	313	573	165	716	608	274
High Self-Support	91	96	91	96	152	35
Medium Self-Support	67	67	40	93	110	24
Low Self-Support	56	82	14	122	117	21
No Self-Support	99	328	20	405	229	194

Table CCC

SUMMER EARNINGS BY DEGREE OF SELF-SUPPORT
FALL 1963

Campus, Residence While at College and Degree of Self-Support	Earning \$301 or More		Earning \$501 or More	
	No.	% of Total Students	No.	% of Total Students
Hilo				
At Home	54	37	28	19
Away	7	22	4	13
Chaminade				
At Home	27	51	17	32
Away	9	38	3	13
Church				
At Home	32	63	20	39
Away				
High Self-Support	18	64	14	50
Medium Self-Support	10	43	5	22
Low Self-Support	26	67	11	28
No Self-Support	64	52	44	36
Manoa				
At Home	245	63	137	35
High Self-Support	203	54	84	23
Medium Self-Support	100	42	45	19
Low Self-Support	709	47	339	23
No Self-Support				
Away				
High Self-Support	103	56	60	33
Medium Self-Support	63	48	40	30
Low Self-Support	58	43	27	20
No Self-Support	163	39	90	22

Table DDD

NUMBER OF HOURS OF WORK PER WEEK DURING SEMESTER AND
SEMESTER EARNINGS BY DEGREE OF SELF-SUPPORT
FALL 1963

Campus & Residence While At College	Number of Hours of Work Per Week						Semester Earnings					
	Not Working	10 or Less Hrs.	11-20 Hrs.	21-30 Hrs.	31-40 Hrs.	41 or More Hrs.	Earning \$201 or More % of Total Students	No.	Earning \$301 or More % of Total Students	No.	Earning \$401 or More % of Total Student	No.
Hilo												
At Home	70	29	18	6	6	1	27	19	10	7	4	3
Away	19	5	1	1	0	0	1	3	--	--	--	--
Chaminade												
At Home	28	1	9	3	4	0	8	17	7	15	3	6
Away	11	1	3	2	1	1	3	17	2	11	1	6
Church												
At Home	17	17	3	1	5	1	8	17	2	4	1	2
Away												
High Self-Support	4	8	4	2	3	3	6	26	3	13	2	9
Medium Self-Support	6	10	3	0	2	1	6	25	1	4	--	--
Low Self-Support	12	16	2	1	3	0	--	--	--	--	--	--
No Self-Support	64	13	6	2	3	0	5	5	2	2	1	1
Manoa												
At Home												
High Self-Support	78	61	130	65	26	12	241	64	179	47	121	32
Medium Self-Support	94	102	112	27	11	5	141	39	78	22	35	10
Low Self-Support	89	64	43	10	14	2	51	22	23	10	11	5
No Self-Support	1,121	82	49	12	39	6	60	4	29	2	13	1
Away												
High Self-Support	56	18	43	28	15	17	93	52	82	46	69	39
Medium Self-Support	43	23	31	10	12	3	51	41	29	23	18	14
Low Self-Support	46	34	39	5	8	1	37	28	20	15	12	9
No Self-Support	308	20	19	4	11	0	19	5	12	3	8	2

Table EEE

EFFECTS OF INADEQUATE FINANCIAL RESOURCES ON STUDENTS
BY DEGREE OF SELF-SUPPORT
FALL 1963

Campus, Residence While at College and Degree of Self-Support	Total Responses ^a	Delayed Entering School	Carried a Lighter Credit Load	Withdrew Tem- porarily From College	Limited to Attending School in Hawaii	Plan to Withdraw Tempo- rarily	Plan to Withdraw Perma- nently	Plan to Transfer to An- other School	Plan Not to go to Grad- uate or Profes- sional School	Plan to Attend a Second Choice Graduate or Profes- sional School	Received Low Grades Because of Time Spent Working	Other
Total	3,370	140	435	156	1,169	117	14	255	256	175	531	122
Hilo												
At Home	116	8	7	1	54	4	1	9	4	6	16	6
Away	20	5	1	1	5	1	--	2	3	--	--	2
Chaminade												
At Home	46	2	6	2	15	--	--	5	5	4	3	4
Away	21	1	3	2	4	1	--	1	4	1	2	2
Church												
At Home	40	3	2	7	9	3	--	9	3	--	4	--
Away	137	13	12	3	35	8	3	37	8	5	9	4
High Self-Support	17	2	--	--	6	1	--	3	1	1	2	1
Medium Self-Support	18	2	4	--	5	1	--	2	2	--	2	--
Low Self-Support	27	2	4	1	6	2	--	4	4	1	3	--
No Self-Support	75	7	4	2	18	4	3	28	1	3	2	3
Manoa												
At Home	2,079	63	261	70	786	67	7	147	158	115	331	74
High Self-Support	491	18	90	21	134	10	2	18	37	29	119	13
Medium Self-Support	426	7	72	11	146	14	1	19	30	22	92	12
Low Self-Support	212	4	31	2	86	14	--	13	9	12	38	3
No Self-Support	950	34	68	36	420	29	4	97	82	52	82	46
Away	911	45	143	70	261	33	3	45	71	44	166	30
High Self-Support	302	16	63	28	60	11	2	13	22	7	72	8
Medium Self-Support	181	5	33	11	55	10	--	6	8	6	38	9
Low Self-Support	144	5	20	10	39	3	1	6	14	10	32	4
No Self-Support	284	19	27	21	107	9	--	20	27	21	24	9

^aStudents were not limited to a single response.

Table FFF

PURPOSES FOR WHICH STUDENTS WOULD BORROW
BY DEGREE OF SELF-SUPPORT
FALL 1963

Campus, Residence While at College and Degree of Self-Support	Total Responses ^a	Not Willing to Borrow for Education	Attend Summer School to Graduate in 3 Years	Carry Full Load to Graduate in 4 Years	Quit Work to Study More	Reduce Sup- port from Relatives	Stay in School in Case Pre- sent Finan- cial Support Withdrawn	Live in Better Housing	Attend Graduate or Pro- fessional School
Total	5,292	742	308	826	583	688	1,059	49	1,037
Hilo									
At Home	200	9	16	35	23	31	54	--	32
Away	39	3	5	8	4	8	9	--	2
Chaminade									
At Home	80	5	7	12	6	16	15	--	19
Away	42	3	3	5	2	13	7	2	7
Church									
At Home	56	14	5	14	2	5	8	--	8
Away	230	33	15	49	27	36	32	--	38
High Self-Support	30	2	2	5	3	5	8	--	5
Medium Self-Support	26	4	4	6	3	4	4	--	1
Low Self-Support	43	9	1	9	8	4	3	--	9
No Self-Support	131	18	8	29	13	23	17	--	23
Manoa									
At Home	3,377	532	183	526	372	364	681	23	696
High Self-Support	509	87	23	76	77	42	85	1	118
Medium Self-Support	577	76	22	74	93	62	117	2	131
Low Self-Support	383	47	23	61	45	43	71	5	88
No Self-Support	1,908	322	115	315	157	217	408	15	359
Away	1,268	143	74	177	147	215	253	24	235
High Self-Support	296	28	12	56	53	39	43	8	57
Medium Self-Support	245	21	16	37	35	45	41	3	47
Low Self-Support	193	23	7	22	25	31	44	4	37
No Self-Support	534	71	39	62	34	100	125	9	94

^aStudents were not limited to a single response.

APPENDIX N

THE HAWAII HIGH SCHOOL GRADUATE TABULAR DATA

Table GGG

POST-GRADUATION PLANS OF HIGH SCHOOL GRADUATES IN HAWAII 1953-1963

Year	Total	School		Work		Military		Other	
	No.	No.	%	No.	%	No.	%	No.	%
1953	6,245	3,090	49	2,343	37	532	10	280	4
1954	6,024	2,771	46	2,169	36	738	12	346	6
1955	6,499	3,271	50	1,884	29	871	14	473	7
1956	6,659	3,439	52	1,789	27	1,020	15	411	6
1957	6,861	3,416	50	1,189	17	1,877	27	379	6
1958	6,800	4,036	59	988	15	1,555	23	221	3
1959	7,207	4,443	61	916	13	1,422	20	426	6
1960	7,887	4,967	63	1,085	14	1,075	14	760	9
1961	8,987	6,140	68	1,793	20	488	6	566	6
1962	9,566	6,319	66	1,892	20	569	6	786	8
1963	9,464	6,462	68	1,644	18	590	6	768	8

Source: Annual Reports on the plans of Hawaii's high school graduates prepared for the Joint Committee on Guidance and Employment of Youth.

Table HHH

A COMPARISON OF THE POST-GRADUATE PLANS OF 1952 HAWAII HIGH SCHOOL GRADUATES WITH THEIR ACTIVITIES IN JANUARY 1953, JANUARY 1954, AND MAY 1956

Post-Graduation Activities	Plans in Spring 1952		Activity in January 1953		Activity in January 1954		Activity in May 1956	
	No.	%	No.	%	No.	%	No.	%
TOTAL	6,142	100	6,142	100	6,142	100	6,142	100
School	3,021	49	2,830	46	2,122	35	1,598	26
Employment	2,805	46	1,764	29	2,226	36	2,781	46
Military Service	--	--	657	11	871	14	934	15
Unemployment	--	--	455	7	499	8	254	4
Other	316	5	436	7	424	7	575	9

Source: Joint Committee on Guidance and Employment of Youth, State of Hawaii.

Note: Data are for all graduates, based on number responding to questionnaires.

Table III
TYPES OF SCHOOLS PLANNED FOR ATTENDANCE
BY HIGH SCHOOL GRADUATES IN HAWAII
1953-1963

Year	Total		University or College		Junior College		School of Nursing		Trade and Technical		Business		Other Schools and Not Definite	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1953	3,090		1,792	58	105	4	-	-	997	32	-	-	196	6
1954	2,771		1,705	62	118	4	-	-	783	28	-	-	165	6
1955	3,271		2,237	68	120	4	-	-	878	27	-	-	36	1
1956	3,439		2,366	69	164	5	-	-	868	25	-	-	41	1
1957	3,416		2,339	69	283	8	-	-	787	23	-	-	7	^a
1958	4,036		2,467	61	268	7	-	-	1,271	31	-	-	30	1
1959	4,443		2,743	62	369	8	-	-	1,317	30	-	-	14	^a
1960	4,967		2,884	58	204	4	129	2	1,020	21	584	12	146	3
1961	6,140		3,427	56	234	4	82	1	1,180	19	741	12	476	8
1962	6,319		3,550	56	328	5	76	1	1,211	19	658	11	496	8
1963	6,462		3,365	52	350	5	73	1	1,284	20	642	10	748	12

Source: Annual Reports on the plans of Hawaii's high school graduates prepared for the Joint Committee on Guidance and Employment of Youth.

^aLess than 0.5 per cent.

Table JJJ
A COMPARISON OF THE POST-SECONDARY EDUCATIONAL PLANS OF 1952
HAWAII HIGH SCHOOL GRADUATES WITH THEIR EDUCATIONAL ACTIVITIES
IN JANUARY 1953, JANUARY 1954, AND MAY 1956

Post-Graduation Educational Activities	Plans in Spring 1952		Activity in Jan. 1953		Activity in Jan. 1954		Activity in May 1956	
	% of Total		% of Total		% of Total		% of Total	
	No.	Grads.	No.	Grads.	No.	Grads.	No.	Grads.
TOTAL	3,021	49	2,830	46	2,122	35	1,598	26 ^a
University or College	1,530	25	1,554	25	1,458	24	1,200	20
Business Schools	)		613	10	235	4	50	1
Trade & Technical Schools	1,419 ^b)	24	430	7	193	3	146	2
Nursing Schools	)		163	3	167	3	36	1
Other	)		70	1	69	1	166	3

Source: Joint Committee on Guidance and Employment of Youth, State of Hawaii

Note: Data are for all graduates, based on number responding to questionnaires.

^aDoes not add due to rounding.

^bData by categories of educational activities not available.

Table KKK

POST-GRADUATION PLANS AND ACTUAL ACTIVITIES OF HAWAII'S
HIGH SCHOOL GRADUATES IN SELECTED YEARS

Post-Graduation Possibilities	Class of 1956				Class of 1961				Class of 1962			
	Plans		Activity		Plans		Activity		Plans		Activity	
	May 1956	Oct. 1956	May 1956	Oct. 1956	May 1961	April 1962	May 1961	April 1962	May 1962	April 1963	May 1962	April 1963
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
TOTAL	6,659	100	6,659	100	8,987	100	8,987	100	9,566	100	9,566	100
School	3,439	52	3,662	55	6,140	68	5,212	58	6,319	66	5,532	58
Employment	1,789	27	1,265	19	1,793	20	1,618	18	1,892	20	1,446	15
Military Service	1,020	15	1,265	19	488	6	719	8	569	6	885	9
Unemployment	--	--	400	6	--	--	809	9	--	--	723	8
Other	411	6	67	1	566	6	629	7	786	8	980	10

Source: Joint Committee on Guidance and Employment of Youth, State of Hawaii.

Note: Data are for all graduates, based on number responding to questionnaires.

Table LLL

POST-GRADUATION EDUCATIONAL PLANS AND ACTUAL EDUCATIONAL ACTIVITIES
OF HAWAII'S HIGH SCHOOL GRADUATES IN SELECTED YEARS

Post-Graduation Educational Activities	Class of 1961				Class of 1962			
	Plans:		Activity:		Plans:		Activity:	
	May 1961	April 1962	May 1961	April 1962	May 1962	April 1963	May 1962	April 1963
	No.	%	No.	%	No.	%	No.	%
TOTAL	6,140	100	6,140	100	6,319	100	6,319	100
University or College	3,427	56	3,314	54	3,550	56	3,344	53
Junior College	234	4	282	5	328	5	329	5
Business Schools	741	12	739	12	658	11	554	9
Trade & Technical Schools	1,180	19	770	13	1,211	19	949	15
Nursing Schools	82	1	61	1	76	1	75	1
Other or not Specified	476	8	34	--	496	8	33	1
Not in School, Location Unknown, or no Response	--	--	940	15	--	--	1,027	16

Source: Joint Committee on Guidance and Employment of Youth, State of Hawaii.

Note: Data are for all graduates, based on number responding to questionnaires.

Table MMM

ESTIMATED HIGH SCHOOL SENIOR
ENROLLMENTS IN HAWAII, BY COUNTY
1962 to 1972

Year	State ^a	C O U N T Y			
		Hawaii	Honolulu	Kauai	Maui
1962 ^b	9,890	1,183	7,194	554	900
1963 ^b	9,945	1,141	7,436	508	830
1964 ^b	10,451	1,134	7,990	488	832
1965	11,352	1,176	8,702	572	899
1966	11,281	1,211	8,631	571	864
1967	11,632	1,194	9,071	535	850
1968	12,030	1,210	9,444	523	881
1969	12,316	1,238	9,681	562	865
1970	13,112	1,164	10,567	593	855
1971	13,536	1,211	11,036	538	836
1972	14,119	1,243	11,595	541	837

Source: S. V. Martorana, Ernest V. Hollis, et al., The University of Hawaii and Higher Education in Hawaii, pp. 31-32.

^aThe state total was computed separately and may not be equal to the sum of the earlier four columns.

^bActual figures for 1962 were State, 9,749; Hawaii, 1,210; Honolulu, 7,146; Kauai, 520; Maui, 873. Actual figures for 1963 were State, 9,696; Hawaii, 1,182; Honolulu, 7,199; Kauai, 477; Maui, 838. Actual figures for 1964 as of November, 1963 were State, 10,390; Hawaii, 1,212; Honolulu, 7,881; Kauai, 484; Maui, 813 (1962 and 1963 actual figures from June enrollment reports of the Department of Education; 1964 actual figures from Kosaki, Feasibility of Community Colleges in Hawaii, p. 42).

Table NNN

ESTIMATED POST-SECONDARY EDUCATIONAL ACTIVITIES
OF HAWAII PUBLIC AND PRIVATE HIGH SCHOOL SENIORS,
OAHU AND NEIGHBOR ISLANDS^a
1962 TO 1972

Year and Educational Activity	TOTAL All Seniors No.	TOTAL Graduates in Educational Activity		Oahu		Neighbor Islands	
		No.	%	Pub.	Pvt.	Pub.	Pvt.
1962 TOTAL	9,749	5,392	55.3	2,760	1,188	1,290	152
University or College				1,769	1,059	777	111
Business Schools				522	54	189	10
Trade or Technical Schools				431	50	299	22
Other				40	25	25	9
1963 TOTAL	9,696	5,537	57.1	2,858	1,221	1,333	125
University or College				1,848	1,089	830	93
Business Schools				512	50	178	7
Trade or Technical Schools				458	57	301	18
Other				40	25	24	7
1964 TOTAL	10,390	6,118	58.9	3,241	1,306	1,417	154
University or College				2,109	1,165	915	114
Business Schools				554	48	170	9
Trade or Technical Schools				533	67	308	22
Other				45	26	24	9
1965 TOTAL	11,352	6,899	60.8	3,653	1,496	1,600	150
University or College				2,398	1,335	1,061	112
Business Schools				592	49	174	8
Trade or Technical Schools				614	83	339	21
Other				49	29	26	9
1966 TOTAL	11,281	7,062	62.6	3,780	1,492	1,635	155
University or College				2,518	1,333	1,092	117
Business Schools				573	44	168	7
Trade or Technical Schools				640	87	349	22
Other				49	28	26	9
1967 TOTAL	11,632	7,506	64.5	4,064	1,575	1,712	155
University or College				2,720	1,407	1,178	118
Business Schools				590	41	156	6
Trade or Technical Schools				702	97	353	23
Other				52	30	25	8

Table NNN (continued)

Year and Educational Activity	TOTAL All Seniors No.	TOTAL Graduates in Educational Activity		Oahu		Neighbor Islands	
		No.	%	Pub.	Pvt.	Pub.	Pvt.
1968 TOTAL	12,030	7,982	66.4	4,365	1,645	1,810	162
University or College				2,949	1,472	1,265	124
Business Schools				599	36	152	5
Trade or Technical Schools				763	107	368	25
Other				54	30	25	8
1969 TOTAL	12,316	8,393	68.2	4,631	1,694	1,899	169
University or College				3,161	1,517	1,340	129
Business Schools				597	31	148	5
Trade or Technical Schools				818	116	385	26
Other				55	30	26	9
1970 TOTAL	13,112	9,199	70.2	5,131	1,850	2,045	173
University or College				3,506	1,658	1,489	132
Business Schools				639	28	136	5
Trade or Technical Schools				924	132	395	28
Other				62	32	25	8
1971 TOTAL	13,536	9,747	72.0	5,486	1,936	2,149	176
University or College				3,769	1,737	1,694	135
Business Schools				651	23	126	4
Trade or Technical Schools				1,002	143	404	29
Other				64	33	25	8
1972 TOTAL	14,119	10,426	73.8	5,917	2,039	2,286	184
University or College				4,092	1,830	1,718	142
Business Schools				666	18	120	3
Trade or Technical Schools				1,091	157	423	31
Other				68	44	25	8

Source: S. V. Martorana, Ernest V. Hollis, et al., The University of Hawaii and Higher Education in Hawaii, pp. 28, 31-32 provided the basic island and state total senior enrollments projected to 1972. The further divisions by public and private schools and by educational activity are derived by extrapolation from enrollment and survey data for the decade 1952 to 1962.

^aBasic Assumptions

1. Hawaii's high school senior enrollments by counties will increase or decrease between 1962 and 1972 as projected in Table MMM.
2. The division of seniors between public and private schools in the counties of Kauai, Maui, and Hawaii will be the same for 1964-1972 as was the average for 1953-1963.
3. The division of seniors between public and private schools on Oahu will change during the period 1964-1972 at the same rate of change as occurred

Table NNN (continued)

during 1953-1963.

4. The percentage of seniors going on to universities or college, business schools, and trade or technical schools will change for the period 1963-1972 at the same rate that it changed for the period 1952-1962.

5. The percentage of seniors going on for post-secondary training in other schools will remain constant for the period 1962-1972.

Table 000

ESTIMATED NUMBER OF HAWAII PUBLIC AND PRIVATE HIGH SCHOOL SENIORS,
OAHU AND NEIGHBOR ISLANDS, GOING ON TO THE UNIVERSITY OF HAWAII MANOA CAMPUS,
THE UNIVERSITY OF HAWAII HILO CAMPUS, CHAMINADE COLLEGE, CHURCH COLLEGE,
AND 2- AND 4-YEAR INSTITUTIONS OF HIGHER LEARNING ON THE MAINLAND
1961 TO 1972

Year & Residence	TOTAL	Univ. of Hawaii Manoa	Univ. of Hawaii Hilo	Chaminade College	Church College	Mainland 4-year	Mainland 2-year
1961 TOTAL							
Oahu	2,736	1,561	--	72	165	791	147
N.I.	860	173	191	25	58	327	86
1962 TOTAL							
Oahu	2,828	1,613	--	74	171	818	152
N.I.	888	178	197	26	60	338	89
1963 TOTAL							
Oahu	2,937	1,675	--	77	178	849	158
N.I.	923	185	205	27	62	351	93
1964 TOTAL							
Oahu	3,274	1,867	--	86	198	947	176
N.I.	1,029	207	228	30	69	392	103
1965 TOTAL							
Oahu	3,733	2,129	--	98	226	1,079	201
N.I.	1,173	236	260	34	79	446	118
1966 TOTAL							
Oahu	3,851	2,196	--	101	233	1,113	208
N.I.	1,209	243	268	35	81	461	121
1967 TOTAL							
Oahu	4,127	2,354	--	109	249	1,193	222
N.I.	1,296	260	287	38	87	494	130
1968 TOTAL							
Oahu	4,421	2,522	--	116	267	1,278	238
N.I.	1,389	279	308	41	93	529	139

Table 000 (continued)

Year & Residence	TOTAL	Univ. of Hawaii Manoa	Univ. of Hawaii Hilo	Chaminade College	Church College	Mainland 4-year	Mainland 2-year
1969 TOTAL							
Oahu	4,678	2,668	--	123	283	1,352	252
N.I.	1,469	295	326	43	98	559	148
1970 TOTAL							
Oahu	5,164	2,945	--	136	312	1,493	278
N.I.	1,621	326	360	47	108	617	163
1971 TOTAL							
Oahu	5,506	3,140	--	145	333	1,592	296
N.I.	1,729	347	383	51	116	658	174
1972 TOTAL							
Oahu	5,922	3,377	--	156	358	1,712	319
N.I.	1,860	374	412	54	125	708	187

Source: Table NNN and Legislative Reference Bureau projections based on extrapolation.

Assumptions:

1. The number of Hawaii high school seniors from Oahu and the Neighbor Islands who will enter universities or colleges for the period 1962-1972 is represented in Table NNN.

2. The percentage of seniors going on to the University of Hawaii Manoa campus and the University of Hawaii Hilo campus for the period 1963-1972 will average the same as the average of the actual percentage of seniors going on to these schools in 1961 and 1962.

3. The percentage of Hawaii seniors going on to 2-year and 4-year mainland universities or colleges will average the same as the average actual percentage of seniors who went on to such schools in 1961 and 1962.

4. The percentage of Hawaii seniors going on to Chaminade and Church College for the period 1963-1972 will be the same as the percentage of seniors who actually went on to these schools in the fall of 1963.

Table PPP

POST-GRADUATION EDUCATIONAL ACTIVITIES OF HAWAII'S
HIGH SCHOOL GRADUATES ONE YEAR AFTER GRADUATION BY QUINTILES OF
STANDING IN CLASS, EXPRESSED IN NUMBERS OF STUDENTS
CLASS OF 1961

Activity	TOTAL	Rank in High School Graduating Class					
		100- 81%	80- 61%	60- 41%	40- 21%	20- 1%	Not Ranked
GRAND TOTAL	8,963	1,862	1,702	1,879	1,718	1,690	112
Post-Secondary Schools-Total	5,200	1,583	1,239	1,080	724	500	74
Four-Year College	3,314	1,361	847	561	319	191	35
Two-Year College	282	27	63	78	54	48	11
Service Institution or Academy	24	14	2	5	2	1	--
Hospital-Nursing Education	61	28	20	10	1	1	1
Business School	739	105	189	216	137	83	9
Special School (Trade or Technical)	770	48	117	209	209	171	16
Post-Graduate in High School	10	--	1	1	2	5	1
Non-Education	3,763	279	463	799	994	1,190	38

CLASS OF 1962

GRAND TOTAL	9,155	1,904	1,792	1,801	1,559	1,509	590
Post-Secondary Schools-Total	5,292	1,645	1,270	1,027	653	457	240
Four-Year College	3,344	1,410	846	547	269	138	134
Two-Year College	329	24	63	84	78	69	11
Service Institution or Academy	33	11	3	7	3	8	1
Hospital-Nursing Education	75	37	20	9	3	3	3
Business School	554	90	141	141	93	57	32
Special School (Trade or Technical)	949	73	196	239	206	179	56
Post-Graduate in High School	8	--	1	--	1	3	3
Non-Education	3,863	259	522	774	906	1,052	350

Source: 1961 data from S. V. Martorana, Ernest V. Hollis et al., The University of Hawaii and Higher Education in Hawaii, pp. 38-39. 1962 data from Research and Statistics Division, Department of Education, State of Hawaii.

APPENDIX O

THE HAWAII HIGH SCHOOL SENIOR: POST- SECONDARY EDUCATIONAL PLANS AND FINANCIAL NEED

Why Hawaii Seniors Do Not Go On To College

There are very little available data on why high school graduates in Hawaii do not continue their education and those that are available must be used with great caution. The reasons given by seniors for their decision not to continue their education are summarized in Table QQQ. (Tables cited in the appendix immediately follow the text.) The data in the table for the years 1957-1960 are derived from surveys conducted by the Joint Committee on Guidance and Employment of Youth.¹

The number of students indicating lack of finances as a barrier to further education when taken as a percentage of the total seniors is consistent with the findings of other studies in other states on this question. Of the total graduating seniors, the number of students indicating limited resources range from slightly over 2 to 6 per cent. This closely parallels the New Mexico, New Hampshire and Wisconsin studies.²

Even assuming certain inadequacies in the data, the number of students indicating lack of finances is not very large. It would appear to be entirely feasible for the State to eliminate financial need as a barrier to the pursuit of higher education for this number of students. The 1964 data indicate that the major problems are limited ability or poor academic record. Also of major consequence is the general indecision of seniors over their occupational goals in life. Among students who definitely plan not to go to school there is a high percentage who are disinterested in further education and a very large number who indicate a preference for military service. These data reinforce the need for further study of barriers other than financial need to the individual's full participation in the educational process.

Pieces of evidence indicating that factors other than financial need were more important causes of nonpursuit of post-secondary education have long been available. More attention needs to be paid to this evidence and to developing remedies which might remove or alleviate the effects of these causes. If significant progress is to be made in increasing the numbers of able students going on for further education, the excessive concern with financial need must be modified and more attention and effort directed toward removing the really important barriers to educational opportunity such as lack of motivation.

Lack of Financial Acumen

High school seniors are not very knowledgeable about either their financial resources or needs. A large number of 1964 seniors, for example, estimated that they could pay no more than \$100 per year for tuition at a two-year college if such a college were located in their district (Table SSS).³ Data derived from the 1963 Survey of College Students in Hawaii suggest that the responses of the seniors are unrealistic.⁴

In response to the question "In order to attend this two-year college, will you need to get a part-time job, scholarship, or loan?" about 48 per cent of the respondents replied "yes" (Table UUU). The difficulty of analyzing the responses of seniors to questions relating to their financial characteristics is suggested by contrasting this response with the fact that 63 per cent of the seniors believed that they could pay \$200 or less for tuition at such a college. The large number of students who responded "don't know" to this question suggests again that many seniors have not given sufficient thought to make reliable responses to questions concerning their financial resources.

The evidence provided by students actually in college indicates that the cash expenses of a student in a local community college might not exceed \$300 per semester and could be less. With such low costs it would appear that students should be able to provide from their own resources at least \$100 for tuition at a community college. This kind of unrealistic response throws doubt on the validity of seniors' responses to all questions of a financial nature. It may also suggest that information on the financial characteristics of students is best derived from some source other than students. A logical alternative is to obtain information from the family head.

Degree of Financial Need Among Seniors Definitely Going On To College

More than 44 per cent of the 1963 seniors planning to go on to college indicated that more than one-half of their costs would have to come from scholarships, loans or employment. The relationship of this figure to the number of students requiring financial assistance and the aggregate dollar amount of financial aid required is nebulous.⁵ At best, the responses provide only a very rough idea of how Hawaii's seniors plan to finance their college education. The only comparable data from preceding years is to be found in the 1952 Annual Report of the Joint Committee on Guidance and Employment of Youth which lists the amount of scholarship help students said they needed to carry out their plans for college. More than 22 per cent of the students planning to go to college indicated need for scholarship help in a total dollar amount of almost \$400,000.

1964 seniors definitely planning to go to school in the year following graduation were asked the question "What percentage of your total school cost (including living expenses) do you expect to receive from each of the following sources: parents; friends or relatives; savings; employment; loans; and scholarships?"⁶

The data (Table TTT) indicate there are no significant differences between public and private high school seniors in relation to their financial need or the degree to which they expect to be self-sustaining. For each district, except Maui, at least 40 per cent of the seniors planning to go on to college do not anticipate receiving any income from employment, loans or scholarships. Only 33 per cent of Maui students are in this category. There is little difference among districts in the per cent of students anticipating more than 75 per cent of their income from such sources. Superficially, these figures suggest that except for Maui there is no greater financial need for students from Neighbor Islands than for students from Honolulu. Such a conclusion, however, is not warranted. Other evidence indicates that the expenses of Neighbor Island students are higher than those of Honolulu students and that their economic position is weaker. These figures, therefore, may be indicative only of the fact that Neighbor Island students going on to college primarily come from families which can afford to send students away to school or that Neighbor Island students tend to underestimate the costs of college education and overestimate their

own resources.

Only 8 per cent of the seniors indicated that they will require more than 50 per cent of their support from their own resources. Seventy-two per cent anticipate less than 25 per cent of their income being derived from their own resources. Contrasting these figures with the reported income sources of students actually in Hawaii colleges indicates a wide discrepancy suggesting that in this case at least the estimates of Hawaii high school seniors may not be very realistic.⁷

It is clear, however, that an overwhelming percentage of the students who have made the definite decision to go on to school do not anticipate providing a major share of their financial resources. While the anticipated degree of self-support by these students may be a rough indication of their financial need, it is likely that such need is at most moderate for most of the respondents. These students plan to go to school even though they may have to provide all of the resources necessary to meet their expenses. In this sense financial need is not acting as a barrier to their pursuit of higher education for in one way or another they believe they have found a way to overcome limited resources.

Degree of Financial Need Among Seniors Who Might Go On To College

More needy students might be anticipated to be found among those groups of students who are undecided about or definitely plan not to attend college. One insight into this possibility is provided by the responses of 1964 seniors to the question of how a public two-year college in their district would affect their post-graduate plans. Students were asked to respond to this question in one of four ways:

- (1) I would enroll in that institution.
- (2) I might enroll in that institution.
- (3) I would still not change my original school plans.
- (4) I would not attend that institution.

It might be assumed that students with a high degree of anticipated self-support (indicating moderate to great financial need) would or might attend a community college in their districts in greater numbers than would students with lower degrees of anticipated self-support. However, such is not the case (Table VVV). In fact, the exact opposite trend appears among respondents; the greater the degree of anticipated self-support the less likely a student would or might attend a community college in his district even though his educational expenses might be considerably lower at such an institution. In the case of students who were undecided about further education because of limited funds, 91 per cent of the respondents would or might attend a community college if such an institution were present in their district.⁸ Only 60 per cent of the respondents who definitely plan not to continue their schooling for a lack of funds would or might enroll in such an institution. This pattern of responses suggests that financial need may be playing a significant role for students who are undecided about their post-graduate plans and indicate the reason for their indecision as "don't have" or cannot obtain money. The similarity in the responses between students who definitely plan not to continue schooling because of lack of funds and students who definitely plan to continue their schooling might indicate that students who have made the decision not to continue schooling tend to cite lack of funds as an acceptable reason. Other factors may be equally or more important in their decision including a lack of motivation toward participation in the learning process.

Financial Need and College Potential

Normally, the standard testing program for students in public high schools in the State of Hawaii ends with tests administered in the 10th grade. As a part of a special project, the Department of Education administered several tests including SCAT (School and College Ability Test) to the 1963 graduating class. Thus, there is available for this graduating class some uniform statewide measurements of academic ability and achievement.

Table WWW shows the distribution of senior scores at each public high school by deciles for the verbal portion of the SCAT test. There are striking differences from school to school and from area to area. The general pattern appears to be that more students in Honolulu schools and in middle and upper class suburban areas on Oahu do better on these tests than do students from Rural Oahu, Neighbor Islands, and high schools in Honolulu located in socially and economically depressed areas. Of course, such sparse data are not conclusive. It does suggest that it might be meaningful to compare, over a period of a few years, the test scores for students as they approach the end of their secondary school career with the test scores of these students when they first entered school.⁹ Measured scores of students by school are not a good indicator of the percentage of students from each school who plan to go on for college training. This is an indication of the subtle influence of the factor of motivation. Irrespective of ability or achievement students from certain social classes are oriented toward college training while those from less advantaged classes have not perceived the usefulness of higher education even though their ability level may be high.

The better a student scored on the SCAT verbal test the more likely it was that he would be going to a four-year college (Table RRR). Among students scoring in the lower deciles a much higher proportion were likely to be planning to go to business schools or trade and technical schools and a somewhat lesser number planning to enter employment or military service. More than 40 per cent of seniors with SCAT verbal scores placing them in the lower one-fifth of all seniors were planning to go to business, trade or technical schools. The data in this table support the data included in Appendix N, Table PPP. At every achievement or ability level some students were found planning to or actually going on into each category of post-secondary activity listed.

The plans of the 1963 seniors appear to be quite different than the pattern of actual activities pursued by the 1961 and 1962 Hawaii high school graduates. Proportionately more students in 1963 plan to go to business school and fewer to four-year colleges than was actually the case with 1961 and 1962 graduates. The comparatively high number of seniors planning to go on to business school, especially among students with SCAT scores in the lower four deciles, suggests interesting avenues for further exploration. Why are business schools so attractive and what are the characteristics of students attracted to these schools? Is there a wider discrepancy between students planning to go to business schools and those who actually go than is true in the case of other post-secondary activities? Similar questions could be usefully explored for every category of post-secondary activity.

Several runs were made testing the reported need of students against other variable factors included on the questionnaire. None of the results was considered conclusive or significant enough to deserve inclusion in the text or tables, but one or two points deserve some mention. Students planning to go on to a four-year college

who scored in the lowest decile on the SCAT verbal tests reported a disproportionately high degree of need in comparison to other students. The same was true for students scoring in the lowest two deciles who plan to attend two-year colleges. This might be indicative of a tendency of students who are economically disadvantaged to be also educationally disadvantaged. It is one other finding among many that have turned up in the course of this study which leads to a feeling that there is a need in Hawaii to explore the factors affecting elementary and secondary educational achievement and the pursuit of post-secondary education.

As would be anticipated, there is a definite correlation between the occupation of fathers and the reporting of financial need on the part of students. Seniors with fathers in the lower paid occupational classifications reported greater need than did seniors whose fathers were in better paying occupational classifications. The nature of the data does not permit further analysis. The correlation between student's need and mother's reported occupation was much less. There was a definite tendency, however, for students with mothers in low paying occupational classifications to report a slightly higher degree of need.

¹The difficulties of working with these data are obvious when the 1960 figures are compared with any of the prior years.

²Sherman E. Smith, Howard V. Mathany, and Merle M. Milfs, Are Scholarships the Answer?, A Report on a Scholarship Program for Students of Limited Means (Albuquerque: University of New Mexico Press, 1960), pp. 23-24; Joseph D. Lapchick, Principles and Practices in Student Financial Aid Programs, A Report of the New Hampshire Loan and Scholarship Study Commission (Concord: The New Hampshire Loan and Scholarship Study Commission, 1962), p. 12; and J. Kenneth Little, "College Scholarships in Wisconsin," Educational Record, XL (October, 1959), 352; and J. Kenneth Little, A State-wide Inquiry Into Decisions of Youth About Education Beyond High School (n.p.: University of Wisconsin, 1958).

³There is some relationship between the amount of tuition a student believed he could pay and his plans for further schooling. Students who definitely plan to continue their education could pay proportionately more than students who were uncertain about continuing and the difference was even greater between this group and students who definitely plan not to go on. This may reflect a lower socioeconomic status for students not planning to go on to school and might be indicative of the decision made by families in lower socioeconomic brackets that further schooling is out of the question for their children; a decision made and accepted by the child long before he reaches his senior year. The more tuition a student believed he could pay, the less likely he was to have indicated that he would or might attend a community college if one were established in his district. As might be expected, private school seniors estimated that they could pay proportionately more than did public school seniors and were also much less likely to indicate that they would or might attend a local two-year college.

⁴Supra, Chapter IV, p. 43.

⁵The 1963 survey of the Joint Committee on Guidance and Employment of Youth included, at the request of the Legislative Reference Bureau, the question, "If you have indicated that you plan to attend college (four- or two-year), will more than

50 per cent of your anticipated college costs have to come from scholarships, loans and/or part-time employment? Yes____ No____." Of 9,464 graduates in 1963, 9,073 completed the questionnaires. Of the 9,073 graduates completing the questionnaires, 3,873 planned to attend either a two- or four-year institution of higher education.

⁶The question was included in the 1963 High School Senior Survey conducted by the Community College Project, University of Hawaii. One analysis of the responses to this question consisted of adding the per cent that students expected from their own earnings, loans and scholarships and categorizing these into six groups on the basis of (1) students who expected none of their support to come from such sources, (2) students who expected 1 to 25 per cent of their expenses from such sources, (3) students who expected 26 to 50 per cent from such sources, (4) students who expected 51 to 75 per cent from such sources, (5) students who expected 76 to 99 per cent of their expenses from such sources, and (6) students who expected 100 per cent of their support from such sources. It was anticipated that the extent of support a student expected from these sources would be a rough indication of the financial need of that student. In effect, it does provide some rough measure of the degree of self-support anticipated by students. The responses so categorized by the districts in which high schools were located are summarized in Table TTT.

⁷Supra, Chapter IV, p. 43.

⁸The figures are as follows:

Of those undecided about school because they don't have or cannot obtain money 91 per cent would or might attend a community college in the district while 9 per cent would not change plans or would not attend a community college in the district.

Of those definitely not going to school because of lack of funds 60 per cent would or might attend a community college in the district while 40 per cent would not change plans or would not attend a community college in the district.

There were 352 students in the undecided class and 68 in the definitely not going category.

Source: Community College Study Project, University of Hawaii.

⁹If it was found that the earliest scores for students showed a similar distribution of ability or achievement among schools throughout the State and that the last test scores for students showed a wide discrepancy among schools in the State, the logical conclusion might well be that students in certain areas or at certain schools are not receiving the same quality of education as do students in other areas. Obviously, education is not the sole determinant of differences in student achievement among various areas. Such divergencies might reflect the general environmental conditions of the children. In any event these findings might well point up problems of motivating disadvantaged children to participate more effectively in the learning process and suggest the need to strengthen the educational system in certain areas.

Table QQQ
REASONS GIVEN BY HAWAII HIGH SCHOOL SENIORS
FOR NOT PLANNING TO CONTINUE THEIR EDUCATION
1957 TO 1960, 1964

Reason for Not Continuing	1957 ^a		1958 ^a		1959 ^a		1960		Undecided 1964		Definitely Not Continuing 1964	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total for Which Reasons were Indicated	1,553	45	914	32	811	27	2,219	100	2,200	100	673	100
Total Number of Seniors ^b	3,445	--	2,764	--	2,764	--	2,920	--	2,200	--	673	--
Lack of finances	433	13	286	10	284	10	171	8	356	16	68	10
Prefer military service	581	17	278	10	171	5	762	34	--	--	221	33
Prefer to work	272	8	148	5	150	5	662	30	--	--	--	--
Disinterested in further education	183	5	122	4	111	4	158	7	--	--	97	15
Lack ability; poor academic record	84	2	80	3	95	3	316	14	892	40	129	19
Undecided about occupation	--	--	--	--	--	--	--	--	656	30	--	--
Other or not indicated	--	--	--	--	--	--	150	7	296	14	158	23

Source: Data for 1957 to 1959 from Annual Reports or records of the Joint Committee on Guidance and Employment of Youth; data for 1964 from Community College Project, University of Hawaii.

^aFigures included in this table are all that are available for 1957, 1958, and 1959. Total per cent of number for 1958 and 1959 is not exact due to rounding.

^bNumber for 1957 to 1960 is actual number of seniors not planning to go on for further education (See Appendix N, Table GGG). The difference between total respondents and the number for 1960 cannot be explained from Joint Committee records. Number for 1964 is equal to respondents to the survey of seniors in these categories conducted by the Community College Project, University of Hawaii.

Table RRR
PERCENTAGE DISTRIBUTION OF HAWAII PUBLIC
HIGH SCHOOL SENIORS BY DECILE PLACEMENT ON SCAT
VERBAL TEST AND POST-GRADUATION PLANS
SPRING 1963

Post-Graduation Plans	Total Seniors		D E C I L E									
	No.	%	0-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	91-100
Total Per Cent	--	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	6,527	--	1,160	964	555	614	469	709	544	381	520	611
Four-Year School	2,176	38.3	3.3	7.4	11.4	19.7	26.0	42.6	54.6	65.6	76.1	84.3
Two-Year School	392	6.0	5.2	7.8	7.9	8.5	7.3	6.8	5.3	5.2	2.5	2.8
Business School	1,300	19.9	22.1	24.8	31.9	29.0	26.0	19.9	14.1	11.8	8.1	3.8
Other School	753	11.5	19.8	16.9	14.6	13.0	11.3	9.2	6.4	4.5	2.9	2.3
Work-Permanently	456	7.0	16.6	10.6	7.2	6.2	5.3	2.5	2.8	2.9	1.5	1.0
Work-Temporarily	833	12.8	19.0	17.6	16.2	12.6	16.6	10.6	9.6	6.6	5.4	2.9
Apprenticeship	49	.8	1.5	1.4	.7	.3	.7	.3	.2	.3	.8	.1
Military Service	515	7.9	10.7	12.8	9.4	9.9	6.6	7.7	5.9	2.6	2.5	2.3
Other	53	.8	1.8	.7	.7	.8	.2	.4	1.1	.5	.2	.5

Source: Department of Education.

Table SSS

HAWAII'S PUBLIC AND PRIVATE HIGH SCHOOL SENIORS
BY GEOGRAPHICAL LOCATION AND THEIR ESTIMATES OF GREATEST
AMOUNT OF MONEY THEY COULD AFFORD TO PAY FOR TUITION
AT A COMMUNITY COLLEGE IN THEIR DISTRICT
FALL 1963

Amount Can Afford For Tuition	Total		Honolulu	Leeward	Windward	Hawaii	Kauai	Maui
	No.	%						
Total	8,930	100.0	4,460	1,441	860	1,034	417	718
\$100 or less	2,016	22.6	812	339	206	334	137	188
\$101 to \$150	1,744	19.5	844	298	179	208	63	152
\$151 to \$200	1,750	19.6	869	307	181	154	79	160
\$201 to \$250	1,386	15.5	747	203	118	161	50	107
More than \$250	1,992	22.3	1,171	286	171	177	87	100
Don't Know	42	.5	17	8	5	0	1	11

Source: Community College Project, University of Hawaii

Table TTT

PERCENTAGE DISTRIBUTION BY DEGREE OF SELF-SUPPORT
ESTIMATED BY HAWAII HIGH SCHOOL SENIORS DEFINITELY PLANNING
TO ATTEND TWO- OR FOUR-YEAR INSTITUTIONS OF HIGHER
LEARNING BY GEOGRAPHICAL LOCATION OF HIGH SCHOOLS
FALL 1963

Per Cent of Total School Costs Expected From Stu- dent Earnings, Loans, or Scholarships	Total		Honolulu	Leeward	Windward	Hawaii	Kauai	Maui
	No.	%						
Total	5,414	100	100	100	100	100	100	100
0	2,165	40	40	41	40	43	44	33
1-25	1,747	32	33	30	31	31	30	34
26-50	1,061	20	19	20	19	19	19	23
51-75	288	5	5	6	7	4	4	7
76-99	99	2	2	1	2	2	2	2
100	54	1	1	2	1	1	1	1

Source: Community College Project, University of Hawaii.

Table UUU

HAWAII PUBLIC AND PRIVATE HIGH SCHOOL SENIORS
BY GEOGRAPHICAL LOCATION AND NEED FOR PART-TIME
JOB, SCHOLARSHIP OR LOAN IN ORDER TO ATTEND
A COMMUNITY COLLEGE IN THEIR DISTRICT
FALL 1963

Need Part-Time Job, Scholarship or Loan to Attend Community College in District	Total		Honolulu	Leeward	Windward	Hawaii	Kauai	Maui
	No.	%						
Total	9,225	100.0	4,575	1,498	900	1,072	448	732
Yes	4,450	48.2	2,039	781	485	521	202	422
No	2,342	25.4	1,303	332	216	249	111	131
Don't Know	2,433	26.4	1,233	385	199	302	135	179

Source: Community College Project, University of Hawaii.

Table VVV

DEGREE OF SELF-SUPPORT ESTIMATED BY
HAWAII HIGH SCHOOL SENIORS DEFINITELY PLANNING
TO ATTEND TWO- OR FOUR-YEAR INSTITUTIONS OF
HIGHER LEARNING AND EFFECTS OF A COMMUNITY COLLEGE
IN THEIR DISTRICT ON THEIR PLANS
FALL 1963

	Per Cent of Total School Costs Anticipated From Part-Time Employment, Loans, or Scholarships					
	0	1-25	26-50	51-75	76-99	100
Total Per Cent	100	100	100	100	100	100
Total Number	2,151	1,745	1,056	287	99	53
Would or might attend a community college in district	62	64	62	58	56	57
Would not change plans or would not attend a community college in district	38	36	38	42	44	43

Source: Community College Project, University of Hawaii.

Table WWW

DISTRIBUTION BY DECILES OF SCAT VERBAL TEST SCORES OF HAWAII
HIGH SCHOOL SENIORS AT HAWAII PUBLIC HIGH SCHOOLS BY DISTRICTS
SPRING 1963

High Schools by District	Number	Per Cent of Total Students Planning to Go to 2- or 4- Year Institutions of Higher Learning	D E C I L E ^a									
			0-10 %	11-20 %	21-30 %	31-40 %	41-50 %	51-60 %	61-70 %	71-80 %	81-90 %	91-100 %
Total	7,094	37.8	18.5	15.1	8.7	9.4	7.3	10.8	8.1	5.7	7.6	8.8
HONOLULU DISTRICT	2,776	42.2	13.2	13.1	7.8	10.8	7.9	12.7	9.6	6.6	8.2	10.1
Farrington	816	24.0	21.7	19.1	8.7	11.8	6.5	8.8	8.7	4.0	5.4	5.3
Kaimuki	723	38.8	10.8	11.2	8.3	9.4	9.0	14.7	10.4	5.2	10.2	10.8
Kalani ^b	20	NA	--	--	5.0	10.0	10.0	10.0	50.0	35.0	15.0	10.0
McKinley	663	39.5	9.7	11.6	8.0	12.7	8.7	15.9	11.0	8.7	5.1	8.6
Roosevelt	554	50.6	8.5	9.2	5.6	8.8	7.4	12.1	8.3	8.8	13.2	18.1
WINDWARD OAHU DISTRICT	819	39.2	17.2	14.8	7.6	7.7	7.6	10.1	8.1	5.7	9.1	12.1
Castle	232	33.6	21.6	16.8	10.8	8.2	9.0	12.1	6.0	3.9	6.0	5.6
Kahuku	94	34.1	46.8	16.0	3.2	8.5	5.3	7.4	5.3	1.1	4.3	2.1
Kailua	493	42.8	9.5	13.6	6.9	7.3	7.3	9.7	9.5	7.5	11.6	17.1
LEEWARD OAHU DISTRICT	1,249	36.2	21.2	14.7	9.4	7.4	6.6	9.5	7.8	5.8	8.2	9.4
Leilehua	227	60.8	22.9	8.4	7.9	8.8	8.8	9.7	5.7	8.0	11.0	8.8
Radford	381	40.7	12.3	12.1	7.4	5.0	5.5	11.0	11.5	7.1	11.0	17.1
Waialua	108	30.5	18.5	29.6	12.0	9.3	11.1	8.3	4.6	1.9	1.9	2.8
Waianae	162	14.8	35.8	18.0	10.5	8.6	8.0	3.7	5.5	3.1	3.1	3.7
Waipahu	371	27.8	23.7	15.4	11.0	8.1	4.6	10.8	7.0	5.7	7.5	6.2
HAWAII DISTRICT	1,070	30.0	24.5	18.9	10.6	7.2	6.8	9.8	5.7	4.4	6.0	6.1
Hilo High	608	35.9	16.9	16.8	10.4	7.2	7.7	10.9	8.2	5.4	7.6	8.9
Honokaa	122	28.7	32.8	17.2	10.6	9.0	7.3	12.3	2.5	2.5	3.3	2.5
Kau	61	11.4	32.8	36.1	9.8	6.6	3.3	4.9	1.6	1.6	--	3.3
Kohala	74	25.7	32.4	27.0	9.5	6.7	2.7	8.1	4.1	2.7	4.1	2.7
Konawaena	145	20.7	35.9	21.4	11.7	4.8	6.2	5.5	1.4	3.4	7.6	2.1
Laupahoehoe	38	15.7	39.5	7.9	10.5	13.2	10.5	7.9	2.6	5.3	--	2.6
Pahoa	22	27.2	36.4	13.7	18.2	4.5	--	18.2	4.5	4.5	--	--
KAUAI DISTRICT	453	37.6	18.6	19.9	11.0	13.0	6.8	9.5	7.1	4.4	5.3	4.4
Kapaa	116	32.7	20.7	18.1	12.9	12.1	11.2	6.9	5.2	5.2	6.0	1.7
Kauai	177	39.0	15.8	15.8	11.9	13.6	5.1	11.3	8.5	5.6	5.6	6.8
Waimea	160	39.4	20.0	25.6	8.8	13.1	5.6	9.4	6.9	2.5	4.4	3.7
MAUI DISTRICT	727	33.6	26.7	15.1	8.3	10.0	6.9	9.1	6.9	4.4	6.6	6.0
Baldwin	299	43.1	19.4	10.7	7.0	9.4	7.0	12.7	7.7	5.7	9.7	10.7
Hana	21	14.3	57.1	14.3	9.5	9.5	--	4.8	4.8	--	--	--
Lahainaluna	128	29.0	23.4	20.3	8.6	12.5	6.3	7.0	8.6	3.1	4.7	5.5
Lanai	50	32.0	38.0	24.0	6.0	4.0	12.0	6.0	4.0	2.0	2.0	2.0
Maui	160	31.3	27.5	14.4	8.7	12.5	6.9	7.5	6.9	5.6	7.5	2.5
Molokai	69	13.0	44.9	20.3	13.0	7.2	5.8	4.4	2.9	1.5	--	--

Source: Department of Education.

^aPer cents for deciles add to 100 per cent and include all students planning to go to a 2- or 4-year institution of higher learning.

^bData for Kalani High School incomplete.

APPENDIX P

A MODEL FOR MEASURING THE FINANCIAL NEED OF HAWAII'S HIGH SCHOOL SENIORS

Assumptions

The assumptions underlying the model¹ are set out in the following pages to illustrate the factors that require consideration in developing a model. A number of the necessary assumptions involved alternatives. Where the alternatives involved a choice which would make the Hawaii situation more closely parallel the mainland experience, this choice was always adopted. Where the choice was between alternatives which would underestimate or overstate the magnitude of financial need, the latter were adopted.

Pattern of Financing

A central assumption is that the present pattern of financing institutions of higher education will remain relatively constant through 1972. If free public education was extended through the 14th grade or above, major changes in the financial need projections would be necessary. Similarly, if the burden of financing institutions of higher learning is further shifted to the students, there will be obvious implications for financial aid. It is important to be aware that any change in the pattern of financing higher education requires a review of financial aid programs.

Number of Students

Assumptions relating to the number of students going on for higher education include the following:

1. Hawaii's high school seniors from 1961 to 1972 from Oahu and the Neighbor Islands will go to colleges and universities in Hawaii and on the mainland in the numbers estimated in Appendix N, Table 000.
2. All students from Hawaii in institutions of higher education will be full-time students.
3. From 1961 to 1972 Hawaii seniors going on as full-time undergraduate students at the University of Hawaii Manoa campus, the University of Hawaii Hilo campus, Chaminade College, Church College and mainland two- and four-year public institutions will come from the various family income groups according to the percentage these groups bear to the total population (Table CCC).² (In reality, families in lower income groups provide proportionately fewer students; thus this assumption overstates the actual financial need situation.)

Ability to Pay

Assumptions relating to the ability of families and students to pay the expenses of higher education are as follows:

1. Oahu families and Neighbor Island families with the family head

between 45 to 64 years of age with children under 18 and with an average of 3 dependent children per family will be, in the future, most representative of Hawaii families with children in institutions of higher learning.

2. The total percentage decrease in urban family income ranges which showed a decrease between 1955 and 1960 in the percentage of all U. S. urban families which fell into those ranges (Table BBBB) will be duplicated for the same Oahu family income ranges for each five year period from 1959 to 1969. Each decreasing Oahu family income range will share in the total decrease in proportion to the percentage it was of the total of all decreasing income ranges. The corresponding total increase in the balance of urban family income ranges will be distributed among those ranges in proportion to the percentage they are of the total of all increasing income ranges. The ten-year changes will be the cumulation of ten equal annual changes.
3. The total percentage decrease in rural non-farm family income ranges which showed a decrease between 1955 and 1960 in the percentage of all U. S. rural non-farm families which fell into those ranges (Table BBBB) will be duplicated for the same Neighbor Island family income ranges for each five year period from 1959 to 1969. Each decreasing Neighbor Island family income range will share in the total decrease in the proportion it was of the total of all decreasing income ranges. The corresponding total increase in the balance of Neighbor Island family income ranges will be distributed among those ranges in proportion to the percentage they are of the total of all increasing income ranges. The ten-year changes will be the cumulation of ten equal annual changes.
4. The distribution by family income ranges of Oahu and Neighbor Island families will become more like the distribution of all U. S. urban and rural non-farm families, respectively, between 1959 and 1972.
5. Family ability to pay for a child's college education (including the student's contribution from summer work and savings) will be determined in 1970 in a manner similar to the present methods of the College Scholarship Service.³ The family contribution is based on the amount of family income needed for basic maintenance of the family at a level defined as "modest but adequate". Families with incomes at or below this level are expected to contribute to the costs of a child's higher education an amount approximately equal to what it costs to maintain the child at home for nine months. Income over the "modest but adequate" level is considered "discretionary income" available to the family for discretionary expenses, one of which could be higher education. CSS has worked out a percentage of this income which should be contributed to the higher education costs of a child. Normally, one-fifth of a freshman's savings up to \$1,000 are expected to be contributed to each year's college expenses. Contributions from savings over this amount should be determined by the institutional financial aid officer. Men are expected to contribute \$300 from summer earnings prior to the freshman

year; women \$200. The contribution from this source is expected to increase for upper-class years by either \$50 or \$100 per year.⁴

6. The ability of families by income ranges to pay for a child's college education will be as shown in Table ZZZ.
7. Student contributions to the cost of their education will change from 1960 to 1970 as estimated by Moon in "A Model for Determining Future Student Aid Needs in the United States for the Support of Full-Time Undergraduate Education."
8. The expected Hawaii family monetary contribution to a child's college expenses in 1960 for Hawaii families with three children can be derived from the College Scholarship Service's Financial Aid Manual, 1962-64 Edition, Table A, through interpolation.
9. The Hawaii family's monetary contribution to the college expenses of its child will decrease for each family income range by ten per cent from 1960 to 1970 based on the estimate that the cost of living index will increase ten per cent from 1960 to 1970.

Cost of Higher Education

Assumptions relating to the average cost per student of higher education for Hawaii residents follow:

1. Students living away from home while attending institutions of higher learning in Hawaii have significantly higher average costs than do students living at home.
2. An average cost per student at Hawaii institutions of higher learning can be obtained by giving weight to the costs of students living away from home and costs of students living at home in proportion to the percentage each group is of all Hawaii students in each Hawaii institution of higher learning.
3. Institutional estimates and the responses to the "1963 Survey of College Students" conducted by the Legislative Reference Bureau can be assigned such weights.
4. The academic year 1962-63 is acceptable as a base year for calculating the average cost per student.
5. Hawaii's high school seniors (1961-1972) will go to institutions of higher learning in Hawaii and on the mainland in the numbers estimated in Appendix N, Table 000.
6. All Hawaii students in mainland two- and four-year institutions of higher learning will be in public institutions.
7. The average cost for Hawaii students attending a mainland public four-year institution of higher learning in the 1962-63 academic year was \$1,500. (See Moon, "A Model for Determining Future Student Aid Needs in the United States for the Support of Full-Time Undergraduate Education.") This figure does not include the

transportation expenses Hawaii students incur in attending mainland institutions and is therefore an understatement.

8. The average cost for Hawaii students attending a mainland public two-year institution of higher learning in the academic year 1962-63 was \$1,250. This figure also does not include an estimate for transportation expenses.

Procedural Assumptions

Other assumptions common to all projections include:

1. The aggregate financial need for one year's graduating class of seniors in Hawaii can be calculated in the following manner for each category of institutions of higher learning included in the projections in Tables XXX and YYY:
 - a. The individual ability of families and students to pay for college by family income ranges multiplied by the number of students from that family income range will equal the aggregate ability to pay for higher education for all students in that range.
 - b. Adding the aggregate ability to pay of students in each family income range will total the aggregate ability of all families to pay for all students.
 - c. The average cost per student multiplied by number of students will total the aggregate cost of education for all students.
 - d. The extent to which aggregate costs exceed aggregate ability to pay represents the amount of financial aid resources required to remove financial need.
2. Adding financial aid resources required within each category of institutions of higher learning will provide the total financial aid resources required to remove financial need as a barrier for all Hawaii college age youth in one year's graduating class of seniors who desire to pursue higher education in Hawaii (projections in Table YYY) or on the mainland (projections in Table XXX).
3. The total financial aid resources required by Hawaii's college age youth for any given year can be estimated in the following manner for each projection in Tables XXX and YYY:
 - a. On the basis of known or estimated retention rates, the numbers of Hawaii's college age youth who are freshmen, sophomores, juniors and seniors in institutions of higher learning in any one year can be estimated. The retention rates adopted in this model are: freshmen--100 per cent; sophomores--75 per cent; juniors--60 per cent; and seniors--50 per cent.
 - b. By applying the same retention rates to the financial aid resources each class in all institutions required as freshmen

and multiplying the result by the estimated average annual increase in costs, an estimate can be made of the amount of financial aid resources required by each class of students.

- c. By adding the results for each class of students the total financial aid resources required by all Hawaii college age youth for any given year may be obtained.

The Magnitude of Financial Need

The most liberal estimate of financial need, based on institutional cost estimates and a 5 per cent annual cost increase, for 1964 is \$986,068; by 1972 the comparable figure will be \$2,561,575. A more conservative estimate of financial need, based on the student's own reporting of a low-middle expense level and a 3 per cent annual cost increase, for 1964 is \$467,979; by 1972 the comparable figure will be \$733,473 (Table YYY).⁵

Even assuming the highest projection of need to be accurate, the total dollar amount of present resources is more than the present need.⁶ This does not mean that the financial need of all students is met at present. In the first place, practices or policies which result in discrimination against freshman (proportionately fewer awards of aid are made to this class) and neighbor island residents (proportionately smaller grants are available for these students in relation to their costs as compared with Oahu residents) may mean that many needy students are not presently receiving the aid they require to pursue post-secondary education or that some needy students are able to do so only through extreme sacrifices by the student or his family. Secondly, the survey suggests that by CSS standards parents at lower income levels are making heavier sacrifices or contributions to the costs of higher education for their children than is reasonable while families with higher incomes make a lower contribution than expected. If this is true it simply further depresses the standard of living of lower income families in contrast to higher income families. Thirdly, most of the present aid resources are available in the form of part-time employment or loans, and many needy students may be working to the detriment of their academic progress or accepting a debt burden that is not required of non-needy students. Fourthly, as long as employment is not offered with need as a criterion it can not be regarded as an effective financial aid tool. Finally, the responses of the institutions of higher learning in Hawaii and Hawaii resident students indicate hundreds of students who appear to deserve aid being denied because of insufficient funds and other hundreds of students who believe that financial need has hampered their academic progress.

Institutional Cost Estimates

The difference between the high and low estimates in the model are largely attributable to the fact that the two high projections are based on the estimated average per student costs developed by the administrations of the respective institutions (See Appendix I, p. 108) whereas the low projections are based on the average per student costs reported by students responding to the Legislative Reference Bureau's 1963 Survey of College Students (See Appendix M, p. 153).

There is no empirical basis for the cost figures estimated by the institutions other than for the known components such as tuition or institutional board and room. To adopt projections based on the institution's estimates of student costs as the best indication of present and future financial need is to assume that students' estimates of their own costs are in some way defective or inaccurate, an unsupportable

contention. On the other hand, the Bureau's estimates based on responses to the "1963 Survey of College Students" are by no means the soundest figures it is possible to obtain. Clearly, however, the discrepancy between the two figures indicates a need for developing a better analysis of student expenses for projecting future financial need estimates.

¹The assumptions were designed to be specific enough to enable anyone interested to construct their own model. Appendix N, Table 000 and Tables ZZZ to CCCC in this appendix contain all the data necessary to make the calculations resulting in the projections in Tables XXX and YYY. The actual calculations were considered too lengthy for inclusion here but may be reviewed at the Legislative Reference Bureau. The possible projections that can be derived from the model are limited only by the alternative assumptions or data available for use with the model.

²All table references are to the tables immediately following the text of this appendix unless otherwise identified.

³It must be pointed out that although this study uses some of the CSS data and procedures this should not be construed as acceptance of CSS figures or procedures as applicable to Hawaii students. CSS estimates of student expenses are much higher than figures reported by Hawaii students attending schools within the State. The general orientation of CSS is toward private schools and this further lessens the relevance of drawing on CSS in discussing local students.

⁴The detailed explanation of the methods of the College Scholarship Service is to be found in their publication Financial Aid Manual, 1962-64 Edition (New York: College Entrance Examination Board, 1962). Discussion of the student's contribution from his resources may be found on pp. 63-64. The following material drawn from pp. 46-47 outlines in more detail the method for determining the contribution from family income:

The new rationale for establishing a contribution from family income says that up to specific levels, which differ according to family size (levels referred to by consumer economists as "modest but adequate"), all family income is needed for the basic maintenance of the family. Income above these levels represents "discretionary income," money which is available to the family for discretionary purchases, one of which could be higher education.

The "modest but adequate" level of living, as defined by Helen Lamale and Margaret S. Stotz in the August 1960 Monthly Labor Review, is neither a minimum maintenance nor a luxury level. It is, rather, the level required for a family to meet the total cost of a representative list of goods and services considered necessary to maintain a level of living according to standards prevailing in large cities of the United States in recent years. This level includes what is needed for health, efficiency, and nurture of children, and for participating in social and community activities....

The next element in the new procedure identifies the cost of

maintaining the financial aid applicant at each of these levels. Studies by the Wharton School of the University of Pennsylvania, as well as by the Bureau of Labor Statistics, on what families spend for various essentials at each of the "modest but adequate" income levels indicate that basic maintenance for each child for nine months amounts to about \$800--excluding the cost of housing, the one major item which changes little, if any, when a high school senior enters college. Therefore, the CSS has set the basic applicant-maintenance cost in the new procedures at \$800 at the (modest but adequate income levels). Any contribution from income up to \$800 is, therefore, 100 per cent from family maintenance income. None is from discretionary income....

Above and below these points two procedures are followed to produce the rest of the income expectations. These are pragmatic, procedural decisions by the CSS Subcommittee on Computation, decisions which produce results generally considered desirable by the CSS participants who have expressed their feelings on this issue.

Below the basic maintenance level, expectations decrease from \$800 at the "modest but adequate" income level to \$100 at the income level which is 40 per cent of the "modest but adequate" level. The contribution decreases from \$800 to \$100 in an almost (but not quite) straight-line function. No contribution is expected from incomes below 40 per cent of the "modest but adequate" level....

Under the new rationale, which considers all income above the "modest but adequate" level to be "discretionary," higher expectations from high-income families will be realized. A given amount of discretionary income provides more, relatively, for education than does a like amount of basic maintenance income.

⁵This estimate of need is based on the student's cash expenditures and does not cover the costs of food, housing and other living expenses supplied by parents, relatives or others to students who live at home while attending college. To the extent that such costs exceed the expected contribution from the students major supporter (as measured by some standards such as those employed by the College Scholarship Service) the aggregate financial need of students will be understated. A more acceptable way of estimating aggregate need might require the CSS type of approach in which an attempt would be made to ascertain the total cost of college attendance to the student and his family or other contributors to his education. Thus, for a student living at home and paying no room or board, the cost of such items to his family would be included in the cost of his education. The Bureau decided in its study to limit its question on student expenses to cash outlays on the grounds that (1) students would be able to supply such data on a written questionnaire where they might not be able to estimate with any accuracy their share of family payments for food, housing, medicine and other living expenses, and (2) most families support students through secondary school and the cost of supporting a student does not significantly change between secondary school and post-secondary education. There is no reason why families should not be expected to support children through post-secondary education to the same degree as through secondary education and in fact CSS makes this assumption. This line of reasoning assumes students whose families suffer a financial hardship in paying part or all of a students living expenses would require financial assistance prior to as well as after a student's completion of secondary school. There may well be need for a financial aid program directed to students at lower levels than post-secondary education.

⁶Table D, Appendix I, showed a total of \$987,760 available in the 1962-1963 academic year from potential financial aid funds at the University of Hawaii, Chaminade College, and Church College. Since that time such funds have expanded (additional state scholarships, participation in United Student Aid Funds, Inc. and additional loan funds in the National Defense Education Act) and when the potential resources provided by the private sector of the community are added to the total the surplus of resources to needs is very large.

Table XXX
 PROJECTIONS OF ESTIMATED TOTAL ANNUAL FINANCIAL
 NEED OF HAWAII COLLEGE AGE YOUTH ATTENDING
 INSTITUTIONS OF HIGHER LEARNING IN THE MAINLAND
 1964 TO 1972^a
 (Thousands of Dollars)

YEAR	Assumptions as to Expenses	
	Projection #1: Average 1962-1963 cost at public two-year institution of \$1,250 and public four-year insti- tution of \$1,500 ^b and 3% annual rate of increase	Projection #2: Average 1962-1963 cost at public two-year institution of \$1,250 and public four-year insti- tution of \$1,500 ^b and 5% annual rate of increase
1964	\$1,538	\$1,626
1965	1,686	1,878
1966	1,817	2,131
1967	1,967	2,428
1968	2,116	2,752
1969	2,246	3,084
1970	2,429	3,515
1971	2,620	3,992
1972	2,833	4,628

^aThe mainland projections were developed and included in this report as an incidental product. They do not have much meaning or use in their present form. This is because they are based on the assumption that the students now going to the mainland have need in the same proportion and degree as have students going to local institutions. (Assumptions underlying the model from which these projections are derived are discussed *supra*, pp. 189-193.) However, there are such limited financial aid resources available to Hawaii students going out-of-state that this assumption is clearly not warranted. It would be closer to reality to assume that there is relatively little need among those students now going out-of-state to college. This very fact, however, suggests some interesting questions. How can better data be developed on the need in this population? Are there parents or students making excessive sacrifices in order that the student may attend school out-of-state who should be offered financial aid? Assuming that most of the students now going out-of-state come from families whose incomes are in the upper ranges of all family income groups, is there a need to provide financial aid to students in the lower family income ranges so a wider range of the general population gets some educational exposure outside Hawaii?

^bSee Moon, "A Model for Determining Future Student Aid Needs in the United States for the Support of Full Time Undergraduate Education," p. 8 for four-year public institutional costs. Two-year public institutional cost arbitrarily set at \$1,250 for 1962-1963. These figures do not include an allowance for transportation expenses Hawaii students incur between Hawaii and the location of their schools on the mainland.

Table YYY
PROJECTIONS OF ESTIMATED TOTAL ANNUAL FINANCIAL NEED OF
HAWAII COLLEGE AGE YOUTH ATTENDING FOUR-YEAR
ACCREDITED INSTITUTIONS OF HIGHER
LEARNING IN HAWAII
TO 1972^a
(Thousands of Dollars)

Pro- jec- tion No.	Assumptions as to Expenses		1964	1965	1966	1967	1968	1969	1970	1971	1972
	Student Costs	Annual Rate of Increase ^b									
1	Institutional Estimates ^c	3	\$925	\$1,002	\$1,067	\$1,144	\$1,215	\$1,275	\$1,357	\$1,438	\$1,526
2	Institutional Estimates ^c	5	986	1,136	1,280	1,448	1,626	1,806	2,036	2,284	2,562
3	Low-Middle Expense Level As Reported by Students ^d	3	468	506	537	575	609	633	667	699	733
4	Low-Middle Expense Level As Reported by Students ^d	5	495	571	651	751	846	944	1,058	1,190	1,339
5	High-Middle Expense Level As Reported by Students ^e	3	588	637	677	727	770	806	856	904	956
6	High-Middle Expense Level As Reported by Students ^e	5	621	719	812	928	1,039	1,153	1,302	1,466	1,653

^aSupra, pp.189-193 for a discussion of the assumptions underlying the model from which these projections are derived.

^bThe average annual increase of 3 or 5 per cent is a convenient device and not an accurate measure. The increase in the average cost per student will actually be closer to the increase in the general cost of living per year for most of his expenses and may approximate 1 or 2 per cent per year, or less. Tuition, fees, institutional board and room costs are likely to remain fixed over a period of years. When an increase is made in these items, it is likely to be relatively or proportionately high. With more data or better ways of evaluating existing data, it might be possible to develop a more adequate way of estimating the increase in costs per student over a period of time including a more accurate estimate of average annual increase than the 3 or 5 per cent arbitrarily assumed in this model.

^cThe cost per student for students attending institutions of higher learning in Hawaii for 1962-63 academic year is equal to the estimates of such costs made by the administration of each institution of higher learning in Hawaii.

^dThe average cost per student for Hilo and Chaminade students will be equal to the average cost reported by respondents to the 1963 Survey of College Students conducted by the Legislative Reference Bureau. The average cost per student for students at the University of Hawaii's Manoa campus will be equal to the average cost reported by respondents in the low-mid expense group of 1963 Survey of College Students weighted to account for the difference in costs of students living away from home and students living at home (see page 153, Appendix M). The cost per student for Church College students will be equal to the average cost reported by respondents living away from home while at college in the low-mid expense group of 1963 Survey of College Students weighted to include the average cost reported by one-fourth of Church College respondents living at home while attending college.

^eThe average cost per student for Hilo and Chaminade students will be equal to the average cost reported by respondents to the 1963 Survey of College Students conducted by the Legislative Reference Bureau. The cost per student for University of Hawaii's Manoa campus students will be equal to the average cost reported by respondents in the high-mid expense group of 1963 Survey of College Students weighted to account for students living away from home and students living at home while attending college (see page 153, Appendix M). The average cost per student for Church College students will be equal to the average cost reported by respondents living away from home while attending college in the high-mid expense group of 1963 Survey of College Students weighted to include the average cost reported by one-fourth of the respondents living at home while attending Church College.

Table ZZZ

ESTIMATED THREE-CHILD FAMILY YEARLY PURCHASING POWER FOR HIGHER
EDUCATION FOR ONE CHILD PLUS ANTICIPATED STUDENT
CONTRIBUTION TO COSTS OF HIGHER EDUCATION
1960 - 1972

Year	F A M I L Y I N C O M E						
	Under- \$3,000	\$3,000- 3,999	\$4,000- 4,999	\$5,000- 5,999	\$6,000- 6,999	\$7,000- 9,999	\$10,000- & Over ^a
1960	\$ 250	\$ 450	\$ 650	\$ 770	\$ 910	\$1,275	\$2,075
1961	265	455	668	796	945	1,306	2,098
1962	280	460	685	823	980	1,337	2,121
1963	295	465	703	849	1,015	1,369	2,145
1964	310	470	720	875	1,050	1,400	2,168
1965	325	475	738	902	1,085	1,431	2,191
1966	340	480	755	928	1,119	1,462	2,214
1967	355	485	773	954	1,154	1,493	2,237
1968	370	490	790	980	1,189	1,525	2,261
1969	385	495	808	1,007	1,224	1,556	2,284
1970	400	500	825	1,033	1,259	1,587	2,307
1971	415	505	843	1,059	1,294	1,618	2,330
1972	430	510	860	1,086	1,329	1,649	2,353

Source: College Scholarship Service, Financial Aid Manual: 1962-64 Edition (Princeton: College Entrance Examination Board, 1962), pp. 63-64, 115-117.

^aBased on interpolation from \$10,000 to \$13,999.

Table AAAA
PERCENTAGE DISTRIBUTION OF FAMILY INCOME FOR OAHU, AND NEIGHBOR ISLAND RESIDENTS
HEAD OF HOUSEHOLD AGE 45 TO 64 YEARS, HUSBAND-WIFE FAMILIES WITH OWN CHILDREN UNDER 18
(Actual for 1959 and Estimated for 1960 to 1972)

Family Income	Est. % Change Per Year ^a	1959 Actual	1960 Est.	1961 Est.	1962 Est.	1963 Est.	1964 Est.	1965 Est.	1966 Est.	1967 Est.	1968 Est.	1969 Est.	1970 Est.	1971 Est.	1972 Est.
Oahu Residents-Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000	- .03	.7	.7	.6	.6	.6	.6	.5	.5	.5	.4	.4	.4	.3	.3
\$ 1,000 - 1,999	+ .02	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3
\$ 2,000 - 2,999	- .11	2.7	2.6	2.5	2.4	2.3	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3
\$ 3,000 - 3,999	- .24	5.9	5.6	5.4	5.2	4.9	4.7	4.5	4.2	4.0	3.7	3.5	3.2	3.0	2.8
\$ 4,000 - 4,999	- .33	7.9	7.5	7.2	6.9	6.6	6.2	5.9	5.6	5.3	5.0	4.6	4.2	3.9	3.6
\$ 5,000 - 5,999	+ .15	9.6	9.8	9.9	10.1	10.2	10.3	10.5	10.7	10.8	11.0	11.1	11.3	11.4	11.6
\$ 6,000 - 6,999	- .44	10.8	10.4	9.9	9.4	9.0	8.6	8.2	7.7	7.2	6.8	6.4	6.0	5.5	5.0
\$ 7,000 - 9,999	+ .38	24.2	24.6	25.0	25.3	25.7	26.1	26.5	26.9	27.2	27.6	28.0	28.4	28.8	29.1
\$10,000 & Over	+ .60	37.2	37.8	38.5	39.0	39.6	40.2	40.8	41.4	42.0	42.6	43.2	43.8	44.4	45.0
Neighbor Island Residents-Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000	- .03	.6	.6	.5	.5	.5	.4	.4	.4	.4	.3	.3	.3	.2	.2
\$ 1,000 - 1,999	- .15	3.1	3.0	2.8	2.6	2.5	2.3	2.2	2.1	1.9	1.8	1.6	1.4	1.3	1.2
\$ 2,000 - 2,999	- .31	6.3	6.0	5.7	5.4	5.1	4.7	4.4	4.1	3.8	3.5	3.2	2.9	2.6	2.3
\$ 3,000 - 3,999	- .85	17.4	16.5	15.7	14.9	14.0	13.2	12.4	11.5	10.6	9.8	8.9	8.1	7.2	6.4
\$ 4,000 - 4,999	- .76	15.5	14.7	14.0	13.2	12.4	11.7	10.9	10.1	9.4	8.7	7.9	7.1	6.4	5.6
\$ 5,000 - 5,999	- .67	13.7	13.0	12.4	11.7	11.0	10.4	9.7	9.0	8.3	7.6	7.0	6.3	5.7	5.0
\$ 6,000 - 6,999	- .52	10.7	10.2	9.7	9.1	8.6	8.1	7.6	7.1	6.5	6.0	5.5	5.0	4.5	3.9
\$ 7,000 - 9,999	+ 1.87	18.6	20.5	22.3	24.2	26.1	28.0	29.8	31.7	33.6	35.4	37.3	39.2	41.0	42.9
\$10,000 & Over	+ 1.42	14.1	15.5	16.9	18.4	19.8	21.2	22.6	24.0	25.5	26.9	28.3	29.7	31.1	32.5

Source: 1959 actual figures are percentage expressions of the data in Table CCCC.

^aAnnual rate of change for Oahu residents is based on annual rate of change for all U.S. urban families (Table BBBB) and for Neighbor Island residents on all U.S. rural non-farm families (Table BBBB).

Table BBBB
INCOME OF FAMILIES IN THE UNITED STATES WITH HEAD OF
HOUSEHOLD AGE FROM 45 TO 54 YEARS
1955 & 1960

Income Range	PERCENTAGE OF FAMILIES			
	Urban		Rural Non-Farm	
	1955	1960	1955	1960
Total No. (in thousands)	5,787 not available		1,865 not available	
Under \$1,000	3.1	2.2	5.7	5.6
\$ 1,000 - 1,999	4.0	4.2	6.8	5.5
\$ 2,000 - 2,999	6.6	5.4	8.4	6.5
\$ 3,000 - 3,999	9.3	7.8	10.7	7.6
\$ 4,000 - 4,999	12.1	9.6	15.6	9.8
\$ 5,000 - 5,999	12.1	12.2	13.2	12.0
\$ 6,000 - 6,999	11.3	10.2	10.3	9.8
\$ 7,000 - 9,999	24.5	26.3	17.4	21.7
\$10,000 & Over	17.0	22.1	11.9	21.5

Source: Herman Miller, Trends in the Income of Families and Persons in the United States, 1947 to 1960. (Technical Paper No. 8), U. S. Dept. of Commerce, Bureau of the Census, 1963.

Table CCOC
INCOME OF FAMILIES IN HAWAII WITH HEAD OF HOUSEHOLD AGE
45 TO 64 AND WITH CHILDREN UNDER 18
1959

Income Range	NUMBER OF FAMILIES		
	Hawaii State	Oahu	Neighbor Islands
Total No.	20,857	15,015	5,832
Under \$1,000	134	100	34
\$ 1,000 - 1,999	323	142	181
\$ 2,000 - 2,999	780	411	369
\$ 3,000 - 3,999	1,906	890	1,016
\$ 4,000 - 4,999	2,089	1,184	905
\$ 5,000 - 5,999	2,235	1,439	796
\$ 6,000 - 6,999	2,250	1,627	623
\$ 7,000 - 9,999	4,720	3,634	1,086
\$10,000 & Over	6,410	5,588	822

Source: U.S. Department of Commerce, Bureau of the Census, Census of Population: 1960, Volume 1, Part 13, Table 139, pp. 13-258 to 13-260.

APPENDIX Q

(To be made one and eight copies)

S.C.R.NO. 57

SECOND LEGISLATURE, 1963
STATE OF HAWAII

COPY

SENATE CONCURRENT RESOLUTION

1 WHEREAS, the State of Hawaii is deeply interested in encouraging its
2 youth to achieve the maximum development of their talents; and
3

4 WHEREAS, the State is very much concerned about the recent U. S. Office
5 of Education report on higher education which indicates that one-third of the
6 students graduating in the upper 40 per cent of their high school graduating
7 classes in Hawaii did not undertake collegiate work; and
8

9 WHEREAS, information is needed on the reasons for college non-attendance
10 among the academically able students and particularly on the extent to which
11 limited financial resources contribute to non-attendance; and
12

13 WHEREAS, the State is aware that it should exert its efforts, together
14 with private efforts in the community, to reduce the financial impediments
15 to college attendance; now, therefore,
16

17 BE IT RESOLVED by the Senate of the Second Legislature of the State of
18 Hawaii, General Session of 1963, the House of Representatives concurring,
19 that the Legislative Reference Bureau be and it is hereby respectfully
20 requested to study and to report to the 1964 session on the adequacy of
21 financial assistance programs for Hawaii's youth who have the potential to
22 benefit from collegiate education and to indicate ways of improving these
23 programs; such study to include, but not be limited to, the following factors:
24 (a) description of financial aid programs in Hawaii's four-year accredited
25 institutions of higher education, (b) summary of community efforts to render
26 financial assistance, (c) review of various types of financial assistance
27 programs in the United States, and (d) assessment of the financial needs of
28 students attending the accredited colleges as well as of high school seniors
29 in public and private schools; and
30

31 BE IT FURTHER RESOLVED that duly authenticated copies of this Concurrent
32 Resolution be forwarded to the Board of Regents, the President of the Uni-
33 versity of Hawaii, and the Director of the Legislative Reference Bureau.
34
35
36

37 OFFERED BY: _____
38
39
40