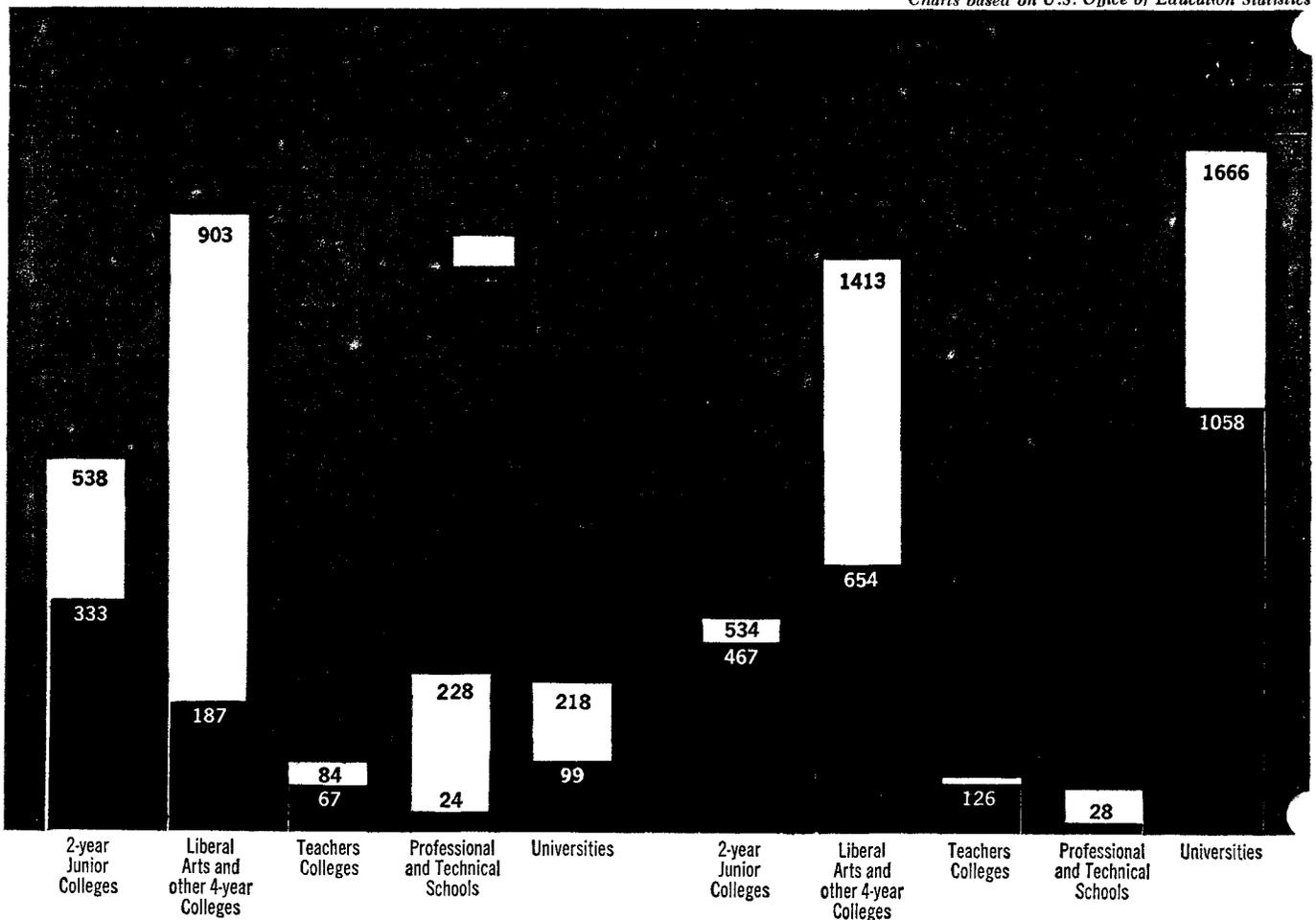


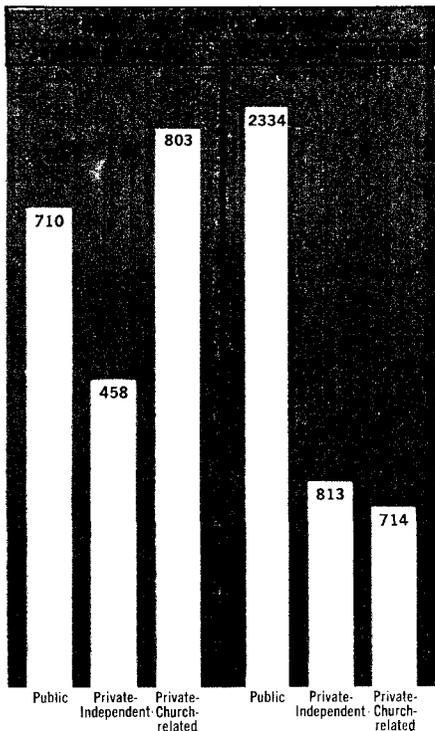
Where Do They Go To College?

In the U.S. almost anyone can go to college. During these past few months more than a million prospective freshmen received letters telling them whether the colleges of their choice have also chosen them. Most of them will enroll next fall—and thousands more could if they wanted to. Within the marvelous diversity of American “higher education,” high school graduates with even the most modest capacity for scholarly attainment can find an academic home. Opinions may vary as to whether the gates should be open to students of such widely varying ability, but they are not likely to narrow until the press of students, already clogging the doors of the more prestigious institutions begins to crowd the lesser known and sometimes less rigorous colleges as well.

On this and the following page, William K. Selden, Executive Director of the National Commission on Accrediting and former President of Illinois College, presents a broad picture of American higher education, the number and kinds of colleges and universities, and the number of students attending each.

Charts based on U.S. Office of Education Statistics





By WILLIAM K. SELDEN

The phrase “colleges and universities” covers a lot of territory in American education. Almost every type of institution that enrolls high school graduates—from truly great institutions of higher learning to fly-by-night trade schools—can be included. We have never restricted, either by custom or by law, the use of “university” to institutions conferring doctor of philosophy and professional degrees. Not only do some liberal arts colleges which offer no graduate studies call themselves universities, but one quite respectable junior college so designates itself. The term “college” is even more widely employed and may refer to a true liberal arts institution, or it may designate a professional school, a community college, a secretarial school, or a school of cosmetology.

It is common to speak of 2,000 colleges and universities in the country because the U.S. Office of Education’s annual *Higher Education Directory* lists approximately that many institutions. But this is a very inclusive listing. In addition to universities, liberal arts colleges, other four-year colleges and two-year junior colleges, it contains data on independent conservatories of music, schools of art, law, medicine, optometry, osteopathy and podiatry, religious seminaries and theological schools, as well as business and secretarial schools, technical institutes, and a few other miscellaneous institutions. It may be said, indeed, that there are 2,000 institutions of higher education in the U.S., but the education

offered is substantially “higher” in some than in others. To get a truer picture of American higher education it is necessary to differentiate among the different kinds of schools and see where the overwhelming proportion of students attend.

Chart No. I, on page 72, shows that the largest total enrollment is found in the relatively few (218) complex institutions which offer, in addition to their many undergraduate programs, professional studies and advanced graduate work. Over 1,666,000 students are studying in these institutions, with more than a million of them enrolled in state universities. Four times as many liberal arts colleges (903) enroll the next largest group of students, 1,412,589. Together the universities and liberal arts colleges serve more than three-fourths of the nation’s higher education students. The more than 500 two-year, or junior colleges are increasing rapidly in number, but still enroll only slightly more than half a million students. And the relatively small enrollment in the nation’s 84 teachers colleges indicates that most of the 130,000 teachers graduated annually must come from other kinds of schools—liberal arts colleges and universities for the most part.

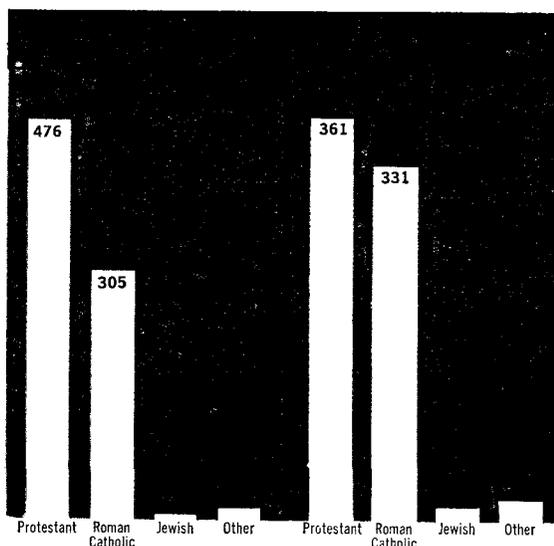
Chart No. II shows the relative number of public and private institutions and their enrollments. State and municipal colleges and universities enrolled about half of the nation’s college students a decade ago. Today nearly sixty percent of all students attend public institutions and the percentage is almost certain to rise in coming years as private institutions find it increasingly difficult to expand fast enough to accommodate their traditional share of the growing number of

young Americans who seek a college education.

The large number of private, church-related colleges graphically illustrates how closely religion and higher education have been allied in the nation’s past. Many of the colleges established by religious denominations have retained their church affiliation; others have left their religious origins behind as they became independent, secular institutions; a great many have kept loose ties with church groups, but have, in effect, become independent.

Chart No. III illustrates the denominational distribution of American colleges and universities. The traditionally Protestant U.S. reflects its historic origins in the number of Protestant colleges and universities still operating. But Roman Catholic institutions, largely established in this century, enroll almost as many students. Jews have been less active in founding their own institutions of higher education and have depended, for the most part, on the nation’s secular colleges to educate their youth. A very few other religious groups have established institutions of higher learning, but they represent a tiny proportion of the total.

These figures and charts mean, in summary, that in the U.S. we can truly employ the word “diversity” when we speak of post-high school education. In the language of the teenager, “You name it, we have it!” There are not, to be sure, 2,000 institutions of higher learning in the country—unless that historic phrase includes all post-secondary training, no matter what its nature. But there are many hundreds of colleges and universities offering a truly amazing range of academic opportunity to American youth.



More Students Are Studying Now, Paying Later

By REXFORD G. MOON, JR.,
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EVER since some of the Pilgrims on the *Mayflower* secured their passage on credit, Americans have been buying now and paying later for things they wanted and needed. From this modest, but purposeful beginning, total consumer debt in the United States has reached a staggering \$231 billion, with a 200 per cent increase in the last ten years.

Americans can buy almost anything on time including funerals and African safaris. The newest item of growing significance in the inventory of national consumer debt is higher education. It is really no surprise that Americans should turn to credit in paying for college. What is surprising is that it has taken so long for them to do so. This trend has become so popular that between 1955 and 1962 personal loans for education negotiated in one year just by colleges have increased almost 1,000 per cent, from \$12,000,000 to \$120,000,000.

Pinched purses have had much to do with this rush toward borrowing for an education. Families saving for college manage, on the average, to put only \$150 per year in the bank for this purpose. College costs have not stopped increasing nor are they expected to. Experts say that at least a 5 per cent increase per year over the next eight or more years is to be expected. College tuitions have already increased over 35 per cent since 1955, while family disposable income has increased only 21 per cent. At this rate, by 1970 disposable income will have increased in fifteen years by about 32 per cent and college tuition by at least 75 per cent.

Those who arrive at a financial barrier to college unprepared—a number that increases every year—are using loans as compensation for poor planning, misinformation, prolonged insolvency, or just imprudence. Students and parents—about twice as many of the latter as the former—will incur debt this year to pay some or all college bills. So that Junior or Susie can study now, possibly one million students and/or parents will promise to pay later



—New York Universit

sums ranging from a few hundred dollars to as much as \$15,000 over a period of ten or more years.

Necessity, though, is only part of the story. A college education has been shown to have considerable worth in dollars and cents, personal satisfaction, job success, social prestige and, for the girls, all of these—plus the right man. And though, as a nation, we have gained tremendously—culturally and economically—through mass higher education, federal willingness to support higher education, as the last Congress showed, seems to be much more modest than that of the individual student or parent. Credit and the “good life” are sort of one and the same thing in America, and college education provides a minimum guarantee that life will be enjoyed to the fullest. It is not surprising, therefore, that, as rising college costs begin to close college doors, individuals seeking entrance will use credit as a foot to keep them open.

Borrowing for college education did not become a really significant factor until 1958, when the National Defense Education Act created the now famous Defense Student Loan Program. This program provides federal dollars to colleges for loans to students. No interest is charged on these loans while the student is in college, and 3 per

cent is charged yearly on the unpaid balance after graduation. Repayment must be completed within eleven years after the completion of formal education. By the end of this year, the 1,525 colleges through which this program operates, will have negotiated about 800,000 individual loans, totaling some \$360,000,000, to about 400,000 students. The average student borrower, however, has at the moment only about a \$900 debt, which, in terms of the maximum debt of \$5,000 permitted under NDEA, is indeed modest.

Given the potentially disastrous impact of increased college costs on student and parent, some of the evidence coming out of the NDEA operation thus far is most reassuring. New entering students comprise 27 per cent of the borrowers and 97 per cent of their loans were negotiated after the student was accepted, but before he arrived on the campus. Colleges are apparently reaching out for students with these loans as they have done in the past only with scholarships and promises of employment.

Seventy per cent of the student borrowers report their family incomes to be below \$6,000 per year; 40 per cent say they are below \$4,000. Though it is disturbing to discover from these statistics that the already highly subsi-