

from \$325,402,150 in Pennsylvania and \$190,024,000 in Maryland to \$1,469,294 in Wyoming. From 1947 to 1958, Hawaii expended \$34,709,000, which was to be repaid by local districts. This program has been superseded since statehood by direct State school construction.

The number of States undertaking credit assistance programs for school construction has increased steadily from the inauguration of Maryland's program in 1950 to the most recent enactment—Rhode Island in 1961. California and Pennsylvania programs, which have developed into the largest, began in 1953. Programs also were initiated in North Dakota, in 1954; Indiana, in 1956; New Hampshire, Ohio, and Wyoming, in 1957; and Minnesota, in 1959. All of these were preceded by the Hawaiian territory program in 1947. Since 1961, however, no new school construction credit assistance programs have been adopted.

The trend in expenditures for school construction credit assistance has continued upward despite the recent lack of additional States. The average annual spending by the States in 5-year periods has been \$50,315,195 from 1951 to 1955, \$153,280,087 from 1956 to 1960, and \$196,445,887 from 1961 to 1965.

It is difficult to predict future expenditures for school construction credit assistance. However, with few exceptions, most agencies agree that credit assistance programs in their States will increase as demands for public school construction outstrip the amount of money available to local governments for this purpose.

Washington and New York had credit assistance programs for reclamation and public housing in 1946. Since 1950, in each biennium one or two additional States have established such programs in varying functional areas. The latest was the New Jersey sewerage program in 1965.

The second largest expenditure for credit assistance has been in public housing. Three States with such a program are Connecticut, Massachusetts, and New York. Led by New York's \$952,574,548, they have provided \$1,115,222,634 in funds. The next greatest total expenditure, \$62,314,145, was for economic development programs. Of this amount, Pennsylvania is responsible for \$61,266,606. The other States involved are Indiana and Minnesota.

The sum of \$26,605,201 has been expended for the remaining programs. Thus a total of \$1,204,141,980 has been spent for all programs except school construction. Since 1946, the average annual spending in 5-year periods in toto has been \$44,259,968 from 1946 to 1950, \$58,442,670 from 1951 to 1955, \$55,298,173 from 1956 to 1960, and \$82,827,583 from 1961 to 1965. Total expenditures for all programs, including school construction, have been \$3,212,237,830.

State enactments of credit assistance programs have grown slowly but constantly. The most recent enactment is Wisconsin's program for water pollution control in 1966. If the trend continues, more States will adopt such programs in the future; and expenditures will continue to rise. Such programs, therefore, promise to become an increasingly important means of State financial assistance to local governments.