

This is brought to my office day after day. You finance your own child. You are a regent scholarship student or you start with a Federal opportunity grant from the Federal Government where there is a leg up for the student and the bank says, "Well, this is this much and we need to flesh out the substance."

But one who starts without any of this, family after family tells me to forget it, you won't get a student loan. There is an inaccuracy here somewhere that we should discover.

Mrs. GREEN. There were two statements made this morning that concern me. You indicated the student's ability to repay the loan is a consideration in your making it?

Mr. BRYTCZUK. Right.

Mrs. GREEN. You used the word "boy." Is there any question here about giving girls loans in terms of their ability or what you think their ability to repay might be?

I couple this with what Dr. Gross said about the reverse dowry, the apparent handicap that he thinks accompanies a girl but does not accompany a boy.

Mr. BRYTCZUK. Not that I am aware of, but most of our applicants are male.

Mrs. GREEN. The majority are?

Mr. BRYTCZUK. Yes.

Mrs. GREEN. Do you have a percentage?

Mr. BRYTCZUK. No, I do not.

Mrs. GREEN. What do you think it might be when you say most?

Mr. BRYTCZUK. I can't guess.

Mrs. GREEN. What does most mean as you use it?

Dr. WALKER. Let me make a suggestion here, this is in response to a statement Mr. Carey made earlier. I am a little unhappy we had not thought of this before. I think a survey conducted by the ABA and other interested groups as to experience during this formative period as to turn downs, we could get some information and bring up some interesting information on this score and with respect to the sex problems.

Mr. GANNON. The gentleman from the Office of Education gave a percentage after analysis that 43 percent of the loans under a guaranteed plan went to women.

Mrs. GREEN. Any dollar amounts?

Mr. DEAKINS. I don't know, we just received the first analysis of loans that had been made on Friday night and I don't recall the amount but the number of students—it is about 60-40 among the white students. More Negro girls were receiving loans than white girls. It was closer to 50-50 among Negro borrowers.

Mrs. GREEN. But about 60-40?

Mr. DEAKINS. Yes. I am sorry that I don't have that information with me.

Mrs. GREEN. Can you gentlemen representing the American Bankers Association really say to this committee that neither consciously or subconsciously would you consider the sex of the individual and the ability to repay in making the loans?

Dr. WALKER. There are two things there. I would like to say something on the ability-to-repay point but these gentlemen can respond to the other point.