DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE, OFFICE OF EDUCATION, Washington, D.C.

Mr. RICHARD H. MARTIN,

Counsel, U.S. House of Representatives, Committee on Education and Labor, Special Subcommittee on Education, Washington, D.C.

DEAR MR. MARTIN: In response to your request of September 5, available data for the National Defense Student Loan program, June 30, 1965, reveals that 43.3 percent of the total (319,974) loans made were granted to women. Data from a survey report of the initial 157,000 borrowers, under the Guaranteed Student Loan program, shows that 33.7 percent of the loans granted were insured on behalf of women.

Regrettably, this is the most recent information we have available. However, historical data, on the National Defense Student Loan program, discloses little variation in the percentage of women assisted.

I sincerely hope that the data will be of assistance to you. If we can be of further help, please do not hesitate to contact us.

Sincerely yours,

JAMES W. MOORE. Director, Division of Student Financial Aid.

Mrs. Green. Thank you again, Mrs. Mink. We appreciate your coming here. We invite you to join us as we hear the representatives for the American Council on Education and USAF.

Mrs. Mink. I will be delighted to do that.
Mrs. Green. Our next witness this morning is our friend of many years standing, John F. Morse, who speaks now for the American Council on Education.

We are delighted to welcome you back to the committee and to hear the comments you may have on the specifics of this proposal.

STATEMENT OF JOHN F. MORSE, DIRECTOR, COMMISSION ON FED-ERAL RELATIONS, AMERICAN COUNCIL ON EDUCATION

Mr. Morse. Thank you, Madame Chairman.

I should like to comment on the administration's proposed amendments to title IV-B of the Higher Education Act of 1965. I should add that in presenting this testimony for the council I have been authorized by the staff of the Association of American Colleges, the National Association of State Universities and Land Grant Colleges, and the American Association of Junior Colleges to indicate their

general agreement with the position we are taking.

It is impossible to discuss these proposed amendments except in the context of the broader needs of higher education. We estimate that we must build academic facilities at the annual rate of \$3 billion for the next 10 years in order to meet the demands of increased enrollment. The Federal share of this program, we believe, should at the very least be \$1 billion a year and should probably approximate \$1.5 billion a year. We have a fairly firm estimate of the need for new college housing of \$1 billion per year for the next 10 years. The college housing program can appropriately be financed solely through loans, provided the interest rates are kept low enough to enable students to pay reasonable room rents that would amortize these loans. Financing academic facilities through loans alone would force tuition rates sky high and so this program must be financed through grants as well as loans.