States being heavily weighted toward middle- and upper-income families, and I think you said that the real problem is with lower-income students even if they have ability.

I find that in my home district there is great interest in the tax credit proposal, and we already have the guaranteed loan program. Both of these programs are essentially aimed at helping middle- and upper-income students. Having said that, I would like to ask you a couple of questions.

First, could you give me, if not now, at some other time, a breakdown of who benefits, and by who, I mean both in terms of family income and ability, from which student aid programs, Federal, State, and private? This information would give us some basis on which to make judgments as to what we ought to be doing. Do you have any general comment on that observation?

Mr. Howe. We can give you some profiles which will show perhaps in graph form where the major focus of family income is for each of the several major programs of the Federal Government. Whether we can do this for all private programs I would doubt, because there is a broad spectrum of private programs. I think you will find that on the Federal side of the educational opportunity grant program and the work-study program are providing a major focus for the needs of the really low-income youngsters. I think that the solution, the ultimate solution, to the problem of the low-income youngster is vastly greater funding of the grant program and the work-study program.

While the loan programs ought to be picking up as you move away from the lower incomes, the pattern of funding where have a maximum of direct grants and work-study opportunities in the lower income is where we ought to reach.

(The information follows:)

Question: What are profiles of family incomes for students served in these programs?

Answer: For the 1966–67 college year, gross family income percent distribution is shown in the table below. Note the résumé of total awards as compared to the actual number of students; the overlap is due to award "packaging."

[In percent]

Annual gross family incomes	NDEA loans	College work-study	EOG	GLP
Less than $3,000	23.6	31.2	28.5	11.5
$3,001 to $6,000	28.9	36.5	42.4	20.2
$6,001 to $7,500	16.5	15.2	16.6	26.4
$7,501 to $9,000	12.7	8.1	8.7	25
$9,001 to $12,000	12.4	6.5	3.8	
$12,001 and over	5.9	2.5		16.9
Total awards	394,359	289,476	123,058	

Unduplicated number of students college program, 610,300.

Mr. Brademas. I happen to share your feeling, but to what extent is the State loan and scholarship program really making a dent in the problem of providing aid for low-income students?

Mr. Howe. Of course, most State programs for loans are now becoming affiliated with and a part of the guaranteed loan program. We will try to give you the profile you suggest about the income level groups involved in those.