

A STUDY
OF
FINANCIAL AIDS FOR UNDERGRADUATE WOMEN STUDENTS
OREGON STATE COLLEGE 1930-1940

by
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FINANCIAL AIDS FOR UNDERGRADUATE WOMEN STUDENTS

OREGON STATE COLLEGE 1930-1940

CHAPTER I

INTRODUCTION

Statement of the Problem. Our traditional conception of democracy and the relation of education to democracy presumes that if individuals are to carry the responsibilities of self-government, they must realize self-development. In order to realize self-development, each individual must receive such training as is commensurate with his or her ability to benefit by it.

Prior to the year 1833, no college in the country would permit a woman to earn a degree. This year marks the beginning of higher education for women, for it was in 1833 that Oberlin College in Ohio announced "the elevation of female character by bringing within the reach of the misguided sex all the instructional privileges which have hitherto unreasonably distinguished the leading sex from theirs." (23:39) Preparatory schools had to be set up also, and it was not until 1841 that the first degree was granted.

The first college to be organized as co-educational from the beginning was Antioch at Yellow Springs, Ohio, "the first college in the world to place women absolutely on equal terms with men." (23:41) We have, therefore, not yet

had one hundred years of co-education in the United States. It might be expected from this background that if a period of serious financial stress should be the fate of higher education and the necessity for selecting a favored few students for its benefits became pressing, there might be a tendency toward limitation of opportunity for women and a preference shown (directly or indirectly) for the encouragement of men students.

✓ In this study, the writer is concerned with the extent of help supplied and the methods used to aid undergraduate women students at Oregon State College during the years 1930 to 1940. Special attention is focused on the years 1932-35, a period known as "the depression." ¹

It should be remembered that keeping a student in college involves something more than providing the college buildings and the teaching staff. It involves living expenses, books, and supplies that must be met from private income. The writer is not concerned at this time with the

¹ The business cycle for the years 1930 to 1940 may be seen in U. S. D. A. pamphlets on The Farm Income for Dec., 1942, and Jan., 1943; also pamphlets on Marketing and Transportation for same dates and same sources. With an arbitrary point of 100 set in 1910, the trend of wages, farm income, food prices, etc., shows a high point of 250 in 1918 (as World War I ends); a drop to 140 in 1921; a rise to 190 in 1925; a slight drop and subsequent rise to 185 in 1929; then the lowest drop in 30 years reached in 1933, when it registered 80; a rise to 150 in 1936; a drop to 130 in 1938; an abrupt rise from that point to the present, considerably exceeding the 1918 point.

problems of the college administration, which the student does not feel directly, but with the individual financial problem of the student herself. It is the total cost to her, individually, and the aid she has received from various and sundry sources that are taken into account in this study, and for which answers are desired. To what extent will the community, the state, the federal government, support her when the hard times pinch? In an emergency, who will rise to the occasion? Will the individual be obliged to pay more, will public funds be increased, or will benefactor organizations help individual students to continue in college?

Another question that needs answering is, what kind of aids prove best? Even though we may agree that worthy young women should be helped, we may not agree on how they should be helped. Should we help them to more jobs working for room and board, to loan funds, to scholarships, or to some other form of supplementary income? This study should reveal some facts that will guide toward answers to these questions.

All state colleges and universities are now co-educational. We have encouraged both men and women to come, to work their way, if necessary. We have not seriously tried to sort out the intellectual ones, or those who can benefit from college training, from those who cannot. Apparently, we do not yet have sufficiently dependable methods to do this, or else we lack the courage to do it. The weeding

out process takes place after the student has tried college for a term or so. ¹

But let us suppose that students have been sifted and we have before us the women who by all the best known methods of classification are what may be described as "college material." Can we find financial support for those individuals who need it? What kind of help is best for these students? These things we should know; the school, the home community, or someone should be in a position to provide the answer, to point out ways and means, to guide the student in meeting the problem of personal and financial limitations. This study of the period 1930 to 1940, which includes an emergency during the years 1932-35, purposes to assist in the solution of this problem.

Purpose of the study. As we look toward a better adjustment of student financial problems, we can only build on our knowledge of what has gone before. The purpose of this study is to present as accurate a picture as existing data will allow of just what financial aids have come to women students at Oregon State College from the year 1930 to 1940.

In presenting what the aids were, from what sources they

¹ At Oregon State College, out-of-state students are admitted upon evidence of above-average records as indicated in high school credentials. For the Oregon student, admission is granted upon graduation from a standard Oregon high school. See Oregon State College Catalogue, page 72 (1942-43).

came and when, and the sums involved during each of the years between 1930 and 1940, it is the hope of the writer that trends will become discernible and that they may serve as clues or guides to subsequent planning.

For current use, definite knowledge of these sources can be made available where it is needed in individual guidance cases. Adequacies and inadequacies may be discovered and lead to a more efficient program. All sources of help should be known. Ways to bring together the qualified student and the appropriate aid should be studied for possible improvement over the present method. The purpose of this study is to organize this information in so far as it applies to women students at Oregon State College during the years mentioned, and from this data define our present position and outlook more accurately and more effectively.

Location of the study. Oregon State College has been a co-educational school since 1858, when it was no more than a community school known as Corvallis College. Following the passage of the Morrill Act creating land-grant colleges, the Oregon State Agricultural College came into being in 1868 as one of the land-grant colleges. Since 1885, the state has assumed complete control of the institution. ¹

Courses of study in which women students were enrolled at Oregon State College during the years under consideration

¹ Taken from Oregon State College Catalogue, page 55 (1942-43)

include: Home Economics, Secretarial Training, Pharmacy, Education, and Science. A scattering of women students have enrolled in Agriculture, Industrial Arts, and Engineering. Ninety per cent of the women students in this institution come from the State of Oregon, according to a statement of the Registrar. They come from every kind of home: the home of the logger, the home of the businessman, the home of the widowed schoolteacher, to mention a few. They represent a great variety of capacities, and with few exceptions they come as graduates from the standard high schools of Oregon.

About two-thirds of the students who matriculate do not complete work for graduation, states the Registrar. A number take positions before finishing, particularly those in secretarial training courses, some marry before completing college, some find college too difficult, some find that they do not have the courage or strength to continue the struggle in the face of financial limitations that are overpowering. There is special concern for those students whose problem is financial, students who can profit by college training but who lack the private means to carry on.

Sources of Data and Limitations of the Study. Financial aids for women students at Oregon State College were compiled from original sources available on the Campus and elsewhere for purposes of this study. The early beginnings of loan funds and self-help departments or employment offices

on the Campus are the historical setting and provide a starting point for the search. Other department records were reviewed also, and these include the following:

Registrar's Office
 Dean of Women's Office
 Editor's Office
 Four-H Club Office
 Office Dean of Home Economics
 Office Dean of Pharmacy
 Office Department of Secretarial Science
 Student Loan Office
 Business Office of the College

A follow-up of the sources of loans and scholarships administered on and off-campus has brought information on how the sums have been distributed, and how students may qualify for help. Correspondence or personal conferences with the following have been made:

Chairman A. W. S. Loan Fund
 Oregon State Chapter of P. E. O. Sisterhood
 Veterans Administration, Washington, D. C.
 Montgomery Ward & Co. College Scholarship
 Department
 Methodist Church Loan Fund
 Knight Templars--Masonic Order, Portland, Oregon
 National President Alpha Chi Omega
 National President Alpha Delta Pi
 National President Alpha Gamma Delta
 National President Alpha Xi Delta
 National President Chi Omega
 National President Delta Delta Delta
 National President Delta Zeta
 National President Gamma Phi Beta
 National President Kappa Alpha Theta
 National President Kappa Delta
 National President Kappa Kappa Gamma
 National Past President Sigma Kappa
 Women's Federated Clubs Loan Fund Chairman
 Grand Guardian Jobs' Daughters
 Chairman Eastern Star Loan Fund, Portland, Oregon
 Administrator National Youth Administration,
 Washington, D. C.

Data on earnings came from Business Office labor slips plus records from the Self-Help Department in the Dean of Women's office. For NYA records, the Montgomery Ward Scholarship earnings, the Vocational Rehabilitation grants, information was available and furnished by the Registrar's office.

A survey of the entire student body of women students was made in the fall of 1940 to find any undisclosed loan funds or scholarships, and a few were thus found. Every freshman girl was asked to indicate on her personnel card whether or not she was the recipient of a loan or scholarship. In addition, each president of a women's living group surveyed her group for like information and turned it in in written form. The specific purpose was to secure a more complete list of scholarships and monetary awards. It was discovered that sometimes donors prefer to have their scholarships or gifts unpublicized. This interfered with obtaining 100 per cent complete data. It is recognized that data on all earnings are not available, hence only minimum earnings are recorded. This does not interfere, however, with making yearly comparisons or showing trends, since sources were uniform from year to year.

CHAPTER 11

RELATED STUDIES AND HISTORICAL BACKGROUND

Definition of Financial Aids. Financial Aids, for the purpose of this study may be defines as assistance given to a student to supplement her private, either personal or family, support while attending college. Whether the money is spent for registration fees, books, or room and board is of no consequence, because all these are items of maintenance of a student in residence at college, away from home. If the student is to be maintained in college, all reasonable items of expense must be considered. In this study, financial aids are classified under three main headings: (1) Self-Help, (2) Loan Funds, (3) Scholarships and monetary awards.

The Harmon Foundation made a study of student aids in the Greater Boston area. (21:15) The classification of these aids appears below.

Report of Kinds of Aids Found in the Boston Area

Number of Institutions	Kind of Aid
31	Scholarships
21	Student Loans
12	Prizes
10	Employment
9	Cooperative
	Scholarships
9	Fellowships
3	Housing
2	Beneficiary Funds

None of the kinds of aids listed in the Boston report have been excluded from this one. Prizes and beneficiary funds could well be placed under (3) Scholarships and monetary awards. Cooperative scholarships and Housing might well have been included in (3) Scholarships or (1) Self-Help, depending on the arrangements made with the students, and obviously Employment and Self-Help are the same thing.

Fellowships are not included in this study, because they are usually awarded to graduate students only. The terms "scholarship" and "fellowship" are sometimes misunderstood. A scholarship is a beneficial grant to a student meeting certain stipulations, but being thereby under no monetary repayment obligation, and a fellowship is a beneficial grant, usually larger in amount than a scholarship, and in practice awarded usually to a graduate student who meets certain stipulations, but is thereby under no monetary obligation.

Problems of Student Aid. It has been generally recognized that many problems arise out of student aid in any of its phases. Crawford has been quoted as saying, (2:52) "One of the problems too long neglected by many colleges is debunking the impressions regarding how little college costs and how easy it is to earn that little . . . colleges must face the necessity of limiting the proportion which each can adequately assimilate." The writer of the Boston Survey

Report (21:15) says, "The most obvious problem of college student aid seems to be that of catching up with its magnitude and complexity. In the larger colleges and universities individually, little effort has been expended toward unifying the student aid program and its administration throughout the institution."

Of no minor concern is the matter of exercising good judgment in making loans or in awarding scholarships. Says Conant of Harvard University in his President's Report of 1932-33, referring to the \$1000 scholarships being offered freshman students, then under discussion, "the question arises as to whether it is possible to make an adequate choice from among the prospective candidates. It is only a matter of devising the proper mechanism."

Other Studies of Student Aids. A perusal of educational literature brought out for study a number of articles, monographs, statistical statements, and books related to the subject of financial aids for college students in a large number of colleges and universities throughout the United States. The United States Office of Education has also provided material and the Harmon Foundation kindly sent three complete publications on Loan Funds, asking that they be donated to the Oregon State College Library when the writer has completed a study of them. Some eighty sources of material were analyzed for background, comparisons, and for facts bearing on the subject herein discussed under the three

headings of Self-Help, Loans, and Scholarships and monetary awards. The National Youth Administration (a combination work and scholarship type of aid) is given considerable attention because it was one of the new, significant developments of this period. So far as quantity of material is concerned, it appears that the largest amount of space and the greatest number of words have been written on the topic of Student Loan Funds, and the National Youth Administration. (27:147)

Complete studies of actual earnings, loans and scholarship sums granted at any particular school, seem not to be readily found. At least records of them do not seem to appear in the usual places where such reports are found. Smith points out the dearth of studies of this kind in a statement appearing in the Journal of Higher Education. "Available material for study of student loans, scholarships and fellowships in colleges and universities is large in quantity, yet few research articles or studies have been made." (41:30)

Self-Help. Self-help in this country as a means of student support began at Harvard University three hundred years ago when students had jobs "ringeing the bell and wayteinge on table." (21:38) Today, in the forty-eight land-grant colleges of the nation, one-half of the men students and one-fourth of the women students earn while in college. (32:126) In 1928, in one thousand institutions, students

earned \$32,000,000. Land-grant college student earned \$7,000,000 annually. In all types of institutions of higher learning, 22 per cent were earning. Self-help aids are provided in thirty-eight of the land-grant institutions. The first was at the University of Illinois in 1895. Ten of these employment bureaus are operated with full-time managers with salaries of \$2500 per year and up. Eighteen are managed by part-time agencies or combined with the Y. M. C. A. or assistants to the deans of men and women. Ten provide private offices for employment bureaus and five combine work with the personnel office. Twenty-two institutions make cursory inspection of jobs. All but eight land-grant institutions foster self-help. Thirty-six out of the forty believe that self-help is excellent training and experience. (32:127)

At Oregon State College, the employment or self-help agency for women students was shifted from the Y. W. C. A. in 1923 to the office of the dean of women, the men's employment office being separately operated under the supervision of the dean of men but located in an office for Housing and Employment. ¹

The National Youth Administration. One cannot go very deeply into the literature on, or the references to, student finances for this period 1930 to 1940 without discovering

¹ Taken from Biennial Report of Dean of Women, to President of Oregon Agricultural College in 1924.

the importance of the National Youth Administration. Its history began with a state relief program.

Oregon State College staff members will remember that in December, 1931, they contributed one day's salary per month for six months to build up a State Relief Fund. The larger portion of the money accumulated from these salary deductions went to general state relief, but one-third of it was retained to provide employment for students on the campus. College staff members who provided the funds could use student labor in proportion to their contributions. This plan continued until the spring of 1934, when the Federal Emergency Relief Administration was organized. The F. E. R. A. was set up to pay \$15 per month to 100,000 students in the United States and would decrease the number looking for jobs, it was anticipated. (28:86) School and Society for July 21, 1934, stated the facts as follows:

Aubrey Williams will assist 100,000 by paying them for part-time jobs under F. E. R. A. An appropriation of \$13,500,000 for 1934-35 has been made, \$1,500,000 per month 75,000 were helped last year under Harry Hopkins Last year, 10 per cent were helped, this year 12 per cent through State Emergency Relief Administration to non-profit institutions.

Under the law, "socially desirable" work was to be given on the basis of need, character, and ability to do college work. The rate of pay was to be not less than thirty cents per hour, and 12 per cent of the enrollment of the school in October 15, 1933, was the basis upon which allotment was made

at \$15 per month per student. On November 14, 1933, F. E. R. A. was authorized a special allotment of funds to put the plan into effect. (28:85) Millar has called them and the subsequent N. Y. A. aide "workships," (29:14) since they are a combination of scholarships and work. Students earn their pay, but they are carefully chosen by the local committee for the privilege of earning their pay.

University of Minnesota Testing Ground for F. E. R. A.
Beginning in January, 1934, one thousand students at the State University of Minnesota were assigned to work projects. President Coffman of the University of Minnesota was chairman of the executive committee formulating the program. (1:261) These special funds were allotted to the Minnesota Emergency Relief Administration for the experimental work-relief program. Within a few weeks, it appeared that the experimental program in Minnesota was obviously a success and on February 2, 1934, the Federal Emergency Relief Administration announced an extension to include all non-profit-making collegiate institutions of the country. (1:262) Between September 1, 1934, and the end of the academic year, 644 colleges and universities were participating. The non-participating group numbered 44. (15:20)

In August, 1935, they gave the F. E. R. A. a new name. It became a division of the Works Progress Administration known as the National Youth Administration. Its pattern

has followed the original one formulated by the Minnesota Committee for the Education of Unemployed Youth. At the close of the year 1938-39, the University of Minnesota students had had seventeen academic quarters of the plan, and its faculty considered the program highly successful. (1:378)

Subsequently, a study was made at the University of Minnesota to determine some of the characteristics of students being helped by the M. Y. A. It was learned that most of the students at the University of Minnesota came from families of only one child (two dependents), yet 47.8 per cent of the M. Y. A. students were from homes with four or more dependents. Moreover, 44.5 per cent were from families where incomes were \$1000 or less, 70 per cent from homes with less than \$1500 income and 85 per cent from homes with family incomes of \$2000 or less. In this study, 3,262 cases were examined. One-fifth of the cases were from families on relief, unemployed or on W. P. A. or petty pensions. Nearly one-fifth (18.6%) of the students were from farm families. It was further learned at the University of Minnesota that three academic quarters is the modal duration of appointment. After nine quarters, few were left, cancellations being due to:

Taking another job	27.3 %
Illness	11.5 %
Funds too low to supplement	10.8 %

From the beginning in 1935 to 1937, 4,681 students at Minnesota have been beneficiaries of the plan. (1:290)

Some studies which have been made show that students who have been allotted N. Y. A. work are better than average students scholastically. (44:25) On the Oregon State College campus it was found that the Student Body Average was .25 below the F. E. R. A. group.

The existence of N. Y. A. would seem to indicate that the people of the nation still had faith in higher education in America in spite of the dark and "tumultuous thirties" as one writer expressed it. There had been an uninterrupted increase in college attendance since 1900. (45:3)

In 1900 there were 313 per 100,000 population attending college. In 1917 there were 406 per 100,000 population attending college. In 1930 there were 897 per 100,000 population attending college.

It was pointed out for the nation as a whole, figures for 1931 more than maintained the 1930 high. The lowest level of major depression was recorded in 1933. That was also the lowest level in enrollment figures for women students at Oregon State College. For the country as a whole, F. E. R. A. in 1934 stimulated enrollment somewhat. Freshmen increased 14 per cent at the University of Cincinnati and registration for the entire institution was 5 per cent over 1933. In 1935, the first year for N. Y. A., enrollment increased 5 per cent over the previous year. At Oregon State College women's enrollment for 1934-35 was 17 per cent over the previous year and in 1936, 2 per cent.

The N. Y. A. has not been without its vehement critics

among the educators and political leaders of the country. Dean Ackerman of the Columbia Graduate School of Journalism stated that students themselves did not favor a spending-lending policy to help them make their way in the world. (3:376) He reported that 7.4 per cent of the students interviewed considered aid by the Federal or State government as desirable. Colleges surveyed included Harvard University, Brown, Syracuse, Columbia, Tulane Universities, and Universities of Alabama, Vanderbilt, Minnesota, Northwestern, Iowa, Oklahoma, Michigan State, Ohio State, University of California, and University of Washington. The students interviewed expressed their opinions on various phases of financial aids for students. It was indicated by 42.5 per cent that part-time employment was the best way for a capable, needy student to get financial assistance. Favoring scholarships were 32.3 per cent, with 14.5 per cent considering private loans as desirable. It appeared also that 7.4 per cent would be receptive to Federal or State aid. There was no apparent opposition to scholarships, but 5.4 per cent opposed part-time work, 24.2 per cent opposed government aid, and 27.3 per cent did not favor loans. The survey also revealed that the East and South were more opposed to government aid than the Mid-West and West as follows:

Eastern schools	26.6 % opposed government aid
Southern schools	27.1 % opposed government aid
Mid-Western schools	23.6 % opposed government aid
Western schools	17.5 % opposed government aid

"Students prefer to work for their education and they are preparing to work outside governmental jobs," stated Ackerman.

Willey of the University of Minnesota did not leave this statement unchallenged. He believed Ackerman's questions were ambiguous and posed for Ackerman other pertinent questions, asking him whether N. Y. A. is part-time employment or government aid. (46:534) The student could not distinguish by the wording of the question, pointed out Willey. He particularly challenged Ackerman's finding that 7.4 per cent of the students would turn down government aid, because approximately 10 per cent of all students were actually receiving N. Y. A. work. Willey also inquired whether the study would go so far as to include state-supported institutions as being under a ban. Then he asks, "What about a world where part-time employment is not available for those who need it? What becomes of the democratic theory as it pertains to education?"

A rather subtle criticism of the National Youth Administration was made by a member of the American Youth Committee of the American Council on Education when it was suggested that N. Y. A. could be only a subsidy to institutions rather than a direct benefit to students. (9:365) The suggestion was made that to correct this, grants be made to the states to assist and stimulate the development of state scholarships.

Although the N. Y. A. began with funds equalling \$15 per month for 12 per cent of the enrollment of any college participating in its program, this percentage allotment was

flexible and was changed as economic conditions throughout the country improved. It was lowered to 10 per cent and finally to 9.3 per cent in 1938-39 when \$12,000,000 was expended. Later it was 8 per cent. ¹

Ackley reported Cowley's study of the N. Y. A. project at Ohio State wherein Cowley concluded that it had an overall efficiency program of 90 per cent. (4:701) Says Ackley, "In many cases the fitting and joining and penny by penny calculation which college personnel officials put into the allocation of aid to needy students would excite the admiration of an efficiency engineer."

Other critics of the N. Y. A. have stated that students would enter in spite of non-employment. A study of college enrollments to determine the truth of this statement was made by Payne, (36:422) the results of his survey showing that high percentages of students failing to get employment did not enter. These percentages were:

In 1935-36,	42.3 %
In 1936-37,	46.7 %
In 1937-38,	43.1 %
In 1938-39,	55.4 %

College enrollments involved in the study totaled 16,504, and N. Y. A. enrollments involved in the study totaled 3,454.

The argument is frequently voiced, or the fear expressed,

¹ From Oregon State College Registrar's Annual Reports on N. Y. A. from 1934 to 1940.

that federal support of education will inevitably lead to centralization and national control of education itself, that Washington will tell us what to teach and how and when to teach it. Such fears have not been realized as a result of the N. Y. A. program, as everyone now knows. Each school has a committee with almost complete autonomy for awarding the N. Y. A. work to deserving students. On the Oregon State College campus, this committee has consisted of the Registrar, the Dean of Men, and a representative from the Dean of Women's office. True, there are some broad restrictions on the expenditure of the money, such as a limit of \$20 per month to any one person, an average of \$15 per month for the entire group of students on N. Y. A. at any one institution, an age limit of 26 years, and the requirement that the student must really need work. There were certain time limits placed on the expenditure of the sums. The monthly allotment for the first few years had to be used by the end of the month, but in 1938 this was changed to a spreading of the money on the term basis. Application blanks required the presentation of a budget to establish the need. The student must be a citizen, and after 1939, he was required to sign an oath of allegiance. But there has never been any dictation by the Federal Government concerning what shall be taught the students, or any requirement that they take certain courses of study.

Women's Cooperative Houses. Under the heading of

Self-Help come the Women's Cooperative Houses. Apparently, Wellesley College organized cooperative houses shortly prior to the appearance of the first cooperative house at Oregon State College. (21:157) Here women students work one hour a day doing the necessary housework and reduce their living expenses \$300 per year.

In 1935, when Oregon State College was launching its women's cooperative houses, the dean of women inquired of other state colleges and universities throughout the United States whether they had such housing facilities available on their respective campuses. Twenty-nine colleges and universities had cooperative houses at that time. The idea is therefore not a new one with Oregon State College. In 15 of these 29 schools, the houses were provided by the school itself. On Oregon State College campus, private houses were rented under the supervision of the dean of women. After one year's trial, the Oregon State Board of Higher Education established a loan of \$2000 for the purpose of expanding cooperative houses, specifically for the purpose of buying the necessary furnishings. As the houses grew in number and size as a result of the need for them, they gradually became stabilized financially. Each year, by means of credit, the new houses were furnished and furnishings paid for from current income during the year. In the meantime, the \$2000 loan was reduced each year and finally paid off in 1943.

The houses are student-controlled organizations from the standpoint of social life and management of house duties. Each student works about one-half hour a day on house-keeping duties. The hostess-manager plans the meals, buys the food, hires the cook and houseboy. The students, up to 1942, paid \$20 per month for room and board. With dormitory rates at a minimum of \$30 per month during the period considered, the student was saving at least \$10 per month. This may be interpreted as an earning of \$10 per month, since the student saved this amount by her labor.

Loan Funds. Loan funds are to be considered second as financial aids for students. One of the most interesting studies on loan funds is the monograph published by the Harmon Foundation of New York entitled "Survey of Student Aid in Greater Boston". A survey was made of the entire Boston Area to find out every possible aid in loans or scholarships that were being offered by organizations or individuals within this geographical area. Naturally, the colleges located here, specifically Wellesley and Harvard, were very much involved in the study. In the Boston Survey, every method they could think of was used to collect information from local communities relative to student aids. Newspapers were searched for announcements of such aids--scholarships or loans, and sometimes even the office boy

would come in "beaming with the news" that he had located something more for the report. (21:ixiii) In the Greater Boston Area, forty-four institutions of higher education exist. Nine of these had no student aids. Enrollments ranged from 10 students to 13,909 per year and student aid ranged from \$100 per institution to \$639,979 annually. (21:125)

Another study sponsored by the Harmon Foundation in 1932 in cooperation with the Federated Women's Clubs of New Jersey entitled "Survey of Student Aid Sources in New Jersey and Trends and Procedure in Student Loans" gives information on 130 loan funds and 126 scholarship funds administered by organizations in New Jersey other than colleges and private schools. These organizations were annually lending \$69,505 to students and had working loan funds totalling approximately \$612,422. The sum of \$45,055 was given annually in scholarships provided by contributions from individuals and organizations and from invested funds amounting to \$144,721. (22:7)

The conclusions of this study of trends in student aid were that student aid procedure is definitely "in the direction of a larger number of loan funds with more business-like policies of operation, and toward strict observance of qualifications and restrictions in the administration of scholarship funds now in existence. The study admits, as all studies of this kind must admit,

that "while information was received from reliable sources, complete accuracy cannot be guaranteed. The statistics are intended to represent relative rather than absolute conclusions. Some of the aids, for instance, were confidential or anonymous in nature." (22:7)

Another publication of the Harmon Foundation, of value to loan fund administrators, is one entitled "Seven Years' Experience with Student Loans". It offers good advice for those who are anxious to protect the principal of the funds by prompt repayment from students.

A fairly clear picture of what was happening in institutions of higher learning during the first half of the 1930-40 decade was revealed through an investigation made by Stromberg. Appointed by the American Alumni Council to investigate loan funds and the general loan fund situation, Stromberg surveyed, by questionnaire, 700 colleges and universities. Every type of school was included and 181 institutions responded to the questionnaire. All the schools were facing difficulties in finances at this time. His findings show that 147 schools reported \$2,910,000 of additional funds were needed for loan funds. It appeared also, from his survey, which was made in 1933, that 60,000 to 100,000 students would not return to school. (42:20)

Repayment of Loans. Protection of the principal of loan funds is always the concern of the trustees of the funds. The Harmon Foundation worked out a "group

responsibility" plan to guarantee the stability of its fund. The group furnishing the guarantee consisted of all the borrowers in a given year. The student received the maximum amount of his loan, and he promised to pay back three things: (1) the principal of his loan (2) interest on his loan and unpaid balances as he liquidated his principal (3) a guarantee fund based on each hundred dollars borrowed. This last is paid in as part of his installment payments, and is held until the books have been closed for all members of the borrowing group. After losses are deducted from this guarantee fund, any money left over is pro-rated back to the individual borrowers. (20:15)

The Harmon Foundation reports stress the character training involved in the student loan program, and the great value to the student in repaying his loan promptly and thus establishing credit for future reference.

From the University of Oregon, Onthank reported that with a 6 per cent charge on loans and 8 per cent for renewals, and a service charge of twenty-five cents on emergency loans, three-sevenths of their \$23,000 loan fund had been acquired through interest earnings alone. Since the F.E.R.A. employment has come to the campuses, the demand for loans has decreased and loans applied for are considerably less in size, he reports. (36:97)

During "depression" years, when repayments were coming in slowly, references to the difficulties involved were

frequently found in the educational literature of the period. A study was made by Ripperger to find out what sort of persons were slow in repayment, that all might know and plan accordingly. She studied an unnamed foundation report and found that less than one per cent of students as a rule try to evade repayment. The student may take on the mental attitude of society. For instance, when France defaulted her debts to the United States, there was an increase in student defaults. There was no difference between men and women, though marriage handicaps women; engineers pay best; ministers are poorest pay. Intellectual success does not necessarily parallel repayment.

The suggestion is made that students should have some training in personal finance and a closer association between the classroom and the world of work. Some bring to this business relationship childish reactions. Ripperger believes that college should teach the student to scorn philanthropists. The foundations want to make "investments in humanity," but they expect the assurance of "future maturity."

Scholarships and Gifts. The oldest scholarship in the United States of America is at Harvard University. It is the Lady Mowison Scholarship, given to Harvard College in 1643 by Lady Ann Mowison of London known as Lady Ann Radcliffe, with the specification that "any of Lady Mowison's kinsmen are preferred beneficiaries." Another income of a bequest to Harvard in 1659 is to be used to help "poore and

hopefull schollers." The rent from an island covered by deed to the college in 1680 was "for the easmentt of the charges of the Diatt of the Studentts that are in commons." The Browne Scholarship was established in 1687. The Sewall Scholarship founded in 1696 by Judge Samual Sewall of Salem and his wife Hannah gives preference to "students from Petaquamscot in the Narragansett country, otherwise called King's Province, English or Indians, if any such there be." (21:125)

In 1931-32, Harvard had available for student aid over \$9000 solely from scholarship, beneficiary, and prize funds set up more than two hundred years ago. These are funds the college controls. The trustees of the Charity of Edward Hopkins award six Hopkins Scholarships of about \$400 each, available annually in the Theological School of Harvard University, "to members of the Senior Class whose record in the previous year is represented by a grade of at least eighty per cent." (21:130)

Some of the early institutions did not hesitate to invite scholarships by statements appearing in their catalogues. One college catalogue announcement ran as follows:

The endowment of scholarships places the advantages of higher education within the reach of young women whose moral and intellectual worth entitles them to be leaders in the community in which they will later take their places; for this reason, Regis College solicits such foundations from friends who desire to promote Catholic College education for women. An endowment of six thousand dollars will establish in perpetuity a "full scholarship" covering tuition for the entire course of four years. (21:131)

Wellesley publishes the names of donors. Oregon State College has been doing that also for the past ten years, listing in the Commencement Program each year the names of the benefactors and the sums involved.

Some of the early colleges, for instance, Wellesley, even suggested a form one could use for bequeathing a specific sum "to be applied to the aid of deserving students in Wellesley College." (21:132) Record is made of a joint resolution made by a group of women's colleges--Barnard, Bryn Mawr, Mt. Holyoke, Radcliffe, Smith, Vassar, and Wellesley. The Council of representatives from these schools reported that "each college puts aid to its students first. Each is unwilling to lose the fine type of young woman who depends on scholarship funds. In her intellectual aspirations, her struggle against material odds, and in her ability to overcome obstacles, she represents the vital purpose of these institutions. It is our hope that this summing up of the present needs of these institutions may reach those men and women who are able to help them by direct gift or bequest." (21:135)

Of interest are the personal and specific requirements for applicants for many of the scholarships administered by the colleges in the area or by the trust fund committees. In one of the Greater Boston institutions, there are nine funds that must be awarded on the basis of the name of the beneficiary, the best-known of these being one "for the

collegiate education of men of the name of Murphy." It is reported by the Boston Evening Transcript of January 15, 1932 that at Yale University there's a \$600 a year scholarship waiting for a student of good character and promise, but his surname must be Leavenworth. The Scholarship has not been awarded since 1919. Another fund was for "an undergraduate who combines as nearly as possible Burr's remarkable qualities of character, leadership, scholarship, and athletic ability." This scholarship was established in memory of Francis H. Burr in 1909 by his friends. Another was awarded for the best metrical translation of a lyric poem of Horace, to be selected by the Department of Classics. In 1874, the gift of a distinguished member of the class of 1830 at Harvard established a prize for "the best dissertation dealing with any means or measures tending toward the prevention of war and the establishment of universal peace." (21:135)

Sex of Beneficiaries. The Boston Study points out that the sex of beneficiaries is usually definitely stated or is unrestricted. Colleges open on equal terms to both men and women award their student aid funds without restriction as to sex unless otherwise designated by individual donors. Few people realize that the Massachusetts Institute of Technology is co-educational, or that women are admitted to Harvard University Graduate School of Education and as special students in two or three others. One bequest reads "students

at the Massachusetts Institute of Technology" and either men or women are eligible.

Some Colleges have worked out Unique Scholarships. A great deal of ingenuity was exercised by colleges throughout the country to assist worthy students when the financial crisis hit the colleges in the early 1930's.

Vivion tried a novel system of helping students at Southwestern University. Students were offered room, heat, light, and water. Those with a grade of 90 or above paid nothing. Those with grades from 80 to 89 pay \$1 per week. Those below 80 pay \$2 per week. Those between 60 and 69 paid \$3 per week and were dropped. A deposit of \$25 was made at the beginning and the amount earned in terms of good grades was returned. In 1929-30 eight men lived in the house. Two made 90 or better; 6 made between 80 and 89. None was below 80. (43:15)

Stevens Institute of Technology also helped students earn as they learn by a sliding scale of tuition charges. Davis stated, "Student tuition costs about \$900. We will contribute \$600 toward that if you pay \$300 and will contribute intelligence and enthusiasm." Students whose records justified it were exempted from payment to greater or less extent. Scholarship was not the only qualification entitling a student to remission of fees. Class offices and other student activities counted. The top man in each class was

permitted to work his way through entirely by doing his college work better than anyone else. (14:132)

McCurley made a report of scholarship aid in an educational program for financial assistance to students at Goucher College. In 1931 a Scholarship Committee of the Faculty was created to select students. Funds came from gifts and endowments. Money available for scholarships amounted to \$17,700 with loans aggregating \$2730. Budget-making was taught the student body and the educational value of the student's taking responsibility was recognized. Students submitted their budgets. There were always more requests than could be granted. Sometimes the scholarships were "working scholarships." Residence in a cooperative house was thus described. (26:478) According to McCurley, "the utilization of resources with economic and esthetic satisfaction was thus realized."

A study of 282 colleges and universities was made by Haggerty and Brumbaugh. Of these institutions, 66 per cent were public controlled, granting scholarships were 84 per cent. Of the students in all the schools of the section, 6 per cent received scholarship aid--4 per cent in the public controlled schools, and 10 per cent in the private institutions. Freshman students were eligible in 93 per cent of the institutions granting them. The average value of scholarships was \$65 in the public controlled schools; \$113 in the

private schools. Scholastic standing was the most important factor in awarding them. In the public-controlled group, financial need was considered in more institutions than scholastic standing. In all, character, leadership, promise, personality, and ability are important factors considered. Of these institutions, 33 per cent maintained employment offices and 25 per cent to 30 per cent of all students obtained some jobs. (19:203)

There is the question not yet settled as to whether or not the government or the individual should pay for higher education; at least, there is always the question as to what is the rightful share each should bear.

In an address before the alumni of Brown University in June, 1927, Rockefeller advocated that college students who are financially able should pay the entire cost of their education. (11:738) The philosophy that each individual should stand on his own feet in spite of the exigencies of "outrageous fortune" has always been maintained by a substantial number of people and represents the *laissez faire* attitude that dominated all phases of life during our early national history. The other viewpoint has been so well expressed by Ogan that his words deserve repeating here. It was during the year 1932, one of the hard years for education, that Ogan wrote: (33:705)

The policy of charging students higher fees and tuitions may offer a course of least resistance in the face of financial deficits. It is possible

now, as it was in the days of Horace Mann and Henry Barnard, to find various apparent theoretical justification for a further departure from the cherished traditions of free higher education. . . .

Is it possible to justify public support of selective education? . . . Is it not possible to ask the students to pay the current operating costs of the institution and yet to guarantee financial democracy in higher education by wise administration of liberal student aid funds? . . . In the main, is it not true that the person who is of truly college caliber will get his college education regardless of financial handicaps and provincialism of outlook accompanying family poverty? . . .

The historic American ideal of democratic education wrought out through a century of struggle may not wisely be put aside. Educational opportunity as properly a class privilege or prerogative opportunity is anathema to one who cherishes the democratic ideal.

Public Support for Higher Education. Public support for higher education is one of the principles back of the land-grant college movement. Previous to the Morrill Act of 1862, the Federal Government had not contributed to the support of higher education; private endowments and state supported colleges were providing educational opportunities of this kind. Oregon State College being one of these, a land-grant college, it would be logical to suppose that the ideal of democracy in higher education would be the basis for its administration, and such has been the case. Dr. W. J. Kerr, president of Oregon State College from 1907 to 1931, during the great building period of the institution, repeated to staff members of the College many times that the institution should be serving the young men and women of the state

regardless of their financial status. The College has always tried to protect the student with little money. Such regulations as those limiting the cost of social events, prohibiting the Greek-letter societies from giving joint social affairs, and other similar regulations, have grown out of this policy.

Decrease in State Support of Higher Education. In publicly controlled institutions, the percentage of income from student fees rose from 13.5 to 16.2 from 1925 to 1935, while the amount received from state and local government decreased from 59.7 to 52.6 per cent, showing that decrease in public support was partly made up by increase in student fees. (5:98) Arnet points out that even though the percentage of receipts from the Federal Government has nearly doubled, the time-honored American boast that education is free from kindergarten through university seems not to be as true as it once was. (5:20)

State appropriations declined each year, according to Arnet's study, from 61 per cent in 1927-28 to 49.5 per cent in 1936-37. State appropriations were at their peak in 1929-30 and at their lowest in 1933-34. There was some recovery by 1936-37, but even then support was 18.5 per cent less than at the maximum. During this same period, Federal appropriations doubled (F. E. R. A. and N. Y. A. had come in), being 5.3 per cent at the beginning and 10.5 per cent at the close.

The Problem of Whether or Not a Student Should Work.

With declining state support and consequent increase in student fees, the problem of financial support was aggravated for the student with little means. Whether a student should work at all, and how much she can stand before it affects her scholarship and health has been the subject of a number of studies. Newman and Mooney made such a study at Ohio State. (31:50)

It was learned that at Ohio State from one-half to one-third of the students did engage in work of some kind and from 10 per cent to 20 per cent of the students earned all their expenses. The four fields of work at Ohio State were the same that will be found in almost any college: private jobs, jobs on the college payroll, N. Y. A., and student enterprises such as laundry, selling, etc. Roughly, 10 per cent had N. Y. A. aid and 52 per cent were with private firms. Reports both favorable and adverse were revealed. Although 81 per cent on one campus reported positive gains, 55 per cent stated that sacrifices had to be made to "social life" and to extra-curricular activities. Some say scholarship was affected. This study, made in 1930, further showed that students with weekly hours as high as 45 showed lower grades. At the same school, Ohio State, 100 employed and 100 non-employed students were compared and the first group showed the highest scholarship. Under some conditions results have been beneficial and stimulating to scholarship, under others

harmful, they summarized. (31:52)

Jordan reviewed the self-help program in some of our women's colleges. She found Dean Gildersleeve warning, "It's a bad thing," and Dean Parington equally disapproving. She found that 12 per cent of Smith College's 2000 students were partly self-supporting, the average amount earned being \$116 per year. Most students of the question seem to come to the conclusion that it is harmful to work one's entire way through college. (24:20) Benjamin quotes Pettie as saying, "Only a few determined souls should try working their way through college"; Lonzo Jones as saying, "Some students work their way out of instead of through college"; and Edward S. Jones as saying, "Not more than one in 1000 students should attempt to work his way." (7:36)

Hutchins is another who opposed the general policy of working one's way through college. Says the editor of What the Colleges are Doing in the November, 1929, issue:

President Hutchins does well to puncture another venerable myth long cherished in American institutions of learning that there is something inherently splendid in working one's way through college . . . the boy who is working inevitably finds that his work becomes his chief interest because that is what is more urgent, more elemental and direct in its rewards and as the time goes on he finds himself not a student doing a little work on the side, but a wage earner doing a little studying on the side.

The idea that it is even possible to work one's way through college seems to be typically American. Moritz,

speaking on Oregon State College campus in behalf of Chinese Student Relief three years' ago, pointed out how impossible it is for the Oriental student to earn. Exchange students and others from Chile, Canada, and European countries have reported the same thing.

In 1933, the writer made a study of a number of Oregon State College women students, sending questionnaires to those who had worked, most of them for room and board, while attending college.¹ It was interesting to note that the students who actually finished college and earned degrees, in nearly every case, stated that they had considered it worth while no matter how hard it was.

In view of the difficulties involved, the problem of financing higher education for the capable and deserving young woman with insufficient means becomes a puzzling one. The American Commission found, Rainey reports, that nearly two-fifths of all high school graduates would be justified in going on to college on the basis of ability to succeed; 18 per cent should have gone and did not; 38 per cent of high school graduates should have gone to college, but only 52 per cent of these did go. "These youths are denied opportunity primarily because of lack of economic resources", says Rainey. (38:5)

¹ See Appendix A

CHAPTER III

PRESENTATION OF FINDINGS

Herein, financial aids to students are described as those monetary supplements to the budget not included in the regular family allowance to the student. They include such support as is provided while she is a student, and because she is a student. They do not include the accumulated savings of the student. For study, these financial aids are considered under three headings: Self-Help, Loans, and Scholarships and other monetary awards.

SELF-HELP

In consideration of chronological sequence, it is logical to take for first examination the self-help or employment factor in the support of women students at Oregon State College. Self-help is well established as a permanent part of the educational picture in nearly every college in the country. It is a permanent and significant means of financial help for undergraduate women students on the Oregon State College campus, as can readily be seen in Table III, where the percentages of women students working range from 31 per cent to 45 per cent of the total women's enroliment. Women students earn money by doing a variety of tasks, including work as:

Stenographers
 Laboratory Assistants
 Readers
 Janitors
 Hostesses for 4-H Summer Session
 Photographic Service helpers
 Art Technicians
 Desk Assistants
 Dormitory waitresses and kitchen helpers
 Registrar's helpers
 Pianists
 Telephone operators
 Clerical Exchange workers
 Models for art classes
 Assistants in private homes for room and board
 Clerks in stores
 Waitresses in restaurants and tearooms
 Helpers for feeding experimental animals
 Lifeguards
 Assistants for checking health examinations

The earnings of women students employed by college departments have been recorded in the Business Office. Here labor slips have been totaled from year to year.

Working for Room and Board. It has been possible to compute earnings of women students who have worked in homes for room and board, or board only, by taking the number of girls living in homes to work and multiplying by the current room and board rate charged by the college residence halls. There have always been college girls working for room and board, but this number has declined markedly in the last half of the 1930-1940 decade. In 1935, there were 59 girls using this means of support out of the total enrollment of 963, or 6 per cent. The following years showed a steady decline in the percentage of total enrollment of girls who worked for room and board. Table II shows the facts.

TABLE I

First-Term Costs of Oregon State College Women Students
1930-1940

Year	Women Enrolled	Compulsory Fees	Additional	Room and Board	Total
1930-31	1162	\$41 (av.)*	Student Body fee included	\$94.00	\$135
1931-32	1088	43 (av.)	"	94.00	137
1932-33	815	38 (flat)	"	91.00	129
1933-34	801	32 "	"	70.00	102
1934-35	949	31.50 "	"	70.00	101.50
1935-36	963	26.50 "	Student Body fee voluntary	81.00	107.50
1936-37	1189	26.50 "	"	81.00	107.50
1937-38	1247	26.50 "	"	81.00	107.50
1938-39**	1363	32.00 "	"	90.00	122.00
1939-40**	1520	32.00 "	"	90.00	122.00
1940-41**	1740	34.00 "	Student Activity \$2 compulsory included	91.00	125.00

Foregoing taken from Oregon State College Catalogues and Registrar's Reports.

* Laboratory fees varied in different courses.

** Matriculation fee of \$5 added for entering students.

TABLE II

Enrollment of Women Students, the Number and Percentage
Working for Room and Board in Private Homes

Year	Enrollment	Number Working	Percentage Enrollment
1935-36	963	59	6.0 %
1936-37	1189	67	5.6 %
1937-38	1249	70	5.5 %
1938-39	1363	76	5.5 %
1939-40	1520	60	3.9 %
1940-41	1740	52	2.9 %

This trend is further confirmed by the data for the year 1941-42, when 32 out of an enrollment of 1589, or 2.0 per cent were working for room and board. It seems evident that this way of earning while attending college is generally considered a last resort. It is well known that numerous jobs of this kind are available to students every fall.

It is obvious from Table I, page 41, that the cost of living is the student's greatest expense. At a state institution where no tuition is charged, only registration fees, this would logically be the case. Thus the student who earns her living costs is making a major current contribution to her college expenses. Working for room and board, however,

presents certain difficulties to the student. Some of them include:

- Finding it difficult to make personal adjustments to the family.
- Working overtime without pay.
- Finding no time for social life.
- Finding no time for college extra-curricular activity.
- Missing the opportunity to live in an organized college group.

With the beginning of the 1935-1940 period, simultaneously with the beginning of the National Youth Administration program and the Women's Cooperative Houses, preference for some of these newly set up financial aids over the traditional and always available job of working for room and board was evident.

Earnings Important at Oregon State College. A substantial number of women students at Oregon State College have always earned some portion of their college expenses while attending school. This percentage has been higher than the rank and file of co-educational, state-supported schools. Greenleaf, of the U. S. Office of Education, reports that for 1937-38, 29 per cent of women students in public-supported institutions of higher learning were to some extent self-supporting. (36:56) At Oregon State College, in the same year, 35 per cent of the women students were to some extent self-supporting. During the decade we are considering, the heaviest earning years from the standpoint of percentage of students earning were in 1934-35 and 1935-36.

TABLE III

Amount of Earnings of Women Students at Oregon State College
and Percentage of Students Earning

Year	Total Amount Earnings	Amount Per Student Enrolled	Per Cent All Women Earning
1930-31	\$31,983.35	\$27.52	31 %
1931-32	38,178.88	35.74	32 %
1932-33	34,524.00	42.30	33 %
1933-34	35,346.16	44.12	40 %
1934-35	37,441.84	39.45	45 %
1935-36	49,700.00	50.00	45 %
1936-37	55,998.72	47.09	39 %
1937-38	56,614.00	45.05	35 %
1938-39	79,152.38	58.07	35 %
1939-40	82,839.72	54.40	38 %
1940-41	89,105.84	51.70	36 %

Though in actual total sums earned, we find a steady increase from the year 1932 to the end of the decade, the greatest amount earned on the per capita enrollment basis was in the year 1938-39, when total earnings would, theoretically, have given each woman student \$58.07.

The National Youth Administration. As mentioned in Chapter II, the Unemployment Relief Fund, in 1931, the

F. E. R. A. in 1933-34, and the federal and more permanent N. Y. A. in 1935-36 brought new elements into the student aid field. Earnings under these so-called "workships" supplied by State and Federal Government comprised a considerable part of the total earnings of women students at Oregon State College. Table IV shows the statistics.

TABLE IV

A Comparison of N. Y. A. Earnings with Total Earnings
of Women Students at Oregon State College

Year	*	Total Earnings All Sources	No. NYA Students	Amount Earned	Per Cent NYA
1930-31		\$31,983.35			
1931-32		38,178.88	87 (URF)	\$ 1,578.32**	
1932-33		34,524.00			
1933-34	10 %	35,346.16	89	10,480.69	28 %
1934-35	12 %	37,441.84	140	10,483.44	28 %
1935-36	12 %	49,700.00	139	12,425.00	25 %
1936-37	12 %	55,998.72	145	13,017.20	24 %
1937-38	8 %	56,614.03	134	12,167.51	21 %
1938-39	9.3 %	79,152.38	185	16,622.93	25 %
1939-40	10.0 %	82,839.72	221	20,709.93	25 %
1940-41	8.0 %	89,105.84	205	20,702.58	20 %

* Shows percentage of enrollment used as a base for allotment with \$15 per student allowed as average monthly earning.

** The State Unemployment Relief Fund made up from faculty salary deductions from December, 1931, to April, 1932.

In 1933-34, 28 per cent of all earnings of women students came from N. Y. A. Funds. This percentage had dropped to 20 per cent in 1941-42, when the recovery period and the stimulus of war activity reduced the economic need of students. So far as Oregon State College was concerned, N. Y. A. work was always ample to meet the needs of students who could qualify for it and there was not a year that some money did not revert to the Federal Treasury. It does not necessarily follow, however, that the funds were not needed because some of the money was not used. Eligible students were fewer in number, but their need was still sufficient to justify the work allotment.

During the increasing employment and high wages of the war years, we can certainly expect to use less and less of the N. Y. A. federal funds to assist students, and they may indeed be cut off entirely. In the current year of 1942-43, we still have N. Y. A., with only a handful of students needing this help as our war industries gain momentum and wages for student vacation workers are high. The important thing is that the Federal Government saw fit to extend this kind of subsidy to college students when an economic crisis prevailed. It was the first time such a program had been undertaken.

Women's Cooperative Houses. Since 1935-36, women's co-operative houses have been an important cog in the economic and social machinery of the campus. Herein, we are not considering them from the standpoint of the social unit.

From the economic standpoint, they are a means of self-help. By doing some of the housework themselves, the students in these houses reduce their expenses, and thereby earn about \$10 per month. When this amount is multiplied by the number of women students living in these houses, a substantial total sum is the result. The growth of the houses, and hence this means of earning, has been noteworthy on the Oregon State College campus.

TABLE V

Cooperative House Earnings of Oregon State College
Women Students

Year	Number Houses	Number Students	Per Cent Enrolled	Amount Earned	Per Cent Earnings
1935-36	1	11	1.0	\$ 935.00	1.5
1936-37	3	35	2.8	2,975.00	4.0
1937-38	3	65	5.2	5,525.00	9.0
1938-39	3	85	6.2	7,225.00	9.0
1939-40	5	135	8.8	11,475.00	13.0
1940-41	7	181	10.0	15,385.00	17.0

The upward trend continued through the year 1941-42, when 12.9 per cent of the women students were living in seven women's cooperative houses.

Relationship between N. Y. A. and Cooperative Houses.

It is interesting to observe the relationship between the N. Y. A. and the women's cooperative houses. In a sample year, say 1939-40, out of 207 girls earning on N. Y. A. during the first term of school, 81 were students living in cooperative houses. This means that 36 per cent of the N. Y. A. women students were living in cooperative houses. But more significant is the fact that 60 per cent of the women in the cooperative houses were gaining support from N. Y. A., with which to pay the cost of living in a cooperative house. With the monthly earnings of \$15 per student on N. Y. A., and the monthly room and board rate in the cooperative houses at \$20, the N. Y. A. earnings proved a substantial help through the years 1935 to 1941. Table VI shows these relationships.

TABLE VI

Women Students Living in Cooperative Houses
and Earning on the N. Y. A. Program

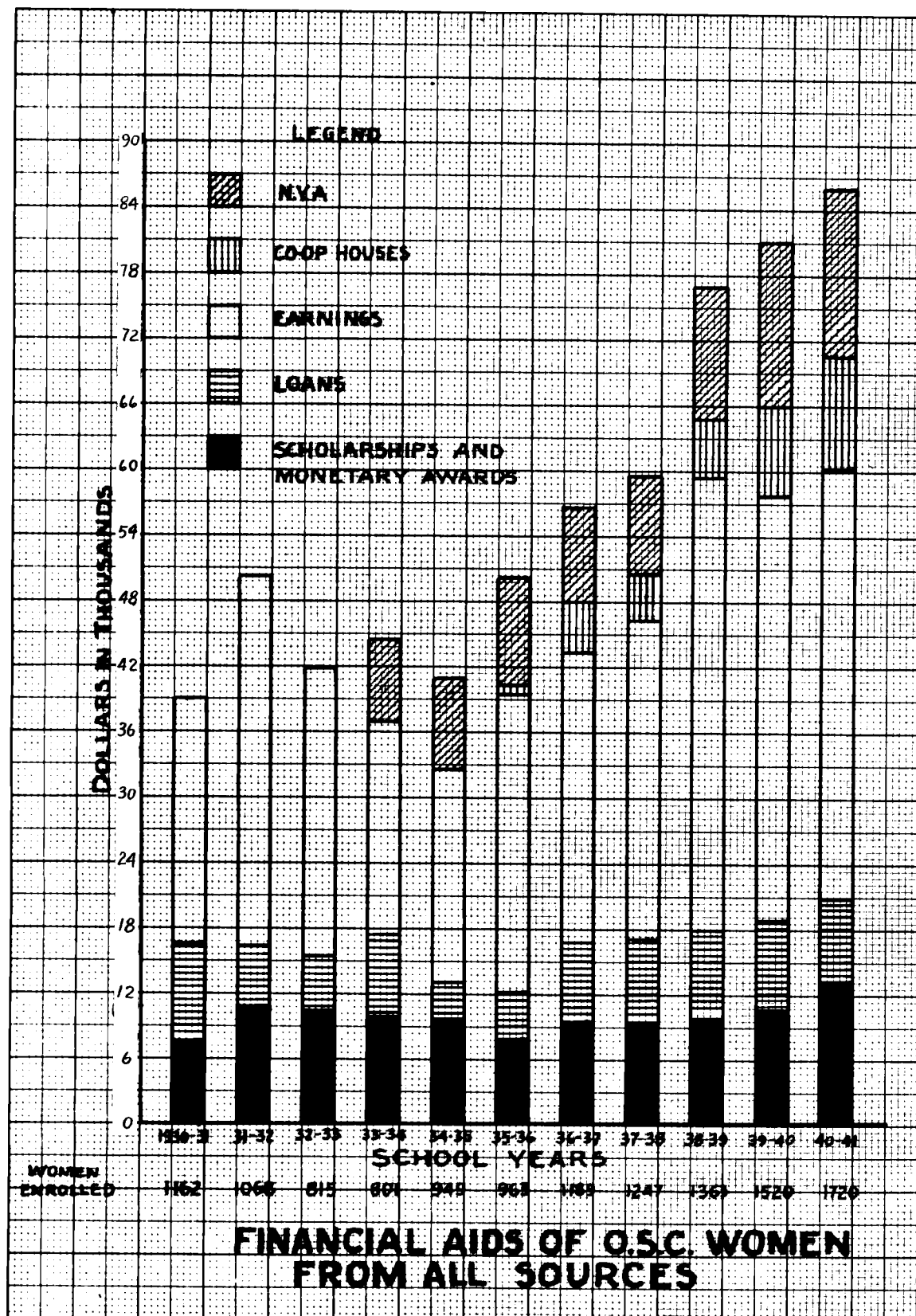
Year	Number Students	Percentage NYA Students in Cooperative Houses	Percentage Women in Cooperative Houses on NYA
1935-36	Cooperative houses too young to make comparison.		
1936-37	29	20 %	82 %
1937-38	34	25 %	52 %
1938-39	57	30 %	75 %
1939-40	81	36 %	60 %
1940-41	69	42 %	38 %
Average	54	30.6%	61.4%

Continuing into the year 1941-42, we find 81 women students concerned, with 54 per cent of the N. Y. A. students living in the cooperative houses and 39 per cent of the women in cooperative houses working on N. Y. A. It is evident, therefore, that these two sources of financial aid have worked in excellent collaboration to the end of making it possible for a larger number of women students to come to college. It is not surprising to find a considerable overlapping between these two groups of students, since one of the prime requisites for membership either as a resident of a cooperative house or as an N. Y. A. student worker is a proved financial

need.

Other Sources of Self-Help. It should be pointed out that all records of earnings must necessarily be minimum earnings. The Self-Help Department has no way of knowing how much women students earn on some of the temporary jobs they take in the town of Corvallis. In 1938-39, every business man was asked how many women students he had in his employ and about how much they earned per year. Forty-five business managers responded to the inquiry. It was learned that of this number, 20 or nearly half of them employed no women students at all. The remaining 25 had employed during the year, 77 women students. J. A. Hansen reported that he had employed 25, but 12 of the business firms employed only one woman student each. Their total earnings were about \$5,000.

It is also recognized that records kept of earnings of students who accept single hour jobs are frequently incomplete because after contact is once made, the same student may be called a number of times by the same employer for additional jobs and the employment secretary can only estimate how much these earnings may amount to. Taking these points into consideration, the actual amounts involved must be reckoned as greater rather than less than those reported in Table III. For a comparison of Self-Help total earnings, with total loans, total amounts granted in Scholarships and other monetary gifts, see Graph 1, page 51.



Graph 1

LOAN FUNDS

The Student Loan Fund. Since the largest loan fund available to students at Oregon State College for both men and women, is the Student Loan Fund, its fluctuations during these years will receive our first attention. By way of introduction to it, let it be noted that its sources are many and not all the individual funds that make up the entire sum are available to women students. The Crawford Fund and the Arthur Palmer Tifft Memorial Loan Fund are available to men only. But all the funds described in the College Catalogue,¹ unless otherwise stated, are administered from one office, the Student Loan Fund Office. Recommended students may borrow from it after they have been in college for at least one term. Interest is charged at the rate of 4 per cent. The fund has served women students of the college in large numbers. Never, however, has there been a sum loaned in any year since 1930 equal to the year 1930. Table VII shows the number of students and amounts of loans from year to year. It will be noted also that the smallest amount was loaned during the year 1934-35, though just as many loans were made that year as in the previous year when nearly twice as much money was involved. This seems to indicate either a wariness on the part of the student or the executor of the

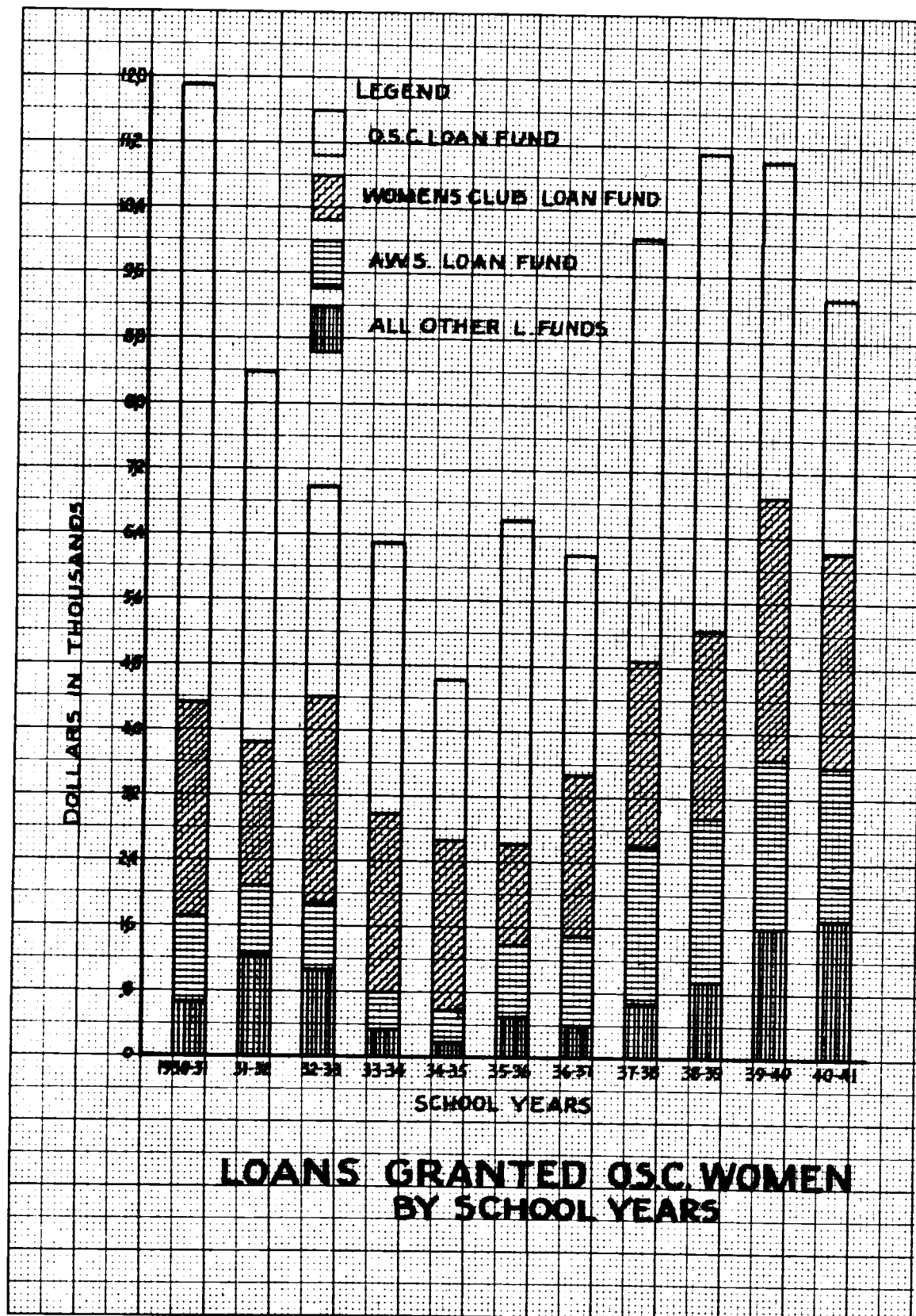
¹ Oregon State College Catalogue, page 90 (1942-43).

fund, for this was a year in which students were definitely in need of financial assistance. In 1934-35, we find all loan funds at their lowest ebb, (See Graph 2, page 54) with the exception of the Federated Women's Clubs' Fund, which dipped to its lowest point the following year.

TABLE VII

Loans Granted to Oregon State College Women
Students from the Student Loan Fund

Year	Number	Per Cent Enrollment	Total Amount	Amount Per Loan
1930-31	42	3.6	\$ 7,610.00	\$181.00
1931-32	35	3.2	4,507.00	129.00
1932-33	27	3.3	2,632.00	98.00
1933-34	28	3.4	3,248.00	115.00
1934-35	28	2.9	1,906.50	67.00
1935-36	42	4.3	4,118.00	98.00
1936-37	30	2.5	2,673.00	89.00
1937-38	44	3.5	5,120.00	116.00
1938-39	48	3.8	5,791.00	120.00
1939-40	38	2.5	4,014.00	106.00
1940-41	31	1.8	3,277.00	105.00
Total	351		37,286.50	



Graph 2

Women's Federated Clubs' Scholarship Loan Fund. Since 1908, there has been a Women's Federated Clubs' Scholarship Loan Fund in Oregon available to college women of the state of Oregon. A maximum sum of \$200, with an average of \$150, to anyone who can qualify as an eligible senior, is the usual grant. This fund has helped many Oregon State College girls during the years 1930-1940. The data is given in Table VIII.

TABLE VIII

Oregon State College Women Beneficiaries of the
Women's Federated Clubs' Scholarship Loan Fund

Year	Number Women Students	Per Cent Enrolled	Total Amount	Amount Per Loan
1930-31	16	1.3	\$2,650.00	\$165.00
1931-32	17	1.5	1,850.00	108.00
1932-33	20	2.4	2,495.00	114.00
1933-34	19	2.3	2,121.00	112.00
1934-35	16	1.6	2,126.00	119.00
1935-36	14	1.4	1,200.00	85.00
1936-37	17	1.4	1,995.00	117.00
1937-38	16	1.4	2,254.00	125.00
1938-39	20	1.4	2,350.00	117.00
1939-40	29	1.9	3,455.00	119.00
1940-41	23	1.3	3,015.00	131.00
Total	208		25,511.00	

These loans are granted without interest if the student repays her loan within one year. Loans are granted on a personal note endorsed by an adult, usually a parent of the student, accompanied also by letters of recommendation supporting the character and dependability of the student and the co-signer of her note. Graph 2 shows this loan more active than others in the "depression" years from 1932-1935. In 1934, it actually loaned more money to women students of the college than did our own Student Loan Fund. Whether this is due to the fact that borrowers must be seniors and hence can risk more, or whether it is due to the absence of interest charge, or some other cause, is not clear. The fund has grown in amount from \$23.65 in 1908 to \$42,000 in 1943.

The Associated Women Students Emergency Loan Fund. Beginning with a sum of \$200, profit realized from the Women's Stunt Show in 1923, the Associated Women Students Emergency Loan Fund was initiated to help women students with small loans for short periods of time.

For many years, additional contributions to the fund have increased the principal amount to about \$1700, which meets adequately the current emergency needs of women students and women students' organizations. Annual contributions have been made by the Oregon State College Dames Club and various Oregon State College Mothers' Clubs.

It serves its purpose typically when a student comes in

to say that the check from home is delayed and she must buy a textbook immediately, or when a girl needs money for registration fees and expects to repay with earnings. This loan fund has been flexible enough to help many Oregon State College women students. See Table IX.

TABLE IX

The Associated Women Students Emergency Loan Fund

Year	Number Loans Made	Number Borrowing	Amount Loaned	Average Loan	Per Cent Enrollment
1930-31	44	36	\$ 924.00	\$21.00	3.1 %
1931-32	48	30	865.92	18.00	2.8 %
1932-33	47	34	754.82	16.00	4.1 %
1933-34	32	27	417.00	15.31	3.3 %
1934-35	36	26	493.05	13.70	2.7 %
1935-36	71	45	871.00	12.26	4.6 %
1936-37	77	58	1,183.00	15.37	4.8 %
1937-38	124	90	1,856.33	14.97	7.2 %
1938-39	156	120	2,050.15	12.59	8.8 %
1939-40	197	158	1,998.01	10.14	10.0 %
1940-41	161	108	1,729.25	10.74	6.3 %
Totals	993	732	13,142.95		

It is a very active fund. The \$1700 has revolved between 7 and 8 times during this 11-year period, to lend

\$13,142.95. The smallest number of loans was made in 1933-34, and the smallest sum of money was involved that year, also. Only 2.7 per cent of the women students used the fund in 1934-35. It is notable that the years 1938-39 and 1939-40 were high peak years of usefulness for this loan fund. These same years were high peak years of usefulness for N. Y. A. funds. It is not so hard to borrow money if you know there will be a check at the end of the month to repay it, and it is not hard to lend money when you know the borrower will have a check at the end of the month with which to repay. Thus a student living in a cooperative house could pay her board and room in advance by borrowing from the emergency loan fund and then repay the loan fund at the end of the month by working on N. Y. A.

Sorority Loan Funds. The national president of each sorority represented on Oregon State College campus was asked whether any loans had been made to Oregon State College students, members of respective chapters here, during the years 1930-1940.¹ All nationals answered. Alpha Chi Omega, Chi Omega, Kappa Alpha Theta, and Sigma Kappa had made no loans. The loans were scattered, and while they were not numerous, a sizable amount of money was involved.

Pi Beta Phi writes, "no requests from Oregon State College girls came until the fall of 1939". Considerable leniency in the matter of repayment is noted. One national

¹ See Appendix B

says, "time allowed for repayment is based on the individual case, earning ability is taken into consideration." In 1933-34, only Delta Delta Delta was granting loans to Oregon State College students. Most loans were granted in 1940-41 with six girls benefiting. Data may be found in Table X.

TABLE X

National Sororities Making Loans to Respective Members,
Students on Oregon State College Campus

Year	Sorority	Number	Amount
1930-31	Alpha Delta Pi	1	\$250.00
	Gamma Phi Beta	1	150.00
1931-32	Delta Zeta	1	200.00
	Gamma Phi Beta	1	150.00
	Kappa Kappa Gamma	1	600.00
1932-33	Alpha Xi Delta	1	300.00
	Delta Delta Delta	1	100.00
	Gamma Phi Beta	1	200.00
1933-34	Delta Delta Delta	2	325.00
1934-35	Delta Delta Delta	1	200.00
1935-36	Alpha Xi Delta	1	300.00
	Gamma Phi Beta	1	200.00
1936-37	Alpha Gamma Delta	1	150.00
	Alpha Xi Delta	1	100.00
1937-38	Delta Zeta	1	175.00
	Kappa Kappa Gamma	1	450.00
1938-39	Delta Delta Delta	1	300.00
	Kappa Kappa Gamma	1	400.00
	Pi Beta Phi	2	400.00
1939-40	Alpha Delta Pi	1	250.00
	Gamma Phi Beta	1	300.00
	Kappa Kappa Gamma	1	450.00
1940-41	Alpha Xi Delta	1	200.00
	Kappa Delta	1	50.00
	Pi Beta Phi	4	900.00
Totals		30	6,795.00

The Masonic Loan Fund. The Grand Recorder of the Knights Templar of Oregon reported on loans made to women students who qualified. Table XI shows the loans and amounts.

TABLE XI

Loans made by Masonic Lodge--Portland, Oregon to
Oregon State College Women Students

Year	Number Loans	Amount
1930-31	1	\$300.00
1931-32	1	300.00
1932-33	2	450.00
1933-34	0	
1934-35	0	
1935-36	0	
1936-37	1	100.00
1937-38	0	
1938-39	1	200.00
1939-40	0	
1940-41	1	200.00
1941-42	1	200.00
Total	8	1,850.00

It will be noted that during the years from 1932 to 1936 no loans were made. To borrow from this fund, the applicant must be a senior, a daughter of a Master Mason in good

standing. Interest is charged at the rate of 6 per cent. Beginning four months after graduation, 10 per cent of the principal per month is expected to be repaid.

The P. E. O. Loan Fund. The P. E. O. national organization of women has been widely known for its large loan fund used to help college women. Applicants are sponsored by local chapters, and some Oregon State College women have been beneficiaries of chapters outside the state. It is the policy of the national organization to write the dean of women when a beneficiary is attending the college. See Table XII for record of loans.

TABLE XII

Oregon State College Women Beneficiaries
of the P. E. O. Loan Fund

Year	Number	Amount
1930-31	1	\$100
1931-32	1	100
1932-33	-	-
1933-34	-	-
1934-35	1	250
1935-36	-	-
1936-37	2	500
1937-38	3	500
1938-39	-	-
1939-40	1	250
1940-41	3	800
Total	12	\$2,500

No loans were made in 1932-33, 1933-34, 1935-36, or 1938-39. An interest charge of 3 per cent is made and loans do not exceed \$300.

A survey of women students enrolled in the fall of 1940-41 resulted in the discovery of two other loan funds that had been helping Oregon State College women students. Job's Daughters loaned \$300 to two women students in 1939-40, and Jefferson High School, Portland, Oregon made a loan of \$50 to one of its graduates entering Oregon State College in 1940-41.

The year 1930 showed the largest amount loaned per girl, namely, \$10.22. The smallest amount per girl and with 8 per cent of women enrolled borrowing, comes in 1934-35 with \$4.97 per girl. (See Table XIII) After the low point was reached in 1934-35, loan funds became more active and progressively so until 1939 and 1940 when the war prosperity made them less needed. The trend in this direction is quite clearly revealed also in Graph 2, page 54.

Loan funds have been an important item in the story of financial aids for students. They have served best, apparently, in "normal" years. They are especially helpful to senior students who need a small amount to finish work for their degrees and can find no time to do outside work to earn.

SCHOLARSHIPS AND MONETARY AWARDS

Scholarships and monetary awards are considered as the third important kind of financial aid for students. These are the awards that are an outright gift to the student. He does not have to use time to earn them, nor does he have to pay them back. The award is based on promise or evidence of worthiness on the part of the student, based on his past performance. As stated in Chapter II, some scholarships are very old and some have unique requirements. At Oregon State College, a comparatively young school, these awards are, naturally, of recent origin. Some of them do have "strings" attached, however, and this limits their possibilities, but may not necessarily limit their ultimate usefulness. With the exception of the Daly Fund and the 4-H Scholarships offered by the Union Pacific Co., we had only a few monetary awards to offer women students in 1930-31. Since that time, the school and the students have benefited increasingly from this source of income.

Scholarships and Monetary Awards Increase Through the Decade. Table XIII shows the scholarships and monetary awards received by women students each year. It will be noted that in 1930, there were seven sources of this kind for financial aid. In 1940-41, there were 28 such sources. The number of awards made in 1930 was 26. In 1940, there were 162--a 600 per cent increase in eleven years. We find

the largest sum of money distributed in scholarships and gifts in 1940-41, the sum of \$17,217.85. For the last five years or so, the per capita sum has been about \$10 per student. This is a theoretical number, meaning that if every woman student shared alike in these awards, each would receive about \$10.00 for the year. At the same time, it will be noted that the average sum of each award has grown strikingly less. In 1930, the \$370 per award was largely the result of the generous allowances under the Dady Fund--where 15 students benefited to the amount of \$9,000. By the time 1940-41 was reached, this average sum per award had become \$94.00.

Sorority Nationals' Scholarships. Since the sorority nationals were tabulated with regard to loans only, it will be necessary to show what they have been doing for their own members in the way of scholarships. So far as the writer has been able to learn, all scholarships given by sorority nationals to undergraduate women up to 1943, were given to members only. (See Table XIV, page 66).

TABLE XIII

Loans Granted O. S. C. Women Students

Source	30-31	31-32	32-33	33-34	34-35	35-36	36-37	37-38	38-39	39-40	40-41
Associated Women Students	924.00 (44) *	865.92 (48)	754.82 (47)	417.00 (32)	473.05 (36)	871.00 (71)	1,183.42 (77)	1,856.33 (124)	2,050.15 (156)	1,998.01 (197)	1,729.25 (161)
Jefferson High School											50.00 (1)
Job's Daughters										300.00 (2)	
Masonic (K. T.)	300.00 (1)	300.00 (1)	450.00 (2)				100.00 (1)		200.00 (1)	200.00 (1)	200.00 (1)
O. S. C. Student Loan	7,610.00 (42)	4,507.00 (35)	2,632.00 (27)	3,248.00 (28)	1,906.50 (28)	4,118.00 (42)	2,673.00 (30)	5,120.00 (44)	5,790.00 (46)	4,014.00 (38)	3,277.00 (31)
P. E. O.	100.00 (1)	100.00 (1)			250.00 (1)		500.00 (2)	500.00 (3)		250.00 (1)	800.00 (3)
Sororities	400.00 (2)	1,000.00 (3)	600.00 (3)	325.00 (1)	200.00 (1)	500.00 (2)	250.00 (2)	625.00 (2)	700.00 (3)	1,100.00 (4)	1,150.00 (6)
Women's Clubs	2,650.00 (16)	1,850.00 (17)	2,495.00 (20)	2,121.00 (19)	2,126.00 (18)	1,200.00 (14)	1,995.00 (17)	2,254.00 (18)	2,350.00 (20)	3,455.00 (29)	3,015.00 (23)
Total	11,984.00	8,572.92	6,931.82	6,111.00	4,975.05	6,689.00	6,701.42	10,355.33	11,091.15	11,317.11	10,221.25
Number of loans granted	106	105	99	80	83	129	127	191	228	280	223
Enrollment	1,162	1,068	815	801	949	963	1,189	1,247	1,363	1,520	1,720
Per girl enrolled	10.22	7.93	8.50	7.63	4.97	6.97	5.21	7.80	8.12	7.30	5.47
Percent students (each loan a unit)	10	9.8	12	9.9	8	13	10	15	18	18	12

* Figures in parentheses denote number of loans granted.

TABLE XIV

Scholarships Awarded by Sorority Nationals
to Student Members on the Oregon State College Campus

Year	Sorority	Number Students	Amount
1930-31	Kappa Delta	1	\$300
1931-32	Kappa Delta	1	250
1932-33	None		
1933-34	None		
1934-35	Kappa Delta	1	200
1935-36	Kappa Delta	1	200
1936-37	Kappa Kappa Gamma	1	250
1937-38	Kappa Kappa Gamma	1	250
1938-39	Kappa Delta	1	200
1939-40	Alpha Delta Pi	1	400
	Kappa Delta	1	200
	Kappa Kappa Gamma	1	250
1940-41	Alpha Delta Pi	1	400

The years 1932 and 1933 are the only years when no scholarships at all were given, but over all they are not numerous. The year 1939-40 shows three, which breaks all the records of other years. A comparison of what the national sororities have done in the matter of loans and scholarships is shown in Table XVI. Sorority nationals have loaned considerably more than they have awarded in scholarships, but

TABLE XV

Scholarships and Monetary Awards to O. S. C. Women Students *

Name of Scholarship	30-31	31-32	32-33	33-34	34-35	35-36	36-37	37-38	38-39	39-40	40-41
Aitrusa Award								50.00	50.00	50.00	50.00
End Science Scholarship											50.00
Blumauer-Frank Scholarship								50.00	man student	50.00	man student
Chi Omega Prize	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Daly (Bernard) Educational Fund	9,000.00 (15)	13,800.00 (23)	13,200.00 (22)	12,000.00 (20)	10,000.00 (20)	7,500.00 (15)	6,000.00 (12)	5,500.00 (11)	5,400.00 (12)	6,075.00 (15)	6,885.00 (17)
D. A. R. Scholarship							25.00	25.00	25.00	25.00	25.00
Folk Club Scholarship (Leonora Kerr)		50.00	50.00	50.00	50.00	50.00	50.00	69.50	64.50	64.50	66.00
Home Economics Association Award							25.00	25.00	25.00	25.00	25.00
Home Economics Extension Council Scholarship							25.00	25.00	25.00	25.00	25.00
Home Economics Freshman Award									10.00	10.00	10.00
Home Economics Prize						10.00	25.00	25.00			
Johnson (A. Grace) Scholarship						25.00	25.00	25.00	25.00	25.00	25.00
Kappa Delta Pi					25.00	25.00	man student	25.00	25.00	12.50	25.00
Lampighter Award										15.00	15.00
Lee (Minnie E.) Scholarship						25.00	25.00	25.00	25.00	25.00	25.00
Lipman Wolfe Prize			100.00 (3)	100.00 (3)	men students	men students	men students	25.00	30.00	30.00	20.00
Montgomery Ward Scholarship						1,789.40 (25)	1,708.00 (39)	2,949.00 (48)	3,828.00 (64)	4,149.79 (63)	3,198.85 (54)
Mortar Board							50.00	50.00	50.00	100.00	40.00
Phi Chi Theta Freshman Award	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Panhellenic, Aberdeen, Washington											50.00
Pharmaceutical Association Award (Oregon State Women's Auxiliary)		25.00		25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Portland Mothers Club									187.50 (4)	100.00 (4)	260.00 (10)
Reichart Prize	50.00	50.00	man student	50.00	50.00	50.00	25.00	50.00	50.00	50.00	50.00
Ressler Memorial Prize			man student	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Rotana Club Scholarship		10.00									
Smith (Drucilla Shephard) Prize	300.00	250.00			200.00	200.00	250.00	250.00	200.00	600.00 (2)	400.00
Sorority Nationals					1,242.00 (23)	1,512.00 (28)	1,368.00 (28)	2,365.00 (38)	2,601.50 (42)	2,428.00 (41)	3,702.00 (57)
State Board Scholarships					122.00	197.00 (2)	197.00 (2)	75.00 (1)	---	---	637.32 (3)
State Vocational Rehabilitation											
Union Pacific (4-H)	300.00 (3)	600.00 (6)	300.00 (3)	700.00 (7)	600.00 (6)	300.00 (3)	400.00 (4)	300.00 (3)	600.00 (6)	600.00 (6)	800.00 (8)
Veterans' Children's Aid					---	144.00	288.00 (2)	432.00 (3)	432.00 (3)	720.00 (5)	1,296.00 (9)
Waldo (Clara H.) Prizes	140.00 (4)	140.00 (4)	140.00 (4)	140.00 (4)	---	140.00 (4)	140.00 (4)	140.00 (4)	70.00 (4)	40.00 (4)	70.00 (4)
Number of sources	7	11	7	11	12	18	21	26	26	28	29
Totals	19,820.00	14,980.00	13,820.00	13,237.00	12,364.00	11,042.40	9,721.00	12,580.00	12,921.50	15,290.79	17,855.17
Per Capita Students Enrolled	8.40	14.00	16.50	16.20	12.50	11.20	7.90	10.00	9.40	10.00	10.00
Number awards made	26	41	35	41	58	89	105	127	154	162	165
Average sum per award	\$ 370.00	365.00	390.00	327.00	214.00	125.00	92.00	99.00	84.00	94.00	94.00
Women Enrolled	1,162	1,068	815	801	949	963	1,189	1,247	1,363	1,520	1,720

* All awards are single awards except where figures in parentheses denote the number.

it will be noted that this source of help for women students in the lean years, namely from 1932 to 1935, made less than the usual contribution to their aid. The smallest sum was allotted in 1934-35, when only \$400 was awarded; one loan and one scholarship.

The increase in scholarships during the year 1939-40 is of interest. During that year we find \$1,150 granted in scholarships and \$300 in loans. The following year there was a swing back to loans, when four loans were made by Pi Beta Phi. The year 1940-41, moreover, saw less need for student aid, since the impending war situation had speeded up industry and income. We find all student loan funds took a small drop in 1940-41 over the previous year, probably because of this condition. (See Graph 2.) It should also be remembered that students living in sororities probably have less need for financial help. On Oregon State College campus in 1940, when 38 per cent of the women students were partially self-supporting, of the sorority women students only 24 per cent were working. In the independent group 60 per cent were earning while attending school that year.

Scholarships and monetary gifts, along with earnings, have tended steadily upward since 1935, as indicated in Graph 1.

Carl Raymond Gray Union Pacific Scholarships. These 4-H Scholarships, so called because they are awarded to boys and girls who have been 4-H Club members, are given to

TABLE XVI

Comparison of Scholarships and Loans Issued
by National Sororities to Oregon State College Women

Year	Sorority	Loans	No.	Totals by years	Scholar- ships	No.
1930-31	Alpha Delta Pi	\$250	1			
	Gamma Phi Beta	150	1			
	Kappa Delta			\$ 650	\$250	1
1931-32	Delta Zeta				200	1
	Gamma Phi Beta				150	1
	Kappa Kappa Gamma	600	1			
	Kappa Delta	250	1	1200		
1932-33	Alpha Xi Delta	300	1			
	Delta Delta Delta	100	1			
	Gamma Phi Beta	200	1	600		
1933-34	Delta Delta Delta	325	2	325		
1934-35	Delta Delta Delta	200	1			
	Kappa Delta			400	200	1
1935-36	Alpha Xi Delta	300	1			
	Gamma Phi Beta				200	1
	Kappa Delta			700	200	1
1936-37	Alpha Gamma Delta	150	1			
	Alpha Xi Delta	100	1			
	Kappa Kappa Gamma			500	250	1
1937-38	Delta Zeta	175	1			
	Kappa Kappa Gamma	450	1	675	250	1
1938-39	Alpha Delta Pi	250	1			
	Gamma Phi Beta	300	1			
	Kappa Delta				200	1
	Kappa Kappa Gamma			900	150	1
1939-40	Alpha Delta Pi				400	1
	Alpha Gamma Delta				300	1
	Kappa Delta				200	1
	Kappa Kappa Gamma	400	1		250	1
	Pi Beta Phi	400	2	1950		
1940-41	Alpha Delta Pi				400	1
	Alpha Xi Delta	200	1			
	Kappa Delta	50	1			
	Pi Beta Phi	900	4	1550		
Totals		6050	27	9650	3600	15

students who are enrolling in agriculture or home economics. They have helped 55 women students during the eleven years between 1930 and 1940. Each scholarship is a sum of \$100 to be applied on school expenses. Table XVII gives the record.

TABLE XVII

Women Students Receiving Union Pacific Scholarships

Year	No. Students	Amount
1930-31	3	\$ 300.00
1931-32	6	600.00
1932-33	3	300.00
1933-34	7	700.00
1934-35	6	600.00
1935-36	3	300.00
1936-37	4	400.00
1937-38	3	300.00
1938-39	6	600.00
1939-40	6	600.00
1940-41	8	800.00
Totals	55	5,500.00

This scholarship fund held up its support very well during the years 1932 to 1936, since the year 1933-34 was one of the largest years, with seven students beneficiaries. It

has been a steady, dependable help for students who can qualify for the awards on the basis of locality and course of study in which they wish to enroll.

The Bernard Daly Fund. Dr. Bernard Daly of Lake County, Oregon, left a large sum, the income of which was to be used to help worthy college men and women students from Lake County. At least fifteen students per year are helped to Oregon Colleges, and number of these have been Oregon State College women. The committee in charge of this fund has changed its policy from time to time to fit the changing times. Dr. W. M. Atwood of Oregon State College, chairman, reports women students receiving income from the Daly Fund since 1922-23, when each student was allowed a maximum of \$600 per year. Students then turned in receipts of college expenses, which included living expenses, as well as registration and school supplies items. In 1934-35, this maximum amount was reduced to \$500. The income from most large estates at this time was materially reduced by reason of general economic conditions. Then in 1938-39, reports and receipts were no longer required, and the scholarships were granted in terms of a flat amount. This amount was, at first, \$450 per year, then \$405, and finally in 1941-42, \$375 per year per student. For the 20-year period, 254 units (unit meaning one student per year) had been recorded with a total sum of \$135,860. Table XVIII shows the facts.

TABLE XVIII

Women Students Receiving Grants
from Bernard Daly Fund

Year	No. Students	Amount
1930-31	15	\$ 9,000.00
1931-32	23	13,800.00
1932-33	22	13,200.00
1933-34	20	12,000.00
1934-35	20	10,000.00
1935-36	15	7,500.00
1936-37	12	6,000.00
1937-38	11	5,500.00
1938-39	12	5,400.00
1939-40	15	6,075.00
1940-41	17	6,885.00
Totals	182	95,360.00

The committee executing the fund has scrutinized the scholastic records of students since the fund has been reduced in income. While each case has been reviewed on its individual merits since 1939, at least some attention has been paid to additional qualifications beyond the first simple requirement that the student be a graduate of a Lake County high school. A committee in Lake County, and advisors on the

college campuses collaborate in its administration.

The Waldo Prizes. The Waldo Prizes to women students, divided among four girls each year, started out with sums awarded to freshman, \$20, sophomore, \$30, junior, \$40, and senior, \$50. Income from the private estate of Clara H. Waldo, in whose memory the prizes are awarded was also affected by the general economic crisis. In 1934-35, the prizes could not be awarded. In 1935-36, they were revived, but in 1936-37, the amount of each was reduced by half. In 1938-39, they were reduced further, but in 1940-41, the amount seemed to be stabilized again at sums of \$10 to freshman, \$15 to sophomore, \$20 to junior, and \$25 to senior. (See Table XV.)

The Chi Omega Prize. The Chi Omega prize, awarded by the Chi Omega national sorority was not included in the summary of aids to women students by national sororities, because this prize is awarded by the school Honors and Awards Committee and is a citation for a senior woman from the entire student body. She need not be a member of Chi Omega. There has been no fluctuation in this prize through the years. (See Table XV.)

The Ressler Memorial. This prize named in honor of Dean E. D. Ressler, a former dean of the school of education, has not always been awarded to a woman student, but whenever this has been the case, the fact has been included in this

paper. In 1932-33, the award was made to a young man. In 1936-37, it was divided between a man and a woman student. The committee on Honors and Awards assumes the responsibility for naming this awardee from the juniors who are planning to teach. (See Table XV.)

Phi Chi Theta. The Phi Chi Theta freshman award was the first of its kind on the Oregon State College campus. It is a small award of \$5 to the freshman woman student making the highest grades in the department of secretarial training. (The Home Economics Freshman Award has been similarly granted since 1938-39.)

Additional Awards since 1930. The foregoing scholarships represent those functioning at the beginning of the decade 1930-1940. As the years proceed, these have increased in number.

1931-1932. In the year 1931-32, four additional awards were given: The Drucilla Shepard Smith Prize was awarded to the student who had made the best contribution in journalism as applied to writing for rural publications. Since 1939, the prize has been awarded to the senior woman with the highest scholastic average. The Reichert Prize, awarded to the student most outstanding in public speaking has been discontinued since 1933. In 1931-32, it was awarded to a woman. The Women's Auxiliary of the Oregon State Pharmaceutical Association began its prizes in 1931-32 with a \$25 award to a

woman in the school of Pharmacy. The Leonora Kerr Folk Club Scholarship is awarded a freshman woman student first term each year. A committee of members of the club makes the final decision. The sum was \$50 each year until in 1937-38 it was changed to \$69.50 and then set at a sum equivalent to a State Board Scholarship.

1932-1933. With the loss of one prize during this year, the Reichart Prize, a new set of awards to be given annually and known as the Lipman Wolfe Prizes was begun. These were to be for men and women in the Secretarial Training Department. The Honors and Awards Committee chooses the awardees. Since the depression period had resulted in the elimination of some of the prizes that had been available to men, such as the Johnson Prize and the Albert Prize, the women students were receiving the bulk of awards, which was out of line with a college enrollment of twice as many men as women. The committee, therefore, has helped to equalize the prizes by awarding more of the Lipman Wolfe Prizes to men than to women, and by making them general awards.

1933-1934. During this year, no new aids are found in the form of scholarships or monetary awards.

1934-1935. A new policy on the part of the State Board of Higher Education inaugurated in this year resulted in the awarding of a number of State Board Scholarships. These are allowances on fee payments, and while most of them go to

freshman students, upperclassmen may be recommended and receive them in certain worthy cases. From 1934-35 to 1937-38, these scholarships amount to \$54.00 each. From 1937-38 to the present year, following changes in registration fees, they have varied from \$64.50 to \$66.00. The scholarships are awarded by a committee acting under the direction of the State Board of Higher Education, and are based on recommendations filed by the prospective student's high school principal.

It was in 1934-35, that the Kappa Delta Pi Award to the freshman in the School of Education with the highest scholastic record was initiated. (See Table XV)

1935-1936. During this year, five new sources of monetary aid to women students appeared, with none of the previous ones dropped. Of the most consequence from the standpoint of amount were the Montgomery Ward Scholarships. They were called scholarships, because, while they were based on sales made for Montgomery, Ward & Co. to customers who gave credit for the sales to the student beneficiary, they are in effect a scholarship rather than an earning, and the company so calls them. These aids are continuing through the current year. They are something unique in the way of scholarships for college students. (See Table XIX for data). A communication from the College Scholarship Department of Montgomery Ward & Co. dated December 2, 1941, states that over 9,000 students have had either all or part

of their college expenses paid with the help of their scholarship earnings. In 1936-37, the company reported to the Oregon State College Registrar that 3,050 students in the country had been helped and that during that year Oregon State College had more awardees than any other school. It will be noted that 39 of these were women students. (See Table XIX.)

TABLE XIX

Montgomery Ward Scholarships Awarded
to Oregon State College Women Students

Year	No. Students	Amount
1935-36	25	\$ 1,789.40
1936-37	39	1,708.00
1937-38	48	2,949.00
1938-39	64	2,838.00
1939-40	63	4,149.79
1940-41	54	3,198.85
Totals	293	16,633.04

Other prizes and awards appearing for the first time in 1935-36 were the Minnie E. Lee Scholarship as an annual award to a woman student in Home Economics, the Home Economics Prize, established as an annual award, and the A. Grace Johnson Memorial award, also to a Home Economics student.

During this same year, the Veterans' Children's Aid began to benefit Oregon State College Students. Children of veterans killed in the first World War were assisted in continuing their education as a result of federal legislation. By a subsequent act,¹ if the child attends an institution of higher learning approved by the Veterans' Administration, benefits might continue from the eighteenth to the twenty-first birthday. Records on these aids are available in the Registrar's office.

TABLE XX

Women Students Assisted by Veterans' Children's Aid

Year	Number	Amount
1935-36	1	\$ 144.00
1936-37	2	288.00
1937-38	3	432.00
1938-39	3	432.00
1939-40	5	720.00
1940-41	9	1,296.00
Totals	23	2,712.00

1936-1937. With none of the old benefits discontinued, four new awards came to women students in the year 1936-37.

¹ Act of March 20, 1933, Veterans' Regulation No. 1(a) Part III

For Home Economics students, there are the Home Economics Award of \$25 per year, and the Home Economics Extension Council Award of \$25, the former to a woman student who is a sophomore in that school, and the latter to a junior or senior woman who is preparing for extension work. The Mortar Board Award of \$50 to a senior woman was another, and the local organization of Daughters of American Revolution initiated an annual scholarship of \$25 to a woman student who is a senior and an "exponent of good American citizenship."

1937-1938. With none of the old ones discontinued, three new annual awards were established. The Rotana Club Scholarship was established by the Rotana Club of Portland, to provide a scholarship of \$25 annually to a Home Economics sophomore on the basis of scholastic promise. The Altrusa Award was established by the Altrusa Club of Portland, providing a \$50 award annually to a senior woman who is facing unusual difficulties in finishing her education and who shows promise of outstanding accomplishment in a professional field. The Blunsauer Frank Scholarship for recognition of an outstanding student in Pharmacy has been awarded women students in alternate years. It is a sum of \$50.

1938-1939. None of the old scholarships was discontinued, but the Home Economics Prize became known as the Home Economics Freshman Award. Mortar Board divided its \$50 grant into two of \$25 each. In this year, the Mothers' Clubs

of Portland awarded four scholarships to men and four to women. Since that year, they have always awarded a number of scholarships each spring but not always the same number or in the same amounts.

1939-1940. During the year 1939-40, the Lampighter Award given for service to the publication bearing this name was first awarded to a woman, in the sum of \$15. All the other annual awards were continued as in previous years.

1940-1941. No new annual awards were established in this year, but all the old ones were continued. During this year, a scholarship awarded by two doctors in Bend, Oregon, to a young woman studying Science at Oregon State College was awarded, and another woman student was the recipient of a scholarship awarded by the Panhellenic of Aberdeen, Washington. The existence of these two scholarships was discovered as a result of a survey of the entire student body of women and indicates that scattered scholarships of this kind may exist from year to year without being recorded. In many cases of this kind, the donors do not wish to be known or have any publicity concerning their benefaction.

Vocational Rehabilitation. The state provides certain help to college students with physical handicaps for vocational rehabilitation. Information from the Salem, Oregon, office indicates that five women students with such handicaps at Oregon State College were aided during this period.

The State Rehabilitation Service was taken over by the Division of Vocational Education in 1933. That same year, one woman student at Oregon State College was helped by this fund. Through her four years of college, the department gave financial assistance in the amount of \$485.98. Beginning in 1935-36, another woman student was aided over a period of three years in the amount of \$232.00. In 1940-41, three women students were aided with costs of \$141.32, \$125, and \$371, respectively. In some cases, artificial limbs or appliances were a part of the cost, hence there is variation in each case to suit the needs of the individual student. The State Supervisor stated that many more men students than women students were helped by that department, which may indicate that handicapped women may not be willing to make the same effort to attend college that men will.

Relative Importance of Earnings, Loans, Scholarships.

For a consideration and study of the relative importance of the three kinds of student aids: earning, loans, and scholarships and monetary awards, a per-student sum was arrived at by dividing the total amount under each of the foregoing headings by the number of women enrolled. This shows, for example, that in 1930-31, if every woman student had shared the total earnings of women students, each would have received \$27.52. (Table III, page 44). Likewise, following the same method to calculate loans, if every woman student had shared loans made that year, each would have received in

loans a sum of \$10.22. If each student had shared in the scholarships and monetary awards, each would have received \$8.40. (See Table XXI, page 83)

Assuming that the kind of aid that cuts the widest swath is of the greatest importance from the standpoint of financial support for women students as a whole, we may now turn to a simple analysis of the relative importance of earnings, loans, and scholarships for each year.

One undeniable fact is apparent. Earnings amount to far more than any other kind of student aid. They took a tremendous spurt upward in 1935-36, when the N. Y. A. came to the assistance of college students all over the country, and earnings as a means of support, has been the source of more than 70 per cent of the total each year since 1935. (See Table XXI, page 83).

Loan funds have shown a rather consistent decline since 1930-31. The 1937-38 record shows some gain when the percentage of all aids from loans increased from 8.6 to 12.2, but the years following show a drop again until the contrast of 22 per cent in 1930 with 8.1 per cent in 1940 is noted.

Scholarships and monetary awards increased in importance on this per capita basis until 1935 when the N. Y. A. earnings superseded them. The scholarships and monetary awards show the largest percentage, 27.3, in the year 1933-34.

TABLE XXI

Relative Per Cent of Total Aids Realized from Earnings, Loans, Scholarships

<u>YEAR</u>	<u>EARNINGS</u>			<u>LOANS</u>			<u>SCHOLARSHIPS</u>		
	Total Amount	Per Student	% All Aids	Total Amount	Per Student	% All Aids	Total Amount	Per Student	% All Aids
1930-31	31,983.35	27.52	58	11,984.00	10.22	22	9,820.00	8.40	20
1931-32	36,178.88	35.74	62	8,572.90	7.93	13.5	14,980.00	14.00	24.5
1932-33	34,524.00	42.30	62.8	6,931.82	8.50	12.6	13,820.00	16.50	24.6
1933-34	35,346.16	44.12	61.7	6,111.00	7.63	11.0	13,257.00	16.20	27.5
1934-35	37,441.84	39.45	69.0	4,975.05	4.97	10.2	12,364.00	12.50	21.8
1935-36	49,700.00	50.00	73.0	6,689.00	6.94	10.2	11,042.00	11.20	17.8
1936-37	55,998.00	47.09	78.0	6,701.42	5.21	8.6	9,721.00	7.90	13.4
1937-38	56,614.03	45.40	71.0	10,355.33	7.80	12.2	12,589.50	10.00	16.8
1938-39	79,152.38	58.07	77.2	11,091.15	8.12	10.8	12,921.50	9.40	12.0
1939-40	82,839.72	54.40	76.0	11,317.01	7.30	10.2	15,290.79	10.00	13.8
1940-41	89,105.84	51.70	78.1	10,221.25	5.47	8.1	17,855.17	10.00	15.8
Average			69.4			11.7			18.9

Here, it might be of interest to point out some comparisons between Oregon State College women students and students of the colleges and universities throughout the country. In Haggerty and Brumbaugh's study of 282 accredited colleges and universities with 473,542 students, it was revealed that in the year 1939, student aids were distributed as follows: (19:220)

	Number Students Receiving	Per cent of All
Part-time work	149,639	31.6
Loans	23,693	5.0
Scholarships	26,454	
Private institutions		4.0
Public institutions		10.0

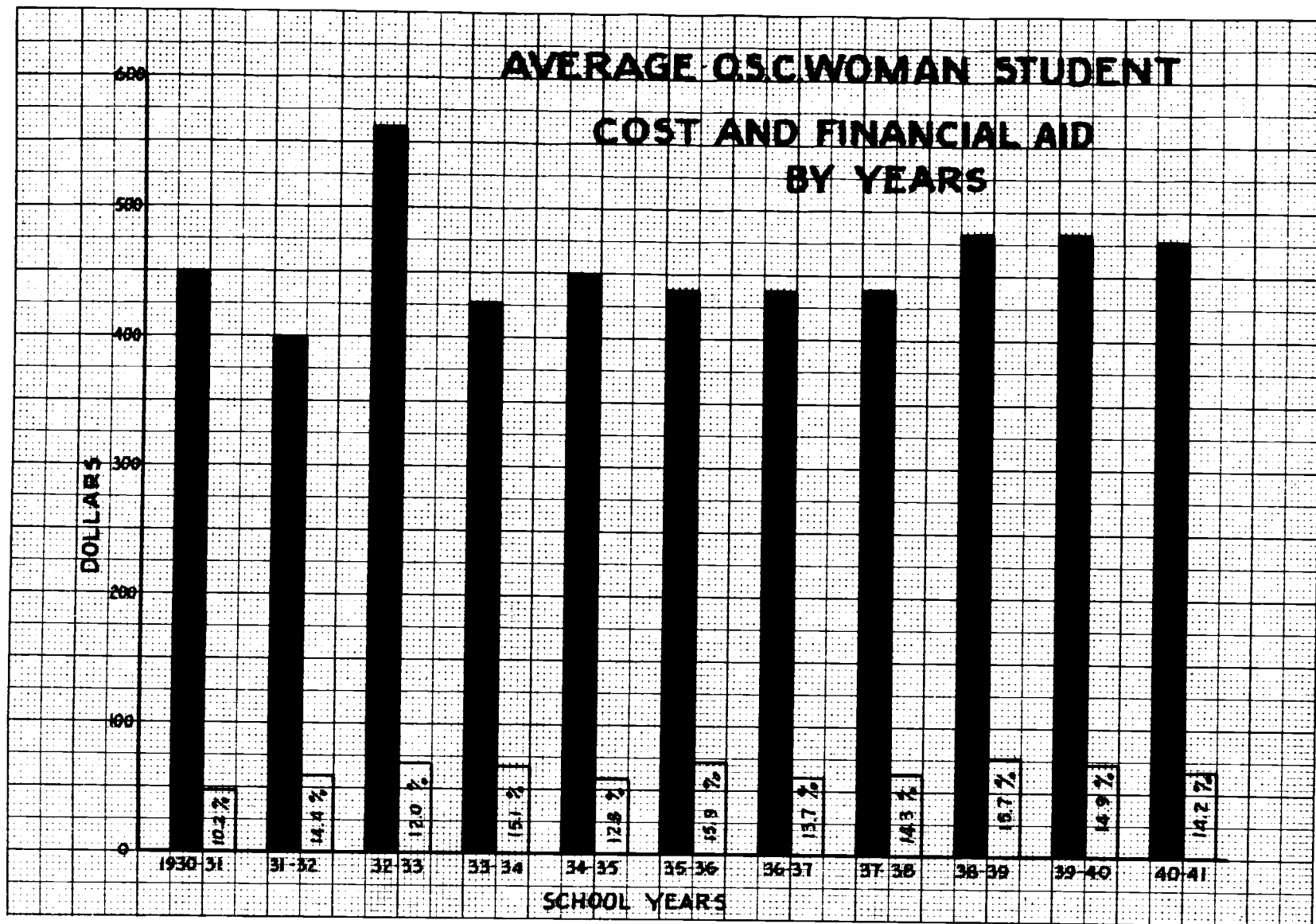
Oregon State College women students for the same year were as follows:

Part-time work	578	33.0
Loans (excluding A.W.S. Emergency Fund because of overlapping)	83	4.2
All Loans	280	18.0
Scholarships	162	10.0

It seems evident that the percentage of Oregon State College women students using loan funds, and receiving scholarships is about average if the summary of 282 colleges may be considered as providing an average. In the matter of part-time work, however, the percentage of Oregon State College students is nearly 7 per cent higher.

Total Financial Aids and Average Yearly Costs. It will be remembered, that the greatest expense of educating a college student is borne by the family and the tax-paying body. In November, 1941, Collins, statistician in the office of the Chancellor of the State System of Higher Education, estimated the cost per student (from public funds) at about \$292.82 per year, though in the year 1931-32 this cost had been estimated at \$405.50 by Byrne in his dissertation on Coordinated Control of Higher Education in Oregon. Collins expressed the opinion that the \$292.82 estimate probably held for the years following up to and including 1941-42. At this time, Collins also quoted student fees at \$102 for the year, but pointed out that only \$66 of it was devoted to instructional purposes; the remaining sum went to Health Service, Student Activities, Building fee etc. This gives some idea of the complexity of defining the cost per student, but if Collins estimate is accepted, the average yearly total cost per student would be about \$394.00. It has been estimated that, on the average, students pay about one-half of costs. If this is the case, Oregon State College students pay proportionately less than others. (8:312).

Personal expenses of clothes, travel and the like have not been considered in the yearly average costs. Expenses incurred while attending school have been the



Graph 3

basis for computing average yearly costs. These costs are illustrated in Graph 3, page 86, where the proportion of this average yearly cost met by student aids is also indicated.

Total Student Aids Tend to Remain Constant. In spite of considerable fluctuation in enrollment during these years, and some variation in the average costs per student, the per capita amount of all student aids for any one year provides about the same proportion of a student's total yearly expense--an average of 13.9 per cent. Variations from this 13.9 per cent average are as follows:

1930-31	-3.7
1931-32	+ .5
1932-33	-1.9
1933-34	+1.2
1934-35	-1.1
1935-36	+2.0
1936-37	-0.2
1937-38	+0.4
1938-39	+1.8
1939-40	+1.0
1940-41	+0.1

Supplementary Data on Scholarships. Although the years 1940 to 1943 are not included in this study, supplementary data is offered as a matter of record on scholarships made available to women students from three sources. The Standard Oil Company in 1941 established four \$100 scholarships for freshmen women in Home

Economics. The Amalgamated Sugar Company also established four \$100 scholarships for freshman women in Home Economics in 1942. The Delta Delta Delta national sorority, discontinuing its national loan fund, established scholarships not to exceed \$200 for any woman student who could qualify on any campus where a chapter exists, with not more than two students on any campus eligible. This is the first time an undergraduate scholarship has been announced at Oregon State College as being available to students outside the membership of the national sorority offering the scholarship.

CHAPTER IV

SUMMARY AND CONCLUSIONS

No one yet seems to have been able to work out the perfect formula for the financial support of higher education--one that would satisfy the "rugged" individualist and the socially minded at the same time. Until that time comes, opinions will continue to differ and some sort of compromise between private and public means will continue to operate. As long as the individual student must pay any part of her expenses, however, there will be those in need of financial aid. The number in need will vary with the general economic conditions of the country and other factors that influence the cost and income features of higher educational institutions.

When a "depression" period occurs, the distress of the student with little or no financial backing from her family becomes immediately apparent in lowered enrollments and in the sluggish functioning of agencies that had hitherto proved adequate.

Summary. The period of 1930-1940 offered a challenge for the study of financial aids for undergraduate women students at Oregon State College because it represented a time in our national history when higher education was facing a financial crisis. Defining the means and methods

of meeting the crisis and attempting an evaluation of these, as well as studying the developments that grew out of a major realignment of support for women students, became the problem for which answers were sought in this study.

The answers were to be found in the records of year to year reports of earnings of women students, including an analysis of the efficacy of the new earnings in the form of records of N. Y. A. and Cooperative Housing. They were to be found in the records of all student loan funds accessible to and used by Oregon State College women students. They were to be found in the listing of all ascertainable scholarships and monetary awards as printed in catalogues and programs, and from a direct survey of the student body.

Setting forth, by years, these amounts under the classifications of self-help, loan funds, and scholarships and monetary awards, made it possible to learn which of these had been of the most consequence in any of the years under consideration, and to study and define trends that each form of financial aid took during the decade. It became possible, moreover, to discover any new or unusual trends for any year or years within the period under consideration.

While the sources from which data were taken were reliable for the purpose, it is recognized and pointed out that earnings were minimum earnings, and undisclosed awards also comprise omissions. To this extent, data must be considered incomplete. Since the purpose of the study, however, was to make comparisons between the various kinds of aids, to learn their functioning relationships in any year of the period, and to define any trends that seemed apparent, with the sources of data remaining constant for the years concerned, conclusions may be drawn within the limitations as defined.

So far as self-help is concerned, a comparison of statistics from Oregon State College with that of a number of national surveys made by the Office of Education and others offers evidence that Oregon State College women students earn in somewhat larger numbers than is the case in most other co-educational colleges of the country. Moreover, when comparison of self-help with other financial aids is made, it becomes clear that it is by far the most important of them all, since for the entire period of eleven years, earnings average 69.4 per cent of the sum total of all sources of financial aids.

The M. Y. A. earnings figured significantly in the data as the national program for student aid was effected on the Oregon State College campus in 1934 and carried on

through the years up to the present time. At no time during the period of 1934 to 1940 did these earnings fall below 20 per cent of the entire amount for all earnings.

The collaboration between the N. Y. A. and Women's Cooperative Houses became clearly evident as it was revealed that through these years an average of 60 per cent of the students in these houses were receiving their major support for living expenses from N. Y. A. The Associated Women Students' Loan Fund added the third factor in the financial program of a student who could borrow to pay advance room and board cost, and then earn on N. Y. A. to repay. The N. Y. A. and Cooperative House earnings constituted one-third or more (37 per cent in 1940) of the total amount of all earnings.

The years of 1932 to 1935, which constituted the period of economic strain, found loan funds generally at their most inactive state. The Student Loan Fund reached its lowest point of activity in 1934-35, from the standpoint of size of loan, number of loans made, and percentage of students borrowing. The Federated Women's Clubs Loan Fund reached its lowest point in 1935-36 from the standpoint of size of loan and number borrowing. The Associated Women Students Loan Fund reached its lowest point in 1934-35, from the standpoint of number of loans and percentage of students borrowing. All other loan funds combined reached the lowest point of activity in 1934-35. Among this last

miscellaneous group, 1933-34 and 1934-35 were inactive years for national sorority loan funds; 1933-34, 1934-35, and 1935-36 were blank years for the Masonic Loan Fund, and 1932-33, 1933-34, and 1935-36 were blank years for the P. E. O. Loan Fund. Thus we find the period from 1932 through 1935 a time when loan funds were not being used to an appreciable extent, in spite of the known economic need of students.

Colleges have, from the early history of the country, invited benefactors to establish scholarships. Oregon State College is a young college and prior to 1930, only a handful of such student aids were available. Since 1930, they have steadily increased. From seven sources, 26 awards were made for a total amount of \$9,320 in 1930. In 1940, from 29 sources, 185 awards were made for a total amount of \$17,855. While enrollment of women students had dropped from 1162 in 1930 to 801 in 1933, and then had doubled between 1933 and 1940 when it reached 1720, these fluctuations were accompanied by an increase in awards of 600 per cent for these eleven years. As the awards increased in number, the per-student-enrolled amount of aid from this classification of financial aids became smaller. In 1930, the amount was \$370 per student; in 1940, it was \$94. It will be noted, in Table XV, that while the number of awards had

indeed increased six-fold, the total amount of the monetary value of the awards had not quite doubled, increasing from \$9,820 to \$17,835.

An interesting observation that resulted from the study of total financial aids from all sources was that a fairly constant relationship between the sum total of all financial aids and the average yearly expenses of a college student was apparent. In spite of fluctuations in enrollment and in economic factors, per-student-enrolled total financial aids remained at about 14 per cent of the yearly basic school expense throughout the eleven-year period.

The Montgomery Ward Scholarships appeared in 1935 as a new kind of help from a business firm. They were to be followed by others from the Amalgamated Sugar Company and the Standard Oil Company at the beginning of the new decade of 1940-50. The Union Pacific 4-H Club Scholarships and the Daly Fund Grants go back prior to 1930, but the State Board of Higher Education and Mothers' Club Scholarships and others did not appear until after the "depression". To make the report as up-to-date as possible, mention should be made of the announcement of a scholarship program to be undertaken by national Delta Delta Delta in 1943-44, the first of its kind for undergraduate women since it does

not restrict eligibility to members of that sorority only.

The handicapped student has been remembered in legislation providing vocational rehabilitation, and the orphans of World War I have been remembered by educational aid in monetary form for veterans' children of college age.

Choosing the students eligible for scholarships and awards is a point for consideration that naturally follows an examination of this subject. It is noted that more careful attention is being paid to the selection of the awardees. The College Extension office reports that more attention is being paid to academic record in the consideration of the 4-H Club awards. The Daly Fund Committee, in charge of one of the oldest grants to Oregon State College students, prior to 1939, made no selection of students based on scholastic promise. Eligibility rested solely on graduation from a Lake County High School. In 1939, however, a committee for selection of students based on examination was created. The State Board of Higher Education scholarships, in existence only since 1934-35, have been based on scholastic promise from their beginning. When Home Economics students are concerned, the Dean of that School usually makes recommendations. When the Portland Mothers' Club awards scholarships, each

department of the college submits names for consideration. Thus all donors or administrators of awards must work out a method for the selection of its candidates after the scholarship is established. Choosing the selectees may not be a simple matter when applicants are numerous. There is also the necessity of making the scholarships and their requirements known to prospective applicants.

Conclusions.

1. In spite of conflicting opinion as to whether or not self-help is a good thing for students, it is, nevertheless, first in importance of all financial aids for women students at Oregon State College.
2. A larger percentage of women students are to some extent self-supporting at Oregon State College than is the case in co-educational colleges in the country as a whole.
3. The N. Y. A. program has been effective, and the combination of N. Y. A. work and Cooperative House living was an appreciable factor in making it possible for students to come to college, since it provided from 31 per cent to 37 per cent of all earnings between 1936 and 1940.
4. Working for room and board as a means of self-support has dropped from a major to a minor means of student aid between 1935 and 1940.

5. Loan Funds are most inactive and therefore of less value as student aids in a period of economic stress, but they revive as students find means of earning, and grow more inactive again as a period of prosperity returns.

6. The period of financial stress known as the "depression" was a stimulant to the creation of more scholarships.

7. While scholarships and monetary awards have increased in number of awards six-fold, thus showing a trend upward during the last half of this decade, the average size of each award has decreased to one-fourth of the amount at the beginning of the decade.

8. Benefactors and administrators of scholarships are showing more concern for the methods of selection of eligible students.

9. A central office, or committee, or person, to handle the keeping of records concerning available scholarships and records on scholarship holders would serve the institution not only from the standpoint of helping faculty members make more effective recommendations as these responsibilities increase, but also from the standpoint of providing a central information bureau for prospective selectees.

Suggested for Further Study.

1. A study of what other colleges do to get information to prospective students concerning available scholarships.
2. A follow-up of college performance of students who received scholarships.
3. A study of the proportion of loan funds inactive.
4. A study of restrictions on scholarship eligibility.

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APPENDIX A

SURVEY OF OPINIONS ON SELF-HELP

from

OREGON STATE COLLEGE WOMEN STUDENTS

1933

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In 1933, questionnaires were sent to 69 women students who had been in college sometime within five years prior to 1933. All had been partially self-supporting. Replies came from 25. Of this number, nine had graduated.

Question 1. What kind of work did you do?

Answers: housework
waiting on tables
caring for children
office work
laboratory work
stockroom work
tea room work

Question 2. Was it worth while to work?

Answers: "Yes", from all but one.

Question 3. Would you do it again if there were no other way for you to go to college?

Answers: "Yes", from all but one who said, "not housework".

Question 4. Are there particular kinds of work that a college girl can do to her advantage?

Answers: work that will correlate with school work
work that appeals and is not too strenuous
clerical work is best
housework is all right
most any honest labor if student is strong enough
work on the campus promotes associations

working in a private home is beneficial if people are cultured and social
all work I have done (housework, laboratory work and stockroom work) has been helpful to me

working in a home is of value because of contacts with people as they will be found after school years

waitress and office work where girl is paid by the hour for what she does

serving at teas and parties gives experience, poise, and self confidence

office work brings students in contact with teachers

it is better if a girl can live in a group

Question 5. Are there particular kinds of work a college girl should not attempt?

Answers:

she should not attempt to earn too much money
she should attempt nothing which would injure her health

disagreeable work is usually so because of amount

I would put housework last, but anything would be better than having to quit

college is certainly worth working for

Question 6. What, in your opinion, are the advantages of working while attending college?

Answers:

causes you to appreciate your education

you will learn to use time to advantage

gives self-reliance and experience

teaches the value of money

preferable to going into debt

brings about appreciation of others

brings about democratic spirit among college students

gives opportunity for one to see more than one side of life

results in acquisition of more professional viewpoint

develops ability to cooperate

teaches one to exercise initiative
perhaps if more had to work, college graduates
would be better prepared for after college

Question 7. What are the disadvantages of working?

Answers:

must necessarily give up some social life
overfatigue
an individual matter--depends upon the girl and
her job
must sacrifice something--studies, recreation,
social life
I would not have continued without an interesting
course of study
attention liable to be divided--too many interests
to cover
would advise five years if working, and get in
some extra-curricular activities
cannot carry a full schedule and thus time in
school is lengthened
cannot always arrange schedule to take subjects
wanted
difficulty in getting acquainted with other stu-
dents when living off-campus to work
one gets intolerant of other students
I would not advise many girls to work as hard as
I did. I do not advise freshmen to work

APPENDIX B

CORRESPONDENCE

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October 30, 1941.

Mrs. Carl I. Winsor,
National Counsellor, Alpha Chi Omega,
327 N. Yale St.,
Wichita, Kansas.

My dear Mrs. Winsor:

In studying the trends in financial aids for women students, I am very much aware of the fact that our national sororities have given support to students in the form of scholarships and loans. Would you be so kind as to tell me the number of girls on Oregon State College campus that Alpha Chi Omega has helped in this way since 1930 and the amount involved? If you would kindly use the space below and return in the enclosed envelope, your cooperation would be greatly appreciated.

Very sincerely yours,

(Mrs.)

Oregon State College women students assisted by Alpha Chi Omega Scholarships are limited to girls who _____
Loans are limited to girls who _____
Rate of interest on loans _____ Time allowed for repayment _____

	Number Students	Amount in Scholarships	Amount in Loans
1930-31		\$	\$
1931-32			
1932-33			
1933-34			
1934-35			
1935-36			
1936-37			
1937-38			
1938-39			
1939-40			
1940-41			