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ABSTRACT

This paper examines the opportunities students from very poor or ethnic minority families have of obtaining financial assistance for a college education. The first section discusses the rapid increase in both numbers and proportion of college age youth who want to go to college. A significant part of this increase consists of students who did not formerly pursue postsecondary education. Most, because they are often low achieving, minority group, and lower socioeconomic status students, gravitate to institutions having the least amount of student financial aid available. The second section cites statements made by College Opportunity Grant applicants on their needs and problems. Education is seen as a way out not only for the student, but also for the family. The third section deals with the built-in disadvantages minority and poor students have in applying for financial aid, such as application deadlines, and scholastic and extracurricular considerations. The last section discusses some of the implications of these conditions for the administration of financial aid. (AF)

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DO RACE AND ECONOMICS DECIDE WHO GETS WHAT?

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I agreed to take on this assignment in the belief that it would provide me with a powerful incentive to bring together experiences with organizing and administering academic and supportive programs for minority/poor students, with evaluation of the College Opportunity Grant Program of the California State Scholarship and Loan Commission and with intensive recent reading in literature of the youth counter-culture.

The assumption about incentive proved to be correct but the data and experiences have resisted such neat packaging. In fact, there was no way of working in the youth culture at all, so at least you are spared my analysis of The Greening of America. Count your blessings. However, the attempt has made it possible to respond indirectly to the question which provides the topic--"Do race and economics decide who gets what?" Before getting into that, however, there are some assertions to be made.

1. The financial aid resources which are available do go to students who have bona fide need.
2. There is a critical scarcity of all kinds of financial aid for students throughout all of higher education
3. Almost no financial aid resources go unused. In California, for example, it is estimated that the unexpended funds amount to about one half of one percent of the total amount provided in 1969-1970.¹

Speech given at the 1971 Western Regional Meeting of the College Entrance Examination Board, San Francisco, January 12, 1971.

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These conditions make securing financial assistance difficult at best and they have the effect of working to the disadvantage of the very poor and the ethnic minority student for reasons which will become evident as we go along.

There are four more or less distinct parts to this talk.

We begin by looking at some statistics and trends that seem to be important when one considers the financial needs of ethnic minority students.

Next, we sketch the needs and problems of minority/poor students as these are voiced by a large group of California high school students seeking grants.

This brings us to the point where we take a brief shot at the question posed by the title of the speech and we finish with some suggestions for the administration of financial aids.

I. TRENDS IN POSTSECONDARY EDUCATION

The press toward higher education is more severe now than it has ever been and current forecasts indicate that enrollments will continue to increase and the proportion of college age population in college will also grow during the next decade. Total college enrollments now are about 7.3 million; by 1978 they will get to about 10.3 million.² This increase will largely be made up of students who, a decade ago, did not go on to postsecondary education. These are mainly students whose high school achievement was below average, who are in less favored economic brackets and who are disproportionately drawn from ethnic minorities.

While there is a certain amount of apprehension about overproduction of intellectual manpower--the difficulties that new Ph.D.s are experiencing in finding employment has made many professors and college administrators understandably edgy--and some front-page viewing with alarm has already taken place.³ There is not likely to be any slacking off in the demand for higher education for a while. The message that Sylvia Porter⁴ gave last month is powerful and persuasive--those of you who saw that column will remember that she puts a \$300,000 differential in earnings price tag on education taken to the professional level when lifetime earnings of professional-technical workers and of laborers are compared. While the dollar value of higher education as reflected in differential earnings is shrinking, it is going to take a while for the message to sink in and it is quite likely that the character of the educational process will change rather than the participation in it will diminish. The student emphasis on relevance and the quite recent recommendations of the Carnegie Commission for educational reform bear on this point.

Most of the increase in students will be absorbed by public colleges of one sort or another, with a large share of it going to two year institutions. Earlier this year the Carnegie Corporation⁵ affirmed the desirability of equality of educational opportunity and indicated that from 230-280 new community colleges would need to be established within the next decade to respond adequately to this need. If this goal is to be achieved funds for the aid of students

will have to become much more available to junior colleges. As we all know, college costs entail more than just the price of tuition and books--student aid resources will have to go to junior colleges--or at least to junior college students to facilitate the educational plans of the student in need. This will require either a significant shift in the thinking of the individuals who allocate funds for student aid or a substantial but probably unlikely increase in the total resources available for student support.

Until quite recently most of the resources found their way to middle income, high achieving students. This pattern is now changing somewhat with things like EOG, work study, publicly supported Educational Opportunity Programs and the like--but the junior colleges which are the first step in the higher educational ladder for the new crop of students still have very little available in the way of help--and their students will need to have assistance provided in one way or another if the ideal of equality of educational opportunity is to be approached.

In this first section, then, we are contending that there will be an increase in both the numbers and proportions of college age youth who will go on to college in the next few years. A significant part of this increase will consist of students who did not formerly pursue postsecondary education and the majority of these low achieving, disproportionately minority, lower socioeconomic status students will gravitate to the sorts of institutions which have the least amount of student financial aid available.

II. NEEDS AND PROBLEMS OF MINORITY/POOR STUDENTS

What sorts of needs do these students have? In order to try to answer this question I have gone to the individual applications for the College Opportunity Grant Program of the California State Scholarship and Loan Commission. The program was established by the legislature of the State of California in 1968 and its first 1,000 recipients were selected in 1969. The intent of the program is to make funds available to promising students, mainly minority, so that they can continue their educations at the community college level. The legislature stipulated that other than conventional means of selection be followed, this to get away from the heavy bearing that testing and test results have traditionally had on the selection of winners of grants and scholarships. Need was a condition for a grant and the average family income for the typical three child family was about \$5,600--about \$1,000 below the poverty line.

Without boring you with the details, it is sufficient for our purposes to say that two of the elements which were used in the selection process were statements made by the applicant. We asked him to answer two questions--"Why do you want to go to college?" and "Why do you need a grant?" We also asked for a statement about the applicant by a counselor or someone who knew him well. We developed a means of scoring these statements which seems to be usefully reliable and valid. We also learned a good deal about

what it is like to be young and poor and a member of an ethnic minority in California.

As we read these statements--and there were many of them because last year we had over 4,000 applications for the 1,000 new grants--there seemed to develop a kind of order or structure. It is this structure that I want to present, illustrating its elements by quoting statements made by young people who applied for these grants. The quotations are selected because they illustrate a point but they are taken from winners and non-winners both and the sense of poignancy which I hope we can capture and convey here is not confined to these few examples. The Scholarship Commission engages a number of professional scorers to do the actual assessment of the applications and in the week in May when they came to Sacramento to do the reading they were all moved to anger as they encountered the same sorts of statements time after time after time. These are simply examples and we've got lots more of them and there are even more that we've never even heard of.

So, what is it like to be young and poor in California?

Here is the statement of a girl with a 3.3 GPA in high school.

Both my parents work in the fields and during the summer I work in the fields also. Although I try my best I find field work to be hard and tiring and I do not enjoy it at all. I want a job that I could enjoy working in.

And here is one from a young man with a 3.8 GPA .

Since the age of seven I have worked every summer in the farm fields under miserable weather conditions for low wages. Because of this experience and that of being a farm laborer's son I am determined not to make farm labor my occupation.

The next young man had a 2.9 average, somewhat below average for our winners. He says

I need a grant because my father is partially disabled due to a hip ailment caused by a truck accident six years ago. Thus the period of time in which he may work is questionable due to his disability and his age. At present he must work at two jobs to support the family, at one of the jobs I do about one half the work without substantial pay.

To this statement the student's counselor adds

Jose is a worthy applicant for financial assistance. He is the sixth of eight children. His father, partially disabled can no longer drive trucks, so he has been working for Goodwill Industries and for a church where Jose helps him with his custodial duties. Mrs. M is a clerk at Kress'.

Another young man has this comment:

I don't want to be a laborer all my life, like my father. Being a laborer is good honest work, but not for me.

Adds another:

I need a grant because my parents are unable to help because both of them are in welfare and they don't have any income beside the harvest seasons and that's nothing for a family with 9 children.

His counselor verifies the statement

While Pablo works hard, he has been unable to set aside any funds due to his family's financial needs. He comes from a large Mexican-American family and each contributes to the family by his work

Pablo had a 2.9 average but did not win a grant.

The students tell us through their statements that to be poor means

menial, dangerous labor

unemployment, underemployment, welfare

bills...with the parents doing what they can to meet them while income produced by the children feeds the family

substandard medical and dental care, disease, disability and untimely death

Some of the sense of this is captured in the following excerpt

My mother doesn't work, only at home, trying to raise 9 children to be good citizens of the state. My father has been going blind for more than 15 years. As a result he can't work. Everywhere we go we have take his hand or else he will trip.

All of these things affect the priority given to education.

Support at home is likely to be minimal and the sheer struggle for survival takes precedence over school or any of the activities associated with it. The student in this situation will not be so well known in the school setting, he will be in the school rather than of it and he will be attending to different problems and sets of values than the ones which characterize the well-regulated academic institution.

A second pattern or element has to do with the structure of the family and the generation gap.

One says

Since I contribute to the support of my family....

And another goes on

I feel obligated to continue to contribute some of my paycheck to my mother and our household....

Of another female applicant a counselor says

Last summer Marsha lost her mother and it was necessary for her to change to a half-day schedule so she can supervise her younger brothers in the afternoon

A young man adds

My brother and I work as much as we can during the summer months so as to help out at home

And an unusually perceptive and bright youngster states:

I have to leave home for my mother's benefit, as if there's someone here to take care of her she will do nothing for herself. She just returned from the county Mental Health Center after two weeks of therapy trying to get her to take care of herself. She is currently looking for a job but it is feared that if I stay she will again start to vegetate to make me take care of her. This by an ethnic minority student with a 3.9 GPA in high school.

These quotations illustrate something intriguing. Among our COG applicants there is little indication of a generational conflict. They commonly express concern for and an unquestioning sense of responsibility toward their families--parents and sibs. One begins to wonder if the generation gap isn't closely tied to the socio-economic status of the family and may be one of the byproducts of middle class values. We will return to this speculation a bit later when presenting some suggestions about managing aid programs.

There are a number of other patterns which also appear from these statements although they have somewhat less direct bearing on the main object of this talk. A brief mention and a few examples might still be in order:

A young man with a 3.84 GPA has this to say

My main reason for going to college is to prepare myself morally, intelligently, educationally, intellectually and physically for the job of liberating Black people from social, economic and political oppression.

A young woman says

...I want to do more than graduate from college and get a high paying job. We are living in a big, cruel, mixed-up world and there are so many people who need help.

And another adds

I am a Mexican-American, Chicano, Mexicano or brown. Anyway you term it, it means the same. I am proud of my ethnic background and I believe that the only way I can help my people is by getting the best education I can.

The young man who made the following statements captures a number of the aspirations:

One of the main reasons is to stay out of trouble because without a good education you will find it hard to get a high position in society. My mother wants me to go so that she can be proud of me because she has went out of her way many, many times for me. You see, I have been living without a father for 14 years, so people think that I was going to turn out a hoodlum but I fooled them.

Education is seen as the way out, not only for the individual but for his family and for his people. The amount of faith invested in the power of higher education to transform the quality of one's life and that of those to whom he feels close--and the way in which this achievement will prove to be a model to others like younger sibs, members of the same ethnic group, etc.--is extraordinary. Education is perceived as the key that will unlock the door to a better life and this exact simile is one often encountered in the applicant statements.

When one stops to think about the circumstances in which all of our winners and most of our applicants have grown up he is inclined to be impressed by the durability of the Horatio Alger legend.

A counselor notes of a student

Rosie is outstanding. She comes from a large family. Her dad is a field laborer making in the vicinity of \$3000 a year. Its amazing that she has excelled in school under these conditions. I don't know of anyone more deserving.

Charles is the second of three children, whose father died approximately five years ago. Since that time the boy has held a number of after school & weekend jobs trying to help Mrs. S manage the home. (She is currently unable to find work) Through all of this Charles has maintained academic excellence.

Charles has a 3.93 average in high school.

Jesus has not participated in many activities because of working but he is not bitter about it. He has an excellent command of English and uses it well. This is notesable since his parents spoke little English at home. Jesus has a 3.3 average

A girl has this to say

Another reason is that all the kids (teenagers) in my neighborhood either quit school before they graduate or feel that graduation is enough. Therefore they don't continue their education and because they have nothing to do, they turn to the bad things in life such as stealing, and, even worse, drugs. I want to be able to prevent this from happening.

Here in these and hundreds of other instances like them is achievement against all kinds of odds--the need and the pressure and the willingness to work to help the family, the constant moving, and the exposure to not only antischool but antisocial influences from peers. Overcoming these sorts of obstacles is an incredible accomplishment.

Not only do the students prevail--they also seem to keep their faith in the system and this may be the greatest miracle of all.

I want to do something, not cause a revolution or participate in one or incite a riot, but to give of myself and be satisfied.

And, therefore, in order to do this, it is necessary for me to have a sound education. To be able to give and not mind if I do not receive in return. (This from a girl with a 2.4 average. She was an alternate winner)

"I am very fortunate that I live in this country where I am given the privilege of attending a college of my choice."

The author of this is a girl whose father and mother "are working like I wish they weren't" and whose \$4000 family income she characterizes as follows "what my father earns may seem okay to many but we have a very large family and through the years we have done without much luxuries."

Another girl says "my main goal in life is to help people and whether I get this grant or not I'm going to be somebody even if it takes 10 years"

And is joined by these last applicants who say

I don't want to live on Welfare anymore. There's got to be a better life for an Indian than welfare. I want to find it.

and

My family is on welfare now, and I'm really ashamed of it. I want to earn the money I use for food and rent.

One thing I would sincerely dread would be if I lived a whole life-time without being of some use to this country and my generation.

These applicants have accepted the values and the prescriptions which inhere in the system. Work hard. Get educated. Be self-reliant. You are what you make of yourself. The American Dream.

III. DO RACE AND ECONOMICS DECIDE WHO GETS WHAT?

In his extraordinary book, Slaughterhouse Five, Kurt Vonnegut adds a macabre emphasis to the atrocities he talks about by adding, laconically, after recounting each one, "And so it goes."

And so it does go. And we could go on and on with our examples.

Nathanael West, in Miss Lonelyhearts, depicts the psychological breakdown of the columnist who identified too closely with the insoluble problems readers brought to him. His failure was to get involved with the people who came to him for help.

These mechanisms have an important part in determining how resources are allocated or financial aid is administered. When they are added to the enormous competition for funds we have some potent forces which act to define the process by which financial aid is disbursed. There is, first, the repressive mechanism. Most of us in higher education have had little experience with poverty and, perhaps because of this, harbor feelings of discomfort if not dislike when we are around those trapped in poverty. We unconsciously act to insult and isolate ourselves from being reminded of its existence. This means that those who are in the institutions most likely to have direct contact with the very poor and the ethnic minority student are in a situation where they are least able to do anything about providing help. Those who are somewhat better off for resources are still unable to satisfy all of the demands. As a response to this uncomfortable condition a bureaucratic edifice grows which simplifies the work of the administrator by limiting his case load for more or less irrelevant reasons. For one example there are application deadlines. Deadlines are important, but they do have the effect of disqualifying people from consideration for what are flawed considerations. The early bird does get the worm.

But the early bird is likely to be the sort of bird who is imbued with certain kinds of values which do not inhere in the minority or poverty cultures. You don't get the worm if you can't fly to where the worms are.

Then there is the matter of tying aid to scholastic and extra-curricular considerations. The minority/poor student, if he has been a high academic achiever, is likely to have excelled only in that area--he will not have been in the power structure or heavily engaged in the life of the institution because of the press on his time outside the school situation and the other demands on his attention and his services. Consequently he will not be known in the situation. Thus because of the tendency to put aside the more distressing facts of poverty existence--"and so it goes"--and the reluctance to get involved with the problems of others--and the tendency for American educators, like everyone else, to get caught up in the show biz, press agentry, sensationalistic instant miracle ethic which is so much a part of American life, and to unite this with a scarcity of means, some students get lost. The students who get lost are the high achieving, not so high testing, minority poor youth. I believe the financial assistance is determined by race and economics and that they operate, in many of these cases, to deny or limit assistance to worthy students who happen to be minority--or poor--or female.

IV. IMPLICATIONS FOR FINANCIAL AIDS ADMINISTRATION

What do all of these things mean to those of you who are in the financial aids and admission fields?

First, there is the obvious fact that there are many ethnic minority or economically disadvantaged students who achieve from strong to outstanding records in secondary school who don't get much of a shot at conventional sources of aid. Ten percent of COG winners had a high school GPA of 3.5 or higher. They were good enough to warrant conventional assistance but the inescapable fact is that the usual methods didn't turn them up. Reasons for this may be found in the heavy reliance on tests in selection for some kinds of aid, the attaching of a fee to testing and financial need assessment services and the noninvolvement of the student with the life of the secondary school because of competing priorities. These students are low profile and they are not going to be visible until there is a much stronger determination on the parts of all of us at all levels in the academic community to seek them out. There is little temptation to do this sort of talent searching--after all there are neither places nor aid to be had for all those eligible in 4-year colleges in California. Yet, there are hundreds of high achieving students, with crippling economic handicaps who fall through the cracks and some readjustment of priorities and selection procedures clearly seems to be indicated.

Moreover, when there has been a disposition to search out students, educational institutions seem to have fallen victim to the

Pygmalion Complex. For example many EOPs cater to students who carry almost none of the conventional academic credentials. To see how they flourish (under the right kinds of conditions) in the college environment, to witness the phenomenal reversals of form is highly gratifying; after all, there is nothing more rewarding than winning on a long shot. However, this preoccupation has tended to make aid for the above average to high performing students more difficult to secure. For example, Rice⁶ estimates that there are 100 students in each Washington, D.C. high school with test scores giving favorable prognosis for college success who have no plans of continuing on to college. Dorothy Knoell⁷ says that "there are still some black high school graduates with talent and interest who are being overlooked in the large cities, perhaps because the high schools from which they have graduated have sent so few to college in the past." Lack of funds is doubtless one major cause and could be counteracted in part by college officials spending some time in the schools with the heavy minority concentrations--or having students do this for them--searching out the high achieving students and offering them encouragement and counsel. This moral support would be usefully supplemented by easing or eliminating application fees for admission to college. This stratagem like the rain, falls on the just and the unjust equally--but it does harm the needy student. Regularizing and waiving of test and financial need assessment fees--which is possible in a limited and somewhat informal

way now--would help to get more students into the pipeline for consideration. I am quick to acknowledge that these fees either support a program or make it easier to administer by discouraging frivolousness. Unfortunately they cut other ways as we have noted, and the plea here is for the sacrifice of administrative convenience in the interest of social justice.

In addition to seeking out the students and making the process of application less difficult, financially, there are some other things that financial aids counselors need to do if they are to work effectively and harmoniously with the economically disadvantaged ethnic minority student--or any other for that matter.

There is, first, the need for straightforward and comprehensible communication. This is a heavy responsibility in any case but it is especially true for the minority student. He should be informed clearly as to the aid which he will be given--the amount, the type, any conditions to receive it, when it will be forthcoming, where it will go--in short, everything. And, having been told, the institutional commitment must be met scrupulously.

There is second, the need to take into account the environmental pressures on the students. As we saw earlier the economically disadvantaged student is likely to feel a keen responsibility toward his family. He is also likely to have been on the shorts all of his life and needs to be helped to use effectively whatever resources are provided. That means that funds which are supplied to help him

live should be provided in such a way that the likelihood that they will do what they are intended to do is maximized. Regular payments are probably to be preferred to lump sums for example; the fact that there are periods of greater and lesser need in the academic year must be kept in mind and used as a basis for determining the size of an installment on a grant.

The financial aids administrator also needs to be aware of the fact that his life style and that of the economically disadvantaged student differ and understanding the forces making for these stylistic variations may be more useful and powerful than simply rejecting them out of hand. Financial aids people will often be heard to make bitter or critical comments on the clothing expenditures of aid recipients, for example. This gets to the point that financial aids sometimes is but ought never to be administered as if it were charity. Unhappily, we tend to regard it in that light and consciously or unconsciously try to dictate how the resources should be used.

A student says better than I can what the attitude ought to be:

I need a grant because without any financial aid my college career will be severely hampered or will not even begin, at least not in the near future. I don't consider a grant a handout but one of the building blocks to success for someone who is in need and is willing to work hard with it. I am willing to work and work hard! But I need financial assistance or aid.

As you have sensed by now, the answers to the questions posed by the title of this speech are "Yes." Being poor or a member of a minority group does make it harder to get financial aid. College

choices are limited. The choices available are ones which don't have much aid. The selection procedures followed in choosing aid recipients stress behaviors or qualities or attributes which poor/minority students are considerably less likely to manifest than students with essentially middle class orientations. There are other, more psychological reasons which work to the disadvantage of these students. Yet the evidence suggests that significant numbers of young men and women who are extremely well-qualified for college work are being overlooked and some significant readjustments in strategies of detection and processing must be adopted if these deserving and talented young people are to have an equal chance at educational opportunity. There have been significant changes in the past little while but there remains much to be done. This task is worthy of your best efforts.

FOOTNOTES

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⁷Knoell, Dorothy. People who need college. Washington, D.C.: American Association of Junior Colleges, 1970. P. 180.