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ABSTRACT

The purpose of this paper is to suggest one practical measure for financial aid to disadvantaged college students through an expanded and new involvement in the distribution to student financial aid funds to more students in need. Useful to a discussion of a revamped approach to aid distribution will be a review of who the disadvantaged are, to what extent they are enrolled in higher education, and, in particular, what measure will identify them. It is suggested that new procedures which would improve the chances for further education of needy and deserving students be explored. Equal access to higher education will move toward a new reality with adequate funds from federal, state, and private resources and with the introduction of responsibility in the high school. (Author/JW)

FOREWORD

The members of the faculty of the Curry Memorial School of Education recognize the need for new ideas in education, research and information of wide professional concern to ease our troubles. Increasingly, as educators and as members of the world community, we wish to interact in our time and with our fellows, to be gadflies and to engage other gadflies.

We encourage the use of specialized tools to dig out tentative responses, suggestions of means, parts of answers. As gadflying specialists, we know that problems must be attacked from many directions. We recognize the interdependence of the various scholarly pursuits and we also recognize that fresh insights and experimentation will be sparked by multi-disciplinary approaches. The interdependent nature of our studies demands effective communication, the need to avoid unintelligible technical prose, as well as "the false clarity of over-simplification."

Mindful of these things, we publish from time to time "occasional papers" on a variety of educational topics designed to raise new questions, stimulate the creation of new ideas, and foster research aimed at discovering "why." These papers suggest rather than conclude. Our hope is that we may interact with the times, to do our part to solve the problems, to out gadfly our gadflying children.

James H. Bash
Professor of Education
Director of Field Services

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**ON EXPANDING ACCESS TO EDUCATION
FOR FINANCIALLY DISADVANTAGED
STUDENTS**

by

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Introduction

The primary medium by which equality of opportunity is achieved is the medium of education, and this medium is the major responsibility of the public schools across the land. The elementary and secondary public schools assume the greatest share in providing educational opportunity because they are close at hand and, while not free of cost, are relatively inexpensive. As all segments of society require more highly trained manpower, greater access to post-high-school education to growing members is increasingly vital if the nation continues to move toward the equality of opportunity to which it ascribes. The quest to expand educational opportunities beyond the high school should include national and local assessments of the additional needs of the educational system, as well as periodic examination of various day to day practices within the system, to determine how improvements toward reaching that goal should be made.

The ultimate answer to providing equal access to higher education may be a national system of universal higher education that would offer to every person, regardless of financial circumstances, the opportunity to develop his capacities to the fullest. While the attainment of this or alternative measures will, indeed must, continue to receive national support, the immediate implementation of such a system, judged just from the standpoint of cost, is still in question. In the meantime then, if greater access to higher education is to be extended, partial methods of moving toward that end should be explored. One such exploration should include a re-examination of current student financial aid practices to determine whether more of the available aid could be channeled to larger numbers of disadvantaged students, thereby providing them increased opportunity for a post-high-school education.

It is the purpose of this paper to suggest one practical measure through an expanded, perhaps in some instances, a new involvement in the distribution of student financial aid funds to larger numbers of financially disadvantaged students. Useful to a discussion of a revamped approach to aid distribution will be a review of who the financially disadvantaged are, to what extent they are enrolled in higher education, and in particular, what measure will identify them.

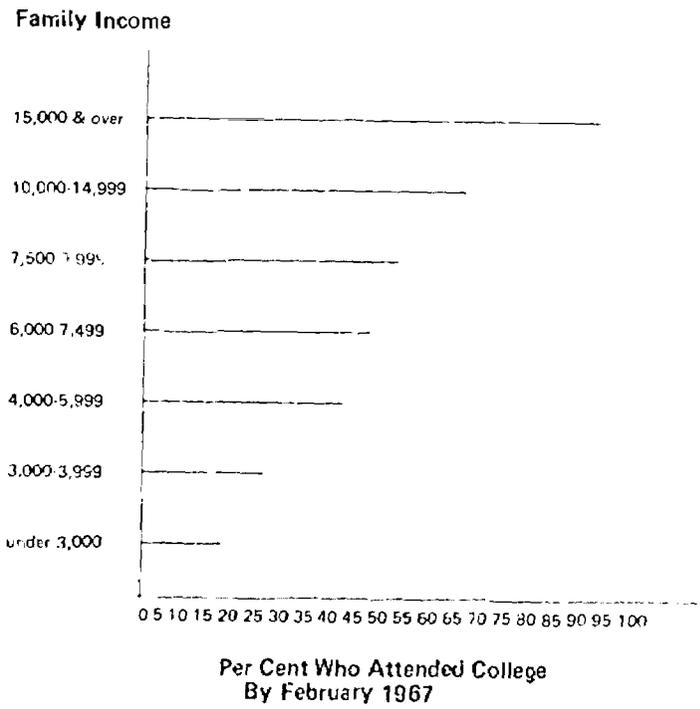
The Financially Disadvantaged Student

A disadvantaged student, as a general definition, is the one blocked in any way, by any circumstances, from reaching his educational potential. When one considers that self-fulfillment and upward mobility in our society are increasingly linked to higher education, and that the cost involved in attaining that education has never been higher, and is still rising, the plight of the seriously financially disadvantaged student looms large indeed. To add to his financial dilemma this student often has other hindrances that further reduce his chances of reaching his educational potential, to name a few: low educational aspirations of the family, the high drop out rate among his social peers at all levels in the school system, and/or a lack of motivation coupled with a lack of understanding of himself and his educational goals. However, the most formidable single factor which stands in the way of the student's access to higher education is the relatively low income of the family. Because of the signal importance of this one factor to the process of early identification of disadvantaged students by school officials, a more thorough examination of the relationship of family income to college-going is indicated at the outset.

The chart below, data for which were derived from studies and reports of the United States Bureau of the Census¹, points up the inequity of entrance rates into higher education. The chart measures college entrance of high school seniors, class of '35, compared to their annual family income.

¹United States Department of Commerce, Bureau of the Census, *Population Characteristics Series*, No. 185, July 11, 1965, p. 6 and p. 19.

**College Attendance of 1965 High School Seniors,
By Family Income**



The Disadvantaged Student: A Predictor

The chart clearly shows that the odds of entering college were four times greater for the senior whose accident of birth placed him in the top family income group than the student in the lowest family income category. Among those graduates whose combined total family income was \$15,000 or more, 87 per cent entered college as compared with 41 per cent of those whose income was between \$6,000 and \$7,499, and 20 per cent of those with income under \$3,000. To put it still another way, the chance that an able student from the top half of the family income range will go to college is just about three times as great as for an able student from the bottom half.

The statistics cited above represent the total population and, of course, include students of various ethnic backgrounds. Racially, the picture is even more dismal; a Negro's chance to attend college is only half that of the population as a whole. While not compared in this report, it is generally known that black students with the same academic grades or the same test scores as their white counterparts do not have the same likelihood of going on to college. Not shown on the chart is another important related factor, especially significant to the counseling process throughout the school years: among seniors graduating in 1955 whose family income was under \$4,000, over twice as many failed to graduate from high school as those whose family income was higher.

Who is the financially disadvantaged student? He is the student who is blocked because of his financial circumstances from reaching his educational potential. While not the only barrier to higher education, insufficient family income is the single best predictor to indicate whether the financially disadvantaged student

will go on to higher education after high school. Bridging the financial gap is a complex matter which has demanded and will continue to demand additional national, state, and local attention and financial support. Questions of amounts and types of financial support for direct assistance to students, as well as to the higher education institutions themselves, require careful determination to provide the greatest access to higher education that will meet students' particular needs. Given, then, currently available resources and programs of financial aid to students, how adequate are the programs? Are there procedures that could be employed to ensure a more equitable distribution of those resources, which in turn would improve the chances of post-high-school education for financially disadvantaged students?

Student Financial Aid: Adequacy

For over a decade now the nation has responded dramatically, in a comparative sense with other eras, to the problem of financial inequity, affecting educational opportunity, by providing public funds, usually awarded by the colleges and universities to applicants, based on financial need. Concurrently, states, institutions, and other agencies also made commitments to expand the programs of assistance, and generally these efforts are continuing to expand, particularly at state and national levels. Recent estimates reveal that student aid funds have increased in excess of ten-fold, counting all sources, since the passage of the National Defense Education Act in the latter part of 1958. The Federal Government provided the major portion of this increase, chiefly through long term loans, grants (scholarships), and work-study funds.

Yet as dramatic as the growth of these programs has been, we still fall short of providing needed funds to students from less affluent families. In Virginia, for example, the State Council on Higher Education recently reported that presently-operating financial aid programs do not meet the needs of financially disadvantaged and academically qualified youth in the state. Stating that the combined annual amount of unmet student financial needs was about \$28,500,000

in 1968-1969, the Council Report² said "the data from four different but complementary sources of information indicate that between 3,000 and 6,000 academically qualified Virginia high school graduates do not go on to college each year only because they lack the necessary financial support. (Virginia's proportion of college-age youth enrolled in college is one of the three lowest in the Southern Region and also is considerably below the national average.)" The report also points out that increased financial aid for these students could make the present aid programs more equitable and reduce the drop-out rate among disadvantaged students.

Two primary factors contribute heavily to the continuing inequity of educational opportunity. These two factors are the adequacy of student aid funds and the problems of distributing these funds. The spiraling cost of education and the corresponding demands for assistance from increased numbers of students are expressions of the two problem factors above. The cost of higher education to the student has risen in recent years faster than the average family income and even faster than the cost of living. Since 1965, for example, tuition charges across the country have jumped an average of 50 per cent. The mounting costs, of course, have brought multiplied student requests for larger amounts of the aid funds available. Recent data from the United States Office of Education show that some 1.7 million students in fiscal 1971 are benefiting from the federally financed student aid programs; however, only 45 per cent of them come from families whose income is less than \$10,000 annually. The data are most encouraging because they indicate that larger numbers of students are receiving assistance to meet the cost of higher education; however, the programs have not altered the fact that relatively few students go on to higher education from low socio-economic family groups. In Virginia, according to the State Council on Higher Education, a majority of both the publicly controlled and the privately controlled colleges and universities reported that their financial aid programs were not keeping pace with either the rising cost of higher education or the growing and changing student population.³

²Virginia State Council on Higher Education, *A Study of Student Financial Aid in Virginia, 1969*.

³*ibid.*, p. 9.

Student Aid Distribution: A Suggested Procedure

With some possible exceptions, high school officials are not involved in the various processes of making financial needs analysis, in eligibility determinations, and in the other mechanics of directing financial assistance into the hands of students who wish to continue education after high school. The financial aid process, sometimes clothed in a good deal of secrecy, is viewed by the secondary school as well as the college, much as a closed circuit operation between the student and the college financial aid officer. On the other hand the high school is substantially involved in the various functions of selection, recommendation, eligibility, and even placement, of prospective students through the admissions process to the post-high-school institution. Also, the two functions of student aid and admissions, including the decisions affecting the student's destiny, have developed and remain quite apart in space, as well as time, in most colleges and universities themselves. If more definite responsibility for selecting qualified student aid recipients, particularly those from the very low family income groups, could be placed in the hands of high school counselors specifically trained for this responsibility, a part of the gap of inequity of educational opportunity could be bridged. Obviously the implementation of such policy would require considerable coordination of effort among student aid officers, admissions officers, and the high school counselors. To be most effective, of course, the arrangement would need financial support with specifically designated basic grant⁴ funds, to be jointly awarded by the high school and the institution of higher education.

If the recommendation of a recent report of the President's Task Force on Higher Education is implemented, increased amounts of federal student aid would be available and new procedures for the distribution of the aid would be required. The report urges that the

⁴By basic grant is meant an award of unrestricted scholarship funds which may be used by the recipient at a post-high-school institution of his choice. The grant would be supplemented by a combination of other student aid funds in relation to the student's demonstrated financial need as determined by the college financial aid officer.

high school provide advance knowledge of financial aid to low income students and recommends the establishment of a substantially increased program of special scholarships to supplement the present financial aid plans. Citing the requirement that students demonstrate financial need by an adequate formula--as yet undetermined--the Task Force also recommended a liberal allowance to the family for earnings foregone while the student is pursuing his post-high-school education. The manner of making eligibility determinations for the new grants, while not explicitly outlined, suggests a new relationship of the high school counselor within the expanding and increasingly important student financial aid function. The student's eligibility for the grant, for example, would be determined in his own high school which would insure the student flexibility in using other forms of aid and would not restrict his choice among post-high-school institutions. All of which suggests that considerable and close cooperation of high school and institutions of higher education is needed if maximum effective use of aid funds from the various sources is to be realized. The report further suggests that in order to make the process of applying for educational grants in high school effective, increased attention should be given to the selection and training of guidance counselors; the newly trained counselors would become more directly involved in identifying, advising, and counseling disadvantaged students and their parents in addition to making basic eligibility determinations for financial aid.

Student Aid: Early Identification and Assistance

With such increased involvement and responsibility in the award process shared with high school counselors, the whole structure of early identification of disadvantaged students and the motivation of them toward further education would be less hollow than is the case at present. We know, for example, that many able students make decisions against going on to college long before they are ready to graduate from high school, and that such negative decisions are most often influenced by the low socio-economic situation of the family. Even though various motivational influences against further education

are strong in disadvantaged homes, if reasonable and firm commitments of financial aid are made at the same time that early identification and motivation efforts were initiated by counselors, more low income students would stay in school and make plans for further education. As it is at present, applications for financial aid are generally considered *after* the final admissions procedures are completed and *after* a financial need analysis has been made and the results forwarded to the colleges by one of the commercial scholarship services. For various reasons, notifications of awards are oftentimes not made until late summer, sometimes after the student had given up hopes of meeting the high cost of education.

Other financially disadvantaged students, who do persevere to the senior year in high school, are not able, for one reason or another, to complete an acceptable financial aid application which is required before he is considered for any financial assistance. Some of the time it is the parents who will not furnish the confidential financial information required because they do not understand the forms, or their purpose, or are fearful that some unintended commitment will be made by them by doing so. In other cases students and their families reduce their chances of receiving the amount of aid they need because as a matter of pride, they are unwilling to admit on an application form to the low amount of their actual family income. Consequently they indicate the availability from family sources of more funds for the student's education than they can muster when the funds are needed. There are numerous other matters and procedures within, or related to, the complicated process of obtaining adequate financial assistance, with which the high school counselor could effectively deal, if trained to do so and if more directly and responsibly involved in the award process. *Matters, like preparing and submitting a reasonable budget, completing a complex financial statement, understanding the concept of combinations of awards now employed by most student aid officers, understanding the various student loan provisions, sources, and types of loans, promissory note requirements, and sources of scholarship grants and work-study programs, are all matters which to disadvantaged students and their*

parents are essential though to some may seem routine. The disadvantaged student and his parents are in dire need of information and direct assistance if they are to fare equitably in the quest for financial assistance.

Another aspect of the student aid distribution process with which the high school could be helpful to the financially disadvantaged student and to the college is a systematic follow-up to help determine the adequacy of assistance awarded the student. In some cases when the assistance from all sources is reviewed, it will be found that some students have received aid in excess of their actual need, and adjustments will result in a more even and equitable spread of all student aid funds. The school might regularly sponsor small group sessions or individual sessions for parents and students to talk with counselors or counselor aides, who themselves not only understand the types of aid, provisions, requirements and the like, but importantly, are able to develop the rapport necessary to assist in a very practical fashion in all the processes of acquiring aid. Such meetings, including follow-up sessions, coordinated with post-high-school institutions as closely as possible, could be a specific part of the high school counseling program for disadvantaged students, as a part of the regular admissions effort by the high school. The assignment to the high school of responsibility for making basic grant determinations, funded from local, state, or federal sources, would be one direct step toward bringing the whole process of student assistance closer to hand for disadvantaged students.

Conclusion

This review of the financially disadvantaged student and some of the factors affecting his opportunity for further education admittedly oversimplifies some of the issues and omits others that would require discussion of the problem at longer range. The foregoing discussion does, however, suggest new procedures that would improve the chances for further education of needy and deserving students. It also points up the need for added attention to the more basic problems that block the disadvantaged from educational opportunity. Equal access to higher

education will step toward a new reality with adequate funds from federal, state, and private resources and with the introduction of a new responsibility in the high school.

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Monographs

- 1 *Student Activism* by Arthur A. Welch
- 2 *Teacher Aides: The Preparation and Utilization of Paraprofessionals* by Alfred A. Arth, Jennings L. Wagoner, and Austin F. Groden (available April 1, 1971)

Occasional Papers

- 1 *Student Rights and Administrative Response* by Arthur A. Welch
- 2 *In-Service Training for Two-Year College Faculty and Staff: The Role of the Graduate Institution* by Jay L. Chronister
- 3 *On Expanding Access to Education for Financially Disadvantaged Students* by M. Howard Bryant (available April 1, 1971)
- 4 *A Human Relations Model for a Desegregated Group* by Nathan E. Johnson and James H. Bash (available April 1, 1971)
- 5 *Grading Changes: Why and How* by Robert H. Pate, Jr. and Pamela C. Kloeppel (available May 1, 1971)
- 6 *Research Methods for Conducting Follow-up Studies in Higher Education* by Alton L. Taylor (available June 1, 1971)
- 7 *Graduate Education: A 1975 Progress Report* by Jerry G. Short (available August 1, 1971)