

ASSESSMENT OF THE STATUS OF MINORITIES IN EDUCATION



**MINORITY ACCESS AND FINANCIAL AID:
PERCEPTIONS, POLICIES, AND ISSUES**

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Four major problem areas have been identified as having an adverse impact on minority access to higher education: (1) inadequate preparation and high dropout rates at the high school level; (2) the upward spiraling cost of higher education and the declining ability of federal and state assistance to meet these costs; (3) the disproportionate number of minorities concentrated in poorly funded urban elementary and secondary schools; and (4) low transfer rates from two-to four year institutions, and from undergraduate degree programs to graduate and professional degree programs (Reis, 1986; A Nation Prepared, 1986; NCES, 1985; Stampen and Reeves, 1985; Wilson and Melendez, 1985).

This article will examine the role of financial aid (1) as a problem source for minority participation, using results of a study initiated in the Spring of 1989, and (2) in bringing about higher educational equity for minorities and the economically disadvantaged. Further, the article describes significant changes in student financial aid distribution, financial aid policy, and the barriers these changes present to low-income families.

Financial Aid and Institutional Climate

Data collected for a study recently conducted as a part of a research initiative, ASSESSMENT OF THE STATUS OF MINORITIES IN EDUCATION, will be used to explore the proposition that perceptions held by students about the use of financial aid and how those perceptions affect institutional climate are among the causes of the under-representation of minorities in education. Reviews of current literature reveal that availability of financial aid and institutional climate are two of the most critical indicators of access and success for minority students who enter post secondary education. A report, "PERCEPTIONS: CAMPUS RACIAL CLIMATE," developed from the study, examines, among other issues, the relationship between financial aid and institutional climate as principal contributors to the quality and equality of educational experiences for minorities.

The study was initiated in the spring of 1989 when undergraduate college students from six private institutions in Illinois participated in a survey designed to assess attitudes and perceptions about the status of minorities in education. Responses were solicited about many aspects of campus life. The survey instrument (inventory) included sections on demographic information, institutional attractiveness, racial climate, social climate, academic climate, student life climate, and faculty/classroom behavior. "PERCEPTIONS: CAMPUS RACIAL CLIMATE," is based on the demographic and racial climate sections of the inventory. Other reports are in progress. A second study incorporating a survey of students at public institutions of higher education in Illinois, was initiated in the spring of 1990, and other studies are planned.

Data, which are collected anonymously and maintained confidentially, are being analyzed to develop a series of reports in conjunction with a "STUDY TO DETERMINE

THE RELATIONSHIPS BETWEEN ILLINOIS POST SECONDARY CAMPUS CLIMATE AND INSTITUTIONAL, ACADEMIC, AND STUDENT SERVICE PROGRAM SUPPORT CHARACTERISTICS AND MINORITY STUDENT MATRICULATION". The study is an outgrowth of initiatives cooperatively undertaken by grassroots statewide advocacy organizations like the Illinois Committee on Black Concerns in Higher Education; by legislators dedicated to the enhancement of access and success of minorities in education, such as Illinois Senators Richard H. Newhouse and Miguel del Valle; and by educational policy bodies like the Illinois Board of Higher Education, the Illinois Community College Board and the Illinois State Board of Education.

Specific objectives of the study include the following:

1. To provide descriptive analyses of sets of selected characteristics of undergraduate students at predominantly white post secondary institutions in Illinois.
2. To determine the magnitude and nature of relationships of selected sets of characteristics to perceptions held by students at predominantly white institutions in Illinois.
3. To conduct analyses of selected sets of characteristics and to determine to what extent they may describe perceptions held by students at predominantly white institutions in Illinois.
4. To stimulate data collection and research which will assist in the identification of
 - (a) causes for the disproportionate representation of minorities in post secondary education; and
 - (b) successful strategies and programs throughout the educational system which foster and enhance the participation and status of minorities.

Of the 546 undergraduate students who completed the inventories, 87% (476) were between 17 and 23 years of age, 10.6% (55) were between 24 and 39, and 3% (15) were more than thirty-nine years old. Thirty-five percent (191) were male and 65% (355) were female. About ninety percent (491) were single.

About eighty-one percent (444) of the undergraduate students who responded were white (non-Hispanic); 4.8% (26) were Asian/Pacific Islander; .2% (1) was American Indian/Alaskan Native; 9.2% (50) were black (non-Hispanic); 3% (15) were Hispanic; and .4% (2) were non-resident aliens. Ninety-four percent (513) of the students indicated that they were citizens of the United States, 3% (16) were resident aliens, and 3% (16) indicated other citizenship status. About ninety-three percent (510) of the students responding indicated English as their primary language. The great majority of the sample (95% [518]) were enrolled full-time. Seventy-three percent (399) were first-time enrollees with the remainder being transfer students. Of the students responding, 21.8% (119) were freshmen, 24.2% (132) were sophomores, 29.5% (161) were juniors, and 24.5% (134) were seniors.

Each of the six predominantly white private institutions participating in this phase of the study provided a complete listing of all undergraduate students enrolled. The lists were then numbered by institution and by class level, and a random sample was drawn from each institution using a computer program which generates random numbers. A special effort was made to survey minority students on each campus.

To facilitate the accomplishment of certain objectives of the study, institutions were clustered according to similar characteristics such as size and type of degrees awarded. Frequency distributions of the demographic variables were used to examine, describe, and summarize the demographic characteristics of the students in the sample. A chi-square analysis was used to determine whether and to what extent the demographic characteristics of minority and majority students differ.

The following question was included in the inventory used in the 1989 survey:

"Which of the following types of financial aid do you receive?"

- (a) Federal aid**
- (b) State aid**
- (c) Grants or Scholarship**
- (d) Loans**
- (e) Other**
- (f) None**

Seventy percent of the total students and eighty percent of the minority students responding indicated they received some type of financial aid. Sixty-two percent (57 out of 92) of the minority students and forty percent (175 out of 436) of the white students responding to the financial aid question indicated they received loan funds to support their college attendance. Responses clearly indicated that minority students are more likely to be dependent on financial aid than white students.

Space is provided in the survey instrument for comments, enabling some qualitative analyses of the data collected. One of the issues about which the attitudes/perceptions of minority students and majority students differ most is financial aid. There is wide-spread agreement that the solution to the problems of access, choice, and success for students, especially minority students, in post-secondary education, is heavily dependent on the availability of financial aid. It is also clear, based on comments collected in the inventories, that perceptions about financial aid-- its availability and its distribution-- constitute a major reason for the tensions that are frequently erupting into incidents of racial disharmony on college campuses across the country today. In other words, perceptions about financial aid seem to have a direct relationship to the quality of institutional climate.

At one end of the spectrum of perceptions are comments of the following nature made by minority students:

"I encourage this school to bring in more minority students as well as faculty. The tension between minorities and whites is tremendous. Many of the white

people here don't like to associate with us simply because we don't have the money to compete with them. ... This is why I think that more programs as well as scholarships should be available to us. ..."

"There are little to none minority opportunities. Geographical area and tuition restrict minority enrollment. And more importantly, there is a presence of hidden prejudice."

At the other end of the spectrum are comments of the following nature made by white students:

"I think minorities are catered to too much by this university, such as , minority recruitment, reduced tuition, and special programs for minorities only. Minorities should work for things like everyone else and shouldn't receive special attention. ..."

"I don't think it is fair that minority students are so easy accepted into this school. Why do they get so much more financial assistance than whites? Some minority students are almost paid to come to this school. There should be an equal chance for whites and minority students."

"I think hostilities on this campus (black/white) are due to high financial aid given to blacks,..."

"... Faculty and administration fail to acknowledge the damage they are doing to the college but are so "hard-up" for students because of the declining growth rate of this college. Give them (minorities) all the financial aid. ..."

In between are views expressed as follows:

"I am not a minority and I feel that these students are just like any other students. Both need financial aid, support services, close contact with faculty, etc."

"With regard to financial aid, it should not be completely reserved for minority students. Everyone seems to get along well without a thought to who is of what race. Most faculty treat all students the same and expect all to have the same academic standards."

The aforementioned perceptions, some intensely held, suggest that financial aid may be a root cause of much of the racial conflict now gripping many academic institutions. It is inferred through analyses of the responses, that perceptions about financial aid underlie the tensions that contribute to an institutional climate which is uninviting to minority students, which in turn fosters minority under representation at predominantly white institutions.

The most effective and enduring way to influence change in perceptions is through education. Because they have not been taught it, students-- minorities and whites alike-- do

not have an accurate or a complete a sense of history about minorities in this country. They receive few, if any, facts that explain, or would help them to understand, why minorities are educationally disadvantaged; why compensatory or developmental education programs for minorities have justification in history and in precedent; or why special financial aid for minorities today provides remedies, in part, for inequities that have been institutionalized and perpetuated in American society and school systems. Such a fact, as an example, was the establishment of public education in Illinois (as in other states) in 1825 for "children of white parents only." In Illinois, 49 years passed before an inferior and separate system of public education was put in place for minorities, and another 80 years passed before the separate system was declared unequal and unconstitutional. This longstanding and systemic denial of equal educational opportunity to minorities will require intensive, forceful and courageous leadership to overcome.

If today's students at every level of education had a better understanding of the turbulent events of the 1960's and 1970's which revolved around efforts to erase inequities that have been a part of the fabric of American society, they would better understand and might be more tolerant of contemporary initiatives to effect change and redress through selective financial aid.

Educational practices, past and present, and denial of equitable financial aid are among the causes for minority under representation in education. Reparative measures to change the effects of such practices have recently and belatedly been introduced into legislative and educational policy development and implementation. Critical to the success of such measures is availability of financial aid at every level of education and in many types or forms.

Financial Aid as a Disincentive to Minority Students

Minorities and the economically disadvantaged are critically under represented in American higher education. While some of the reasons are obvious, many other factors affecting minority participation have not been clearly identified. As a legacy of past government policies and some lingering educational practices of selective financial assistance, many minority students arrive at post-secondary institutions academically unprepared for meeting the challenges of college life. As a consequence, they face greater risks than their white peers by deciding to attend college, and that assumption of risk has severe adverse effects on their perception of the attractiveness of student loans as compared to grants. Data collected by the American College Testing Service suggest that students who are characterized as low-income are far less likely to view student loans favorably than are students from more affluent backgrounds.

The contributory roles that students from low-income families often play within their family structures present genuine obstacles to their decisions to attend college. Unfortunately, the importance of these roles places low-income students in a position which they cannot easily abandon, as they are often forced to choose between helping the family maintain eligibility for welfare benefits and going to college. Given the policies of the welfare system, the acceptance of financial aid could jeopardize those benefits.

Jobs obtained by minorities, particularly blacks, after graduation pay substantially less than jobs obtained by their white counterparts (see Tables 1 and 2). A catch-22, one of many, is that minority graduates are likely to have a larger loan obligation if they persist through four or five years of college.

Table 1
Income and Wealth
Monthly Income
(1987)

	HIGH SCHOOL DROPOUT	HIGH SCHOOL GRADUATE	1-3 YEARS COLLEGE	COLLEGE GRADUATE
White	\$734	1,080	1,248	1,881
Black	\$513	765	862	1,388

*Source: Current Population Report, Series P-70, No. 11

Table 2
Income of Households by Educational Attainment of Head
(1987)

	HIGH SCHOOL DROPOUT	HIGH SCHOOL GRADUATE	1-3 YEARS COLLEGE	COLLEGE GRADUATE
All Races	\$21,182	29,069	34,677	50,879
White	\$22,759	30,065	35,646	51,669
Black	\$14,112	21,139	26,078	37,700
Hispanic	\$19,860	26,443	31,367	46,163

*Source: Current Population Reports, Series P-60, No. 161

Even more frustrating for minorities are the employment rates following graduation. As shown in *Table 3*, minorities, particularly blacks, have a 50% higher unemployment rate than their white counterparts following the completion of a baccalaureate degree.

Table 3
Unemployment Rates
(1988)

	HIGH SCHOOL DROPOUT	HIGH SCHOOL GRADUATE	1-3 YEARS COLLEGE	COLLEGE GRADUATE
Total	9.6%	5.4	3.7	1.7
Males	10.1%	6.2	3.9	1.6
Females	8.9%	4.6	3.4	1.9
White	8.3%	4.6	3.2	1.5
Black	14.6%	13.3	7.4	3.3
Hispanic	10.3%	4.0	3.5	2.2

*Source: Bureau of Labor Statistics, "Labor Force Statistics Derived from the Current Population Survey."

Even with the availability of financial assistance, there are additional barriers related to financial aid which determine if or where a student will attend college. There are barriers associated with the type and the amount of financial aid. The distribution of financial aid often dictates the enrollment patterns of minority students in Illinois elementary, secondary, and post-secondary education. Another barrier results from the lack of access to information about financial aid-- a barrier which can determine the type of student who enrolls in an institution or the type of institution a student can attend.

A Matter of Demography

At a time when the number of whites in the 18- to 22-year-old cohort is declining, the potential supply of minorities available for entry into higher education is increasing. The substantial decline in the national birthrate after the "baby boom" generation of the 1940's and 1950's had its greatest impact on the white middle class population. The birthrates within many minority communities remained stable during the baby boom years (1946-60), and are yielding increased percentages of births, while white births were shrinking in percentage of the birth cohort (Hodgkinson, 1983).

Dr. Harold Hodgkinson (All One System: Demographics of Education, Kindergarten through Graduate School) wrote, in 1985, about the resulting trends in higher education. He suggests that by the year 1990, minorities of all ages will constitute approximately 20 to 25% of our total population, and by 2020 our nation's population will consist of 44 million blacks and 47 million Hispanics, and even more Hispanics if the immigration rates increase. "The total U.S. population for 2020 will be about 265 million..... more than 91 million of that figure will be minorities (and mostly young, while the mostly white Baby Boom moves out of the college rearing years by 1990, creating a 'Baby Bust' that will again be mostly white, while minority births continue to increase)." Hodgkinson projects that by the year 2000 the United States will be a nation in which one of every three American citizens will be non-white. Consequently, "minorities will cover a broader socioeconomic range than ever before, making simplistic treatment of their needs even less useful." In some states, particularly Texas and California, minorities will be over 45% of the state birth cohort. It is difficult to deliberately avoid the educational needs of 45% of a state's youth.

According to Blakey, "This developing trend of increasing birth rates in minority families, and hence more minorities in elementary and secondary schools, places the clear choice in the liberal lap of American higher education in the late 1980's and the 1990's--whether and how to serve minority students in higher education. The challenge is great, but higher education's record is not enviable in this area."

Finance of Education and Policy Issues

In a report developed by the Illinois Board of Higher Education (IBHE-- May 1990) total student financial aid grew from \$286.7 million in fiscal year 1975 to \$1.2 billion in fiscal year 1989, a 330.8 percent increase. Increases in tuition and fees, thus, outpaced both inflation and growth in personal income. This trend poses a threat to access and choice in post-secondary education by making the financing of higher education less affordable to minority and low income Illinois residents. Another alarming trend is the greater reliance on student loans for supporting college attendance. Within the Illinois student aid assistance program, the category other sources-- which consists of the Illinois Guaranteed Loan Program (IGLP) and employee reimbursed tuition-- has increased 1077.6 percent since 1975. Equally startling is the increase in the number of students awarded Stafford, Parent, and Supplemental Loans during this period. The greatest increase in Other sources of funds occurred at private institutions.

Without financial assistance, many minority students would not be able to attend college. As reported by IBHE:

"These data indicate an increasing reliance upon loans to pay for college, especially at community colleges and private institutions. These shifts among the different types of aid received by students in the three sectors suggest a need to reevaluate the way aid is packaged in all three sectors. This increased reliance upon loans is illustrative of the effect of gift aid in all sectors not keeping pace with the growth in tuition and fees. Unlike gift aid, which by definition is nonrepayable, loans present the student with a future

financial obligation. Given that the primary objective of financial aid is to remove financial barriers to college for students, it appears that the shift in the mix of student aid from gift aid to loans departs from this objective."

In a study done by the American College Testing Program on student financial aid, researchers found strong evidence suggesting that the decline in the percentage of low-income freshmen attending colleges and universities is the result of a lack of adequate federal grant resources. The study concluded that participation rates for poverty level students increased when net college attendance cost decreased through the expansion of student aid programs, particularly grants. "When loans were substituted for grant aid to low-income students, college access dropped, college choice deteriorated, and default rates increased," according to the study.

According to a study commissioned by The College Board titled "Equality and Excellence" (1985), funding for public education is most important for students whose families lack the financial resources to purchase educational opportunities in the private sector or to provide educational supports in the home. As shown in *Table 4*, for black students, nearly half of whom live in families below the poverty level and most of whom attend urban schools, funding of education from both federal and state sources is a critical index of educational opportunity.

Table 4
Poverty and Welfare
Families Below Poverty Level
(1987)

	HIGH SCHOOL DROPOUT	HIGH SCHOOL GRADUATE	1 YEAR OR MORE COLLEGE
All Races	18.8%	19.3	3.7
White	13.4%	6.9	2.9
Black	42.6%	27.8	11.2
Hispanic	30.6%	16.3	7.8

*Source: Current Population Reports, Series P-60, No. 161

The College Board correlates reductions in federal aid for education with the arrival of the Reagan administration in 1980. It is further suggested that in spite of congressional campaigns to reestablish aid since 1982, overall federal spending for elementary and secondary education remains well below what it would have been if 1981 policies had stayed in effect. Grants-in-aid, impact aid, compensatory education, and vocational education programs were most negatively affected.

Two major shifts in federal education policy occurred with The Education Consolidation and Improvement Act (ECIA) of 1981. During this period a series of programs under Title I-- including several compensatory education programs for disadvantaged students -- were consolidated. The resulting ECIA Chapter 1 program adopted reduced regulatory requirements for (1) targeting of funds, (2) comparability of expenditures between target and nontarget schools, and (3) monitoring. Another outcome of the consolidation was a reduction in the funding levels. Consequently, the number of students being served by a previously highly effective program decreased, and students received less intensive services. Funding for special service programs still remains well below pre-Reagan policy levels, and large numbers of students, formerly eligible, remain unserved.

A number of smaller programs were also consolidated in Chapter 2 of the Education Consolidation and Improvement Act. Most importantly, the Emergency School Assistance Act (ESAA), which had provided funds for desegregating school districts, particularly large urban districts, was relegated to enrollment-based formula funding. "Funds that had been targeted for special purposes and special pupil populations were instead allocated by enrollment-based formulas, thereby severely reducing funding to many predominantly minority urban school districts and causing the dismantling or diminished scope of many innovative programs." (Darling-Hammond, 1983). Some states attempted to restore portions of these funds by incorporating special provisions in their allocation formulas. However, the reductions in both federal and state revenues thwarted them from offsetting the overall effects of the changes. Higher education financial aid programs were also cut and, coupled with changes in eligibility requirements, it became increasingly more difficult for students to receive financial assistance.

Table 5 displays the number of students receiving financial aid in the years 1980 to 1985 (with numbers projected for 1986).

Table 5
(Numbers in thousands)
Selected Federal Student Financial Assistance Programs
Type of Program, and Number of Recipients: 1980-86

Program	1980	1981	1982	1983	1984	1985	1986
Pell Grant	2841.0	2779.0	2612.0	2847.0	2975.0	2639.0	2800.0
SEOG	716.5	658.9	640.7	648.6	646.0	711.0	689.0
All Grants	716.5	3437.9	3252.7	3495.6	3621.0	3350.0	3489.0
Nat. Direct Std. Loan	813.4	648.1	674.9	718.6	755.0	835.0	885.0
Guaranteed Std. Loan	3540.0	2788.0	3039.0	3403.0	3823.0	4339.0	4804.0
All Loans	4353.4	3436.1	3713.9	4121.6	4578.0	5174.0	5689.0
Total Fin. Aid	5069.9	6874.0	6966.6	7617.2	8199.0	8524.0	9178.0

*Source: U.S. Dept. of Education, Office of Student Financial Assistance, Program Book, 1984-85, and unpublished data.

The actual number students receiving grant-in-aid decreased by nearly 70,000. The number of students receiving loans increased during the same period by 1,335,600. The greatest decline in Pell grants occurred between 1980 and 1982 when the total number of grants awarded decreased from 2,841,000 to 2,612,000. (SAUS, 1987). Those receiving low-interest National Direct Student Loans also decreased in number and percent. Given the income levels and poor persistence rates of black students not receiving financial aid, these cutbacks have serious ramifications for access to higher education.

A number of policies established in the 1960's and early 1970's increased educational opportunities for black students. Since these were abolished the full potential benefits will never be realized.

Student Aid Policy Issues

Student financial aid is generally used to address two kinds of college attendance costs, direct and indirect. Direct costs are those distinctively associated with college matriculation, such as tuition, fees, books, and supplies. Indirect costs consist mainly of living expenses incurred while attending college for such items as food, housing, transportation, personal and medical care, clothing, recreation, and sometimes child care. Even though financial aid generally makes normal dispensation for these costs, discretion can be exercised more effectively to accommodate the unique circumstances of individual aid applicants.

In 1989, Mortenson (Missing College Attendance Costs: Opportunity, Financing, and Risk) wrote that "despite the aim of financial aid to equalize higher educational opportunity for the financially needy, several quirks and a few deliberate policy decisions in the financial aid system have added unfunded attendance costs to the budgets of the poor and those who use student loans to pay for their college educations." He identifies other costs associated with attending college in addition to the traditional direct and indirect costs students normally incur. These additional costs are described as opportunity, financing, and risk.

Opportunity costs are based on the value of the opportunities sacrificed to be able to attend college. Financial aid does not address opportunity costs. In need analysis, a negative family contribution is calculated for the low-income family whose recognized needs exceed their resources. The basis for this is the policy decision to recognize and address only direct and indirect college attendance costs. Sometimes this policy is framed in language such as "student aid programs are not welfare programs." Clearly there are long-standing differences and friction between the philosophy and operation of student aid and public aid programs. But the low-income are growing in numbers--child poverty rates in the United States have increased by a third since the 1970's.

Financing costs result from the conversion of student aid from grants to loans, and the resulting obligation of loan recipients to repay principal, interest and processing fees.

Risk Costs, though not strictly costs, affect the perception of net benefits of college to prospective students.

As shown in *Table 6*, there is a relationship between educational attainment and attitudes towards financial risk.

Table 6

**Attitude Towards Financial Risk
(1983)**

	HIGH SCHOOL DROPOUT	HIGH SCHOOL GRADUATE	1-3 YEARS COLLEGE	COLLEGE GRADUATE
% Willing to Take Financial Risk	34	54	63	78

*Source: 1983 Survey of Consumer Finances Federal Reserve System

The lack of funds for opportunity, financing, and risk costs for college attendance impact most adversely on the populations most dependent on financial aid. Yet financial aid, somehow, manages to exclude these costs from program and design and execution. The result is that now, we are no longer serving the most vulnerable populations as well as we did in the 1970's. The problems resulting from the lack of attention to opportunity, financing, and risk costs in the design of financial aid programs have been magnified by the federal shift from grants to loans which occurred in the mid 1970's because opportunity, financing, and risk cost are subordinated to concern over the federal deficit in this transition.

Conclusion

The extent to which public policy addresses inequities in college enrollment patterns among different parts of the population is questionable. Undergirded by increased financial aid, disparities in college enrollment during the 1960's were largely corrected during the first half of the 1970's and remained corrected until the late 1970's. Thereafter, old inequities reemerged-- especially for racial minorities and the lowest- income groups. One must be cautious in seeking to identify causes because marginal college attendance is influenced by many factors. What we do know is that opportunity, financing, and risk costs of college attendance have not been addressed in financial aid policy.

Given the retreat of the federal government from financial aid funding, a key element in determining the extent to which minorities will enjoy full and equal participation in higher education is the state government policy environment. And given the reluctance of higher education institutions to take aggressive enough initiatives regarding minority student access, it is imperative that intensified and persistent pressure be exerted. The leadership role which

state government, including its agencies, can assume is often resented but sometimes necessary in order to bring about change. In Illinois an important vehicle for addressing the issue of minority status and participation in education has been the Higher Education Cooperation Act which is managed by the Board of Higher Education. While in some states agencies and institutions have initiated innovative programs which are yielding positive results, in many instances the action and/or influence of the state legislature has been needed and instrumental.

There is a relationship between public policy and institutions' responses to addressing the issue of minority student access to higher education. In some hallmark cases-- e.g., the 1954 Brown versus Board of Education Supreme Court decision-- the impetus for change has been derived through the judicial system. Nevertheless, the role that state leaders need to assume in order to shape clear, manageable, politically neutral, and productive policies cannot be overlooked or ignored.

In most instances, state-level policy is used to articulate and fulfill the state's commitment to serving its entire population equitably. This approach requires the focus of human (energy) and capital (dollars) resources of all constituencies to bring about purposeful change where it counts the most-- in the schools.

It is important to note that every state should not be expected to address the issues effecting minority student participation in higher education in the same manner, but all should be aware that an effective solution to the problem will require funding for a combination of special programs with wide ranging initiatives designed to strengthen educational opportunities and outcomes for all students. The crucial elements to be considered for state intervention are consistency and comprehensiveness-- in order to produce meaningful or lasting change.

There is a need to insure that minority student educational enhancement is woven into the fabric of state policy in order to ensure that the inequities that characterize the lives of minorities are erased. As stated in a report of The Commission on Minority Participation in Education and American Life (1988), "By taking action now, we can make minority citizens **more visible physically** in every realm-- in schools, in government, in the workplace-- and **less visibly statistically**, as the conditions in which they live resemble more closely the conditions enjoyed by the majority."

The full participation of minority citizens in higher education is vital to our survival as a nation and financial aid is essential to ensuring that college attendance is affordable and a viable reality.

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