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# A STUDY OF ECONOMIC NEEDS OF SELECTED BLACK AND WHITE STUDENTS AT A NORTHERN UNIVERSITY

*Annamarie G. Hayes*

## *Introduction*

Established and accepted practices of the university allow more room to make non-black (white) students comfortable. The concepts and techniques are a part of normal expectations and experiences for non-black students. To this student, learning is a matter of extending and clarifying the already familiar. The non-black student is able to build upon that which is already comfortable. The systems of logic and other procedures are all part of his everyday experiences (Morgan, 1970). While the non-black is only extending his knowledge, the black student is learning the new culture, keeping up with it and being evaluated by it. At the same time, the black student is endeavoring to affirm his blackness, externalize his legitimacy, reduce his anxiety, and successfully matriculate.

The purpose of this study is to compare a selected group of black and non-black college freshmen with respect to their life-space use at Michigan State University. The attempt is to identify and assess the extent of certain non-academic areas of difference between black and non-black students. Secondly, the study determines the perceived needs of these populations as to what helps them adjust to the university community. This study did not relate academic success to student needs.



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Students use the campus in different ways. The life-styles, values, attitudes, and behaviors that are *exclusive* to a classroom setting are embodied in the term "non-academic". Students see non-academic campus-use as cultural enhancement or as cultural deprivation. The former is positive reinforcement of what is perceived as the culture; the latter is a negative deviation of what is perceived as the culture. The validity of the perception gains strength or weakness from the institutional behavior practiced by the participants.

The pressures, policies, and practices which constitute the systems of the college environment affect the way the majority, or non-black student group, and the minority, or black group, lives, loves, and learns in their life-space.

A prominent concern of the student is centered around money needs. Financial assistance for the black college student is directly linked to the economic limitations imposed upon the black family by the non-black majority (Bennett, 1966). According to Bennett, the depth and intensity of the problems of black people are the result of primary pressures from the side of the "dominant white majority."

Myrdal (1944) has underlined the validity of this approach by admitting in his massive work on the black man, *An American Dilemma*, that he had studied the wrong people. "Although the Negro problem is a moral issue both to Negroes and to whites in America," he wrote, "we shall in this book have to give primary attention to what goes on in the minds of white Americans." An adequate tool for analysis of black family income is the number of members of a family who labor for a given income. In 1960, half of the non-black families were being supported by a husband only, while little more than a third of black families could depend solely on the earnings of one male bread-winner (Kruger, 1969). In six of ten black families where both a husband and wife were present, two or more persons worked. Less than half of non-black families had both husband and wife working (Drake, 1945). Even in those families which commanded an income of over \$7,000 per year, twice as many black wives had to help earn the income as non-blacks (Schiffman, 1963). The American caste-class system has served, over the years, to concentrate the black population on the low-income sector of the economy. In 1961, six out of every ten black families had an income less than \$4,000 a year; yet, six out of every ten non-black families had income over \$4,000 a year at their disposal. Moreover, in the South, eight out of every ten black families were below the \$4,000 level. Racial elitism in employment creates a job-ceiling placing most black people in blue-collar jobs.

This paper is divided into three sections. The first section will delineate research questions that speak to issues of financial aid for needy students. This section will include questions asked of students related to students' concerns of Financial Aid. Significant differences between black and white students were found on the use of money. This discussion comprises the next section. The inferences of the analyzed data dictate some specific recommendations to the author. These are included in the summary and conclusions.

### *The Use of Money*

Most black students at northern universities are the result of the universities' shift to the lower socio-economic class of black youth. The bulk of these youth have financial needs which cannot be determined by the university in the traditional manner (Green, 1970). In his report, Green further adds that contrasted to non-black students, most black students cannot depend on financial support from home. In fact, many black students feel an obligation to send money home to help their parents. The majority of these students are on some financial aid (Johnson, 1971). The concern for students with great financial need has been recognized by the various federal programs which now reflect a national commitment to educational opportunity (Henry, 1969). Spearheading this trend is the National Direct Student Loan Program (NDSL); the College Work-Study Program (CWS), and the Educational Opportunity Grant Program (EOG). The Educational Opportunity Grant Program is designed to award grants only to students of exceptional financial need (U.S. Dept. of HEW, 1967a). Tighter controls have been established which require that 90 percent of students receiving such grants come from families where the combined parental gross income is less than \$6,000 (Johnson, 1968).

Schlekat (1968b) found that disadvantaged students were more likely to be awarded a package or loan, while those higher in socio-economic status were more likely to receive only a scholarship or grant. Gibbs (1968) and Tate (1967) discussed the unique differences in life styles of various socio-economic groups. How to compensate for those differences is becoming a more direct concern of higher education.

Some of the differences observed with Michigan State black students center around the use of money. Some students need money for fundamental clothing items and personal toiletries. Because of an inadequate wardrobe base, students need money for building the basic wardrobe. Harris, a counselor for black students at Duquesne University, describes the problem (McClellan, 1968).

Many students I've dealt with feel as if they don't have the wardrobe that an active college life dictates. Furthermore, they don't have pocket money to participate in the activities of student organizations which represent their peer groups. These two problems constitute and reinforce a sense of insecurity. Insecurity breeds discontent and interferes with motivation. Without motivation, the chances of realizing goals is seriously stifled. To give a black student a few crumbs as opposed to a slice of bread is adding a frustration factor which is impossible to deal with. Always hungry, always poorly clothed, never financially solvent, always inadequate, are not conditions conducive to learning and growing academically.

Froomkin (1968) reports a host of governmental figures that indicate financial aid programs are working but that considerably more funds will be needed in the near future if true equality of opportunity is to be achieved.

One of the disadvantages for 95% of the Michigan State University black student population who receive financial aid is the method used for computing students' financial need. This method is described in the College Scholarship Service Manual (1969) and can be summarized as follows:

1. *Effective Income* — the addition of all income and deducting prescribed portions of amounts spent on federal income tax, working expenses for the mother, medical expenses, emergency expenses, debt reduction, non-collegiate schooling, and dependents other than children.
2. *Income Supplement* — the computation of the net worth of assets as any residence equity, real estate, business or farm, other investments and assets over \$2,000. The portion of the net worth considered as the income supplement varies with the amount of the net worth and the age and sex of the head of the household.
3. *Adjusted Effective Income* — the addition of the income supplement and the effective income.
4. *Parents' Contribution* — considers the total number of children, the total number of children in college, and the adjusted effective income itself.
5. *Total Family Contribution* — the summation of the parents' contribution, an assessment or non-assessment for expected summer earnings, and a portion of any asset of the student based on his year-in-school.
6. *Estimated Financial Need* — represents the college budget, including books, tuition and fees, and living expenses minus the total family contribution.

In the computation system, every applicant is subjected to the same treatment and a student will have the same computed family contribution regardless of the school he attends. Equal treatment given to black students who have a history of inequities has an analogy to the two men who geared up to the starting line for a life-long race. However, both know the ultimate winner. One participant had been made lame while the other was in good health. The sum of equality for black students must include adjusted components for leverage. In financial aids, methodology for determining regional differences, dollar valuation, life-style, and longitivity of employment are some considerations that should be included. If financial aid officers are not aware of the differing needs of black students, the estimate made by the computation could, and sometimes does, work to the detriment of the student.

Fields (1973) takes issue with the computation system for financial aid. He speaks of the carefully developed set of criteria for determining aid validated against standards suited to the average or middle-class non-black family financial structure. Fields contrasts the picture of the average black student at any good college or university. Measured against the statistics for the average middle-class non-black family, certain inequities emerge. Higher rent, higher insurance rates, higher price of food and costlier standard budget items, immediately affect the black family (Kruger, 1969) and its ability to contribute financially to the education of a child. Consumer debt is an im-

portant factor of black family life in the middle-to-low income bracket (Green, 1969). This directly affects the cash assets of the family but is not considered on the statistical tables that deal with contribution to education out of financial assets.

Not only are black students receiving unrealistic and inadequate monies through financial aid, the black family is operating from a lower economic base than non-black families. Wharton (1971) submits the following scale as evidence:

Economic Background of Entering College  
Freshmen at Predominantly White Colleges,  
Percentages by Race and Sex

Estimated Parental Income	Men		Women	
	B.S.	W.S.	B.S.	W.S.
Less than \$4,000	24.2	4.2	27.8	4.7
\$ 4,000-\$ 5,999	24.6	8.9	19.9	8.5
\$ 6,000-\$ 7,999	18.9	15.3	18.5	14.5
\$ 8,000-\$ 9,999	10.1	18.2	12.1	16.2
\$10,000-\$14,999	13.2	29.0	14.3	28.1
\$15,000-\$19,999	4.0	11.6	4.8	12.7
\$20,000-\$24,999	1.6	5.1	1.3	6.3
\$25,000-\$29,999	1.1	2.7	0.4	3.2
\$30,000-or more	1.2	5.0	0.9	5.8

B.S. = Black Students.  
W.S. = White Students.

Wharton (1971) raises several major questions:

What is the best method of determining the need of students?

How do we cope with the paradoxical situation where the greatest work strain is often placed on the very student whose educational background requires of him the greatest study time?

Are students adequately counseled on how to spend the funds they receive, such as budgeting, consumer information?

Should colleges be expected to meet financial needs of the student beyond strict educational expenses?

What are the special financial problems of the minority graduate student?

A survey of student opinion conducted last June at Michigan State University revealed that out of a sample of 127 black students, more than half of the 75 percent who were receiving some type of financial aid found it inadequate in covering essential education expense (Green, 1969). Research studies reveal that a greater percentage of black students borrow money while in school than non-black students. Many, if not most, black students begin their post-education careers heavily in debt.

The question of part-time work is intricately related with the financial need of the student. Black students find it hard to work their way through college although they usually need the money (Morgan, 1969). Increasingly there are fewer jobs that are considered student jobs on or off campus. Because of the high overall national unemployment rate of over 6%, 35% for black youth, jobs are at a standstill. Federal programs to provide part-

time employment for college students, particularly those from low income families, are part of the package Michigan State University allots for financial aid recipients. Through the program the government now provides for 80% of the student earnings at hourly rates from \$2.00 to \$3.50 depending upon the degree of skill and complexity required by the various jobs, with 20% paid by the employer. "Although it is not required, assigning a student a job relating to his academic area of study is certainly worthwhile in terms of job satisfaction and total educational experience" (U.S. Department of Health, Education, and Welfare, 1968). If a work-study program offered field-related jobs, they would not be disdained by black youth, specifically, black male youth, as "flunky" jobs. Many black youth frown upon low-level jobs because of the historical connotations related to parents working for menial pay in kitchens, doing yard work and other dirt-drudge jobs. Moreover, many of the campus jobs which are available go by default to girls. Female students usually have some clerical skills and are able to qualify for this type of work. Black males, (Morgan, 1969) consequently, are much more likely to suffer from financial obstacles to continue schooling than black females. One significant concern raised by Wharton (1971) is the financial responsibility of the student. Budget counseling has not been followed through with students who for the first time may receive \$300 in hand as the quarterly payment for room and board, tuition and books. It is often a great temptation for the student to squander "just a few dollars" for longed-for items as high-fidelity records, notions, steak dinner for two, money sent home, or a needed coat. Some students have had to make short-term loans because of such endeavors.

Some of the important questions regarding money (financial aid) seem to emerge:

1. A. What are the financial conditions of black students' families?  
B. What are the financial conditions of white students' families?
2. How many black and white students are on financial aid?
3. A. What type of "financial aid package" do black students receive?  
B. What type of "financial aid package" do white students receive?
4. Do black and white students need money for necessities? (Basic clothing, toiletries, etc.)

#### *Student Perceptions Based on Racial Compositions*

Significant differences between black and white students were found on items relating to use of money. Some students expect financial help from home although parents have financial problems. Students state their money is not only limited for recreational activities as movies and bowling but also for clothing. In spite of this, a large percentage of students spend their money as soon as they get their hands on it. Many students are on financial aid but do not have enough money for personal needs such as laundry, toiletries, and dry-cleaning. Part-time work is a necessity to some students yet they admit they are guilty of wasting money. Black students feel they have less money than white students and not as much money as other black students. White students believe they have more money than black

students but not as much as other white students Detailed discussion and data is presented in the next section.

*Student Perceptions of Money-Use*

H<sub>1</sub> The perceptions of freshman students at Michigan State University toward the use of money will differ on the basis of race.

Significant differences were found between the black and white students and their expectations of financial help from home. Forty percent of the black students expect little or no help (financial) from home as compared to 75 percent of white students who expect some or a great deal of financial help from home. Fifty-eight percent of the black students expect some help or a great deal of help as compared to 23% of the white students (Table 1). Twice as many black students or 23% expected little help from home as compared to 10% of the white students. Black and white students held similar expectations for some financial help from home. Thirty-six per cent or two times as many white students expected a great deal of financial help. Eighteen percent of the black students expect a great deal of financial help from home.

TABLE 1  
Expectations of Financial Help From Home by Race

	Expect No Help	Expect Little Help	Expect Some Help	Expect a Great Deal of Help
Black	14	19	33	15
Percentage	17.3	23.5	40.7	18.5
White	10	8	29	27
Percentage	13.3	10.7	38.7	36.0

Significant differences were found between black and white students and the manner in which their education is financed (Table 2). Accumulated scores show 63% of the black students are on financial aid such as educational loan, grants, or scholarships. Twenty-six percent of the white students are on financial aid. Over two times as many or 52% of the white students have their education financed by their parents. Twenty-five percent of the black students have their education financed by their parents. More than five times as many white students or 17% support their own educational expenses as compared to 3% of the black students. Of the total financial aid package awarded to students, over two times as many black students or 45% have grants or scholarships as compared to 18% of the white students. However, black students have 18% of the loans. White students have 8% of the loans. Significant differences between black and white students on money needed for clothing was found. Black students state they have way too little money for clothing needs. Over 30 percent of the black students felt they had insufficient money as compared to 12 percent of the white students. Thirteen percent of the white students stated they had more than enough money for clothing needs as compared to 3% of the black students (Table 3).



TABLE 2  
Financing of Students' Education by Race

	My education is financed mostly by				
	Educational Loan	Grant	Scholar- ship	My Family	Myself
Black	15	22	15	25	3
Percentage	18.5	27.2	18.5	30.9	3.7
White	6	6	8	39	13
Percentage	8.0	8.0	10.7	52.0	17.3

Black and white students were significantly different on the perceptions held on money black students have as compared to money held by other students. Twenty-two percent of the black students felt they had much less money than other black students. Sixty-six percent of the black students felt they had about the same amount of money as other black students. Some black students (7%) felt they had a little more money than most black students. Other black students (3%) felt they had much more money than most black students.

TABLE 3  
Clothing Need by Race

	Whenever I need money for clothing, I usually have			
	Way Too Little	Some Money But Not Enough	Just Enough Money	More Than Enough
Black	28	29	21	3
Percentage	34.6	35.8	25.9	3.7
White	9	24	29	10
Percentage	12.0	32.0	38.7	13.3

Some white students (18%) felt they had much less money than most black students. Thirty-two percent of the white group indicated they had about the same amount of money as most black students. Twenty-eight percent felt they had a little more money than black students while 12% of the white students felt they had much more money (Table 4). Accumulated scores show 36% of the white students or over three times as many felt they had more money than black students. Twenty-two percent of the black students indicated they had much less money than other black students as compared to 8% of the white students who stated they had much less money than black students. Thirty-two percent of the white students stated they had the same amount of money as compared to 60% of the black students who felt they had the same amount of money black students have.

TABLE 4  
Comparisons of Money Held by Black Students by Racial Compositions

	In comparison to most black students the money I have is			
	Much Less	About the same	A Little More	Much More
Black	18	54	6	3
Percentage	22.2	66.7	7.4	3.7
White	6	24	21	9
Percentage	8.1	32.4	28.4	12.2

Black and white students were significantly different on their perceptions of need for part-time work. Thirty-four percent of the black students felt

that part-time work was necessary to stay in school as compared to 14% of the white students. Thirty-nine percent of the black students and 32% of the white students needed work for "spending money." Twelve percent of the black students and 18% of the white students stated a job was not necessary but wanted a job as compared to 12% of the black group and 32% of the white group (Table 5) who stated a job was not necessary and they did not want part-time work.

TABLE 5  
Need for Part-Time Work by Race<sup>2</sup>

	A part-time job while I am here at Michigan State University is			
	Not Necessary and I do Not Want One	Not Necessary But I Want One	Necessary for Spending Money	Necessary to Stay in School
Black	10	10	32	28
Percentage	12.3	12.3	39.5	34.6
White	24	14	24	11
Percentage	32.0	18.7	32.0	14.7

Significant differences are found between black and white students on financial aid. Comparisons of these students indicate that 79% of black students are presently on financial aid. Thirty-five percent of the white students are on financial aid. Sixty percent of the white students have never received financial aid as compared to 13% of the black students (Table 6).

TABLE 6  
Recipients of Michigan State University Financial Aid by Race

	When it comes to financial aid from Michigan State University, I		
	Receive it Presently	Have Received it in the Past But Not Presently	Have Never Received it
Black	64	4	11
Percentage	79.0	4.9	13.6
White	26	1	45
Percentage	35.1	1.4	60.8

Black and white students perceptions of money white students are believed to have indicate significant differences (Table 7). Seventy-four percent of black students stated they have much less money than white students. Nine percent of the white students believe they have much less money than other white students. Indicating they have about the same money as other white students were 47% of the white students as compared to 6% of the black students in the same category. Two percent of the black students stated they

TABLE 7  
Comparisons of Money Held by White Students by Racial Composition

	In comparison to most white students, the money I have is				
	Much Less	A Little Less	About the Same	A Little More	Much More
Black	60	12	5	2	1
Percentage	74.1	14.8	6.2	2.5	1.2
White	7	13	35	11	2
Percentage	9.5	17.6	47.3	14.9	2.7

have a little more money than white students while 14% of the white students felt they had a little more money than other white students.

Money management showed significant differences among black and white students. Thirty-three percent or three times as many black students as compared to 13% of the white students would spend money as soon as they got their hands on it. On the other hand, 63% of the black students as compared to 83% of the white students would not spend money as fast as they got their hands on it.

Some students are wasteful in the use of money. Significant differences are found among white and black students. Accumulated scores show 51% of the black students agreed they are guilty of wasting money. Thirty-nine percent of the white students state they waste money. Forty-five percent of the black students state they do not waste money. Fifty-five percent of the white students agreed they do not waste money. Specific scores of the black students show that 16 percent strongly agreed that they are guilty of wasting money as compared to 1% of the white students.

Many students do not have enough money for recreational needs or just manage to have enough. Significant differences are found among the white and black students. Thirty-five percent of the black students do not have enough money. Seventeen percent of the white students do not have enough money for recreational needs. Twenty-two percent of the white students have more money than they need for recreation as compared to 6% of the black students. Over 50% of black and white students just manage to have enough money.

Students' families have financial problems. Significant differences were found among black and white students. Accumulated scores show 69% of the black families of students have financial problems as compared to 28% of the white students in the same category. Seventy percent of the white students indicate their families do not have financial problems as compared to 28% of the black students and their families.

#### *Summary of Specific Recommendations*

Based upon the conclusions from the data, these recommendations are personal suggestions reflecting the opinion and experiences of the author. The author recognizes that these recommendations go beyond the immediate scope of the data and should be read accordingly. It was felt, however, that this is one set of practical suggestions which could result from the findings of the study.

More black students are group-oriented while the university is geared toward development of individuals. More white students feel wanted on the campus, therefore, feel freer to create more options in their life-space use.

The use of time, space, money, and campus activities as life-space variables is directed by the central administrators of Student Personnel. For the improvement of student life and development, an initial recommendation would include decentralization of the Student Services Office. The decentralization would place mini-units of student services within each residential complex area for a student-directed operation and organization. The mini-unit would

retain the central units, such as Dean of Students, for central direction. All student activities, including social and governmental units, would be decentralized.

The improvement of student life within decentralized mini-units would include a mix of trained counselors, functionally congruent with student attitudes and behaviors. These persons would provide budgetary counseling for students. Those students receiving financial aid and those students who are desirous of better money management could receive these services. This counseling would give students precise knowledge of what their financial aid package consists of, the basis of the financial award, the tenure of the aid, basis for reconsiderations of aid, renewable aspects, and factors for termination. In addition, consumer counseling should be made available for students. Students should know the cost of living in the dormitory versus apartment living. Costs for bedding, cooking utensils, and deposits for utilities, such as telephone and lights, are unknown to many students. Information in the hidden costs of dormitory living, such as recreational and social fees, and grill snacks to compensate for "cafeteria food", should be given early to students.

Utilization of graduate students as academic and vocational advisors, teaching assistants, or personal counselor should be coordinated for residential halls. In the 1969-70 school year, over 200 black graduates and six thousand white graduates were on the campus two terms or more. Incentives should be provided, training instituted, and a program developed for a systematic coordination of graduate students for enhancing student life.

The test results clearly demonstrated there are two groups of students in need of work. More black students needed work to complete their college education. More white students needed work for leisure-time expenditures. Both groups of students should be accommodated through the work/study programs. Early identification of work/study jobs by the Financial Aid Office could provide higher-paying jobs for students who depended on work for financing their education. Students who need "spending money" for recreational needs would be provided jobs to fulfill this function. Financial Aid personnel would attempt to locate jobs that were vocation-oriented to students needing work to complete college.

Students continue to have an inflated idea of student-life on campus. Romantic tales and unrealistic freshman orientation often act as contributors to the myths. Freshman orientation, brochures, and student recruitment should be planned in conjunction with like-community freshmen. Students, then, could prepare for such things as functional winter clothing and walking boots for the winters.

In addition to a realistic orientation, students have to take many classes as undergraduates. Of the 180 required hours for graduation, non-traditional classes such as *STUDENT-FINANCE*, *TIME-MANAGEMENT*, and *UTILIZATION OF UNIVERSITY FACILITIES IN TRADITIONAL AND NON-TRADITIONAL WAYS*, should be credited courses used in an academic fashion for non-academic use. Sophisticated development of such courses would include concepts for the real world setting. In other words, a realistic development

of such building-block skills would not only facilitate the "good life" of the university setting, but also the "good life" of the outside world.

The compartmental structure of dormitory living is not conducive to the different living-learning styles of students. Space utilization for living should include the large, small, didactic, and individual styles students are engaged in. For example, some students enjoy apartment-type living, others prefer communal-living, while some others desire living alone or with a room mate. More options for living arrangements should be made for students using the existing residential halls. Interiors of these halls could be restructured to accommodate different living styles.

The decentralized units of sensitive, knowledgeable student personnel would aid students in the discovery of options to enhance student life. For example, students would be supported to develop individually, and, supported for retention of group identity. The development of such programs could offer students earlier options for program-planning, vocational choices, self-directed development, and firmly based self-actualization practices.

#### *ITEMIZED SUMMARY OF MAJOR CONCLUSIONS*

In summary, the following list comprises the major conclusions that were found to be significantly different according to statistical tests used in the measurement.

##### *Differences in Money Needs*

1. Black students need money to stay in school, buy books and basic clothing such as socks, shoes, underwear.
2. White students need money for spending money such as leisure time activities.
3. Black students need work to sustain themselves for school.
4. White students need work to sustain supply of money for recreational use.
5. Black students want and need money management counseling.
6. White students do not want but need money management counseling.
7. Black and white students felt grades would drop if work exceeded 10 hours per week.
8. Forty percent of black families' income is less than \$7,000 per year.
9. Eleven percent of white families' income is less than \$7,000 per year.
10. Eighty-seven percent of white students have a two-parent family.
11. Sixty-six percent of black students have a two-parent family.
12. Seventy-seven percent of black students come from homes with more than three bedrooms.
13. Eighty-seven percent of white students come from homes with more than three bedrooms.
14. Twenty percent of black students come from homes with two bedrooms or less.
15. Twelve percent of white students come from homes with two bedrooms or less.
16. Sixty-nine percent of white students' families make over \$10,000.
17. Twenty-five percent of black students' families make over \$10,000.
18. More white students than black students expected a great deal of financial help from home.

19. More white students than black students received a great deal of financial help from home.
20. Black students on financial aid receive more grants and scholarships than white students.
21. Black students receive more loans than white students.
22. More black students stated they needed money for basic clothing.
23. Black students felt they had less money than white students.
24. White students felt they had more money than black students.
25. Black students felt they had about the same amount of money as other black students.
26. White students felt they had less money than other white students.
27. More black students are on financial aid than white students.
28. More black students than white students indicate they waste money.
29. More black students' families have financial problems than white students' families.
30. More black students than white students barely manage enough money for personal needs.

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