

Student Affirmative Action Alternatives

Affirmative Support Act

Pure Random Equality – PREQuality!

By Ramon Cruz, Independent Investigator

August 14, 2023

Affirmative Support Mission

Enhancing equal educational opportunities for all races, ethnic groups, genders and all survivors from populations historically oppressed, is a means to enable the progression of young individuals from a less advantaged starting point to a potentially bright and productive future. Such endeavors also benefit society as a whole in many ways including strengthening the collective economy and providing the tools, resources, science and knowledge needed to overcome communal challenges in public health, economic stresses and our domestic peace with common goals and mutual collaboration.

In a free market economy, our nation has found ways to advance industrial accomplishments with a worldwide competitive edge in addition to providing essential means for helping those who need a little boost in pursuing a higher education. A positive path that often helps to deter many youngsters from following some dangerous roads on the dark side. Without adequate safety nets we find our communities tainted by the reality of poverty, increased crimes, domestic violence, homelessness and unhealthy living conditions. Though progress has been made, there remains visible evidence of outrageous poverty in many zip codes throughout our land.

Both federal and state government bodies have recognized this mission in the past by sponsoring special higher education programs and institutions as well as [grants for college students](#) to help balance much of the costs students face in these endeavors. Education from kindergarten to 12th grade is also mandatory and free in every state. In some states, underrepresented minorities and women have also been specifically targeted for a little extra attention and motivation to take on higher education challenges. ***Today we are confronted by an unexpected Supreme Court decision that curtails racial favoritism for minorities, which discrimination appears to violate the 14th Amendment regarding equal protection.***

Our mission here is to rally from new SCOTUS rulings by focusing more on the educational challenges faced by ***low income students and families, rather than exclusively targeting specific races, ethnic groups, languages and genders.*** Instead of favoring Blacks or Hispanics for example, we now will favor low income Blacks and low income Hispanics. But in addition we

also include and welcome disadvantaged Whites, Asians and everyone with a limited family income who is unprepared to tackle restrictive or costly gateways that comprise essential building blocks for a higher education.

Although minority and low-income cohorts largely overlap, this challenge may likely cost a greater investment from our governments and institutions of higher learning due to a greater target population beset with financial and educational deficits. A bigger slice of the student pie than that of selected racial and ethnic minorities alone.

Going beyond college admissions, we also recognize the need to do more to increase the college graduation rates for those undertaking the challenges faced by first generation college students. For example, we're underlining the need for more support and tutorial services from pre-college requirements all the way through 2-year and 4-year college graduation. Grad schools with PhD's hopefully on the horizon, as well. Pre-college support may more realistically need to be expanded to even earlier grades in high school. Recruitment targets and selection processes also need some enhancements to carefully comply with new SCOTUS rulings. That's the mission we envision at this time. An affirmative support mission from grade 9 through college graduation.

Let's all hold hands and take a deep breath in reviewing this investigation of ways to improve college graduation rates, programs to provide tutoring and guidance in high school and college, special campus housing support, and ways to attract and select more low income students in a fair and proper manner without violating any constitutional rulings or unfairly excluding those who may not have been originally identified as one who needs these supportive services, as long as we have the capacity to help. We also propose a new *Affirmative Support Act* to provide matching federal funds for much of this important work and important campus housing projects.

Time to Prepare

Just a few months after the SCOTUS rulings, concerns and commitments to sustain diversity are already underway. Starting with pre-high school tutoring and support, the [GEAR UP](#) program at [U-M Ann Arbor](#) provides middle school resources, for example. Recruitment targets and [selection processes may or may not also need some enhancements](#) to carefully comply with new SCOTUS rulings, as demonstrated by [Olin College of Engineering](#).

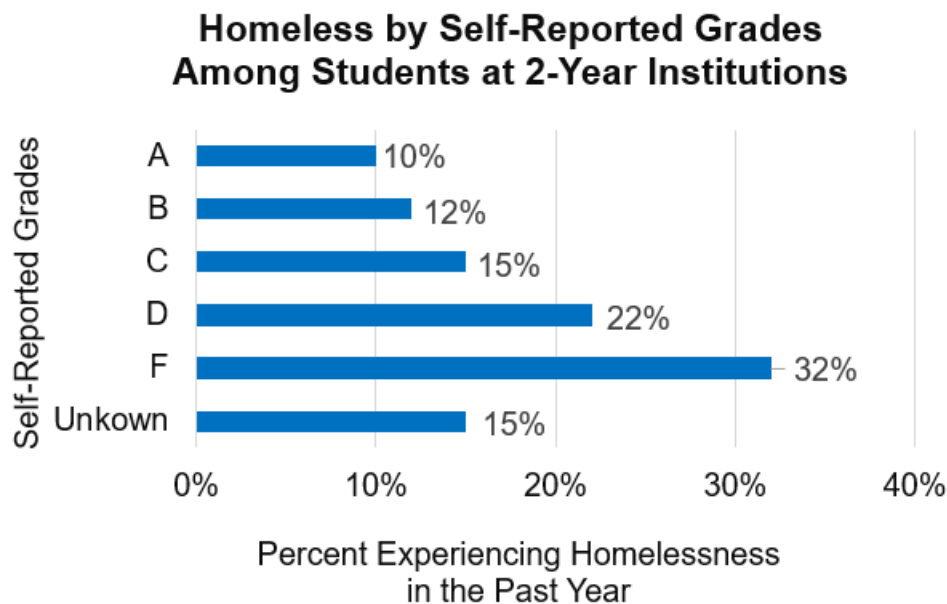
For low income families, offering grants instead of loans [helps the entire family](#) to avoid economic crises. Special support like [LIFTFAR](#) is another great example from [Haverford College](#). [Bates College](#) also offers informative resources on [Equity and Inclusion](#) documents. [Hampton University](#) shows us how it's done with their [Educational Talent Search](#) program. Resilience blossoms under fire! These are just a few examples that stood out when we examined postings on websites for the [100 most exclusive colleges in America](#).

We hope your interest in common goals will empower your agency to further the cause of equal educational opportunity for all in collaboration with community gatekeepers and constituents. If interested, please read on and open this PDF document.

College Graduation Rates Challenge

In anticipation of lower minority enrollment rates due to the recent unenlightened SCOTUS decision that derails Affirmative Action, we should at least try to offset some of these losses by efforts to increase successful [college graduation rates](#), which rates have been abysmally low for minorities over the years. About half or more of Black, Hispanic, American Indian and Pacific Islander students fail to graduate within 6 years. Whites and Asians have significantly higher graduation rates. By focusing on financial support and housing for those with limited family resources, we can allow needy students to spend more time studying and less time working for tuition, food and lodging. Free on-campus housing for low-income students would prevent these housing insecure students from having to sleep in their cars. Several reports back up the need for these timely interventions.

As reported by [Moneygeek](#): *Students of color were more likely to be affected by some form of basic needs insecurity, including food, housing and homelessness. In 2020, 75% of indigenous students, 70% of Black students and 70% of American Indian or Alaska Native students experienced basic needs insecurity.*



As reported in [Perspectives](#): *The data show that food- and housing-insecure students work hard but struggle with finances. Relative to other students, those reporting basic needs insecurities spend similar amounts of time in class and studying. However, they are more likely to work 40 or more hours each week and work overnight shifts. To compensate, they give up sleep and leisure*

time. It should come as no surprise that their grades suffer. Community college students who reported earning F's were 3 times more likely to report an experience with homelessness in the past year than students who earned A's.

Reducing tuition rates by half, based on need, would also demonstrate the commitment of the college to support students in need. We must sensitively recognize that increasing tuition by just one thousand dollars may be an insurmountable barrier for many students. *Loans for the poor, dollar by dollar, have disparate impacts based on [wallet capacity](#).*

[Forbes 2021 article](#):

More than two-thirds of college dropouts are low-income students, with family adjusted gross income (AGI) under \$50,000. High-income students with a family AGI of \$100,000+ are 50% more likely to graduate than low-income students. Inadequate grants have a big impact on college graduation rates. ...

Students who live on-campus are two-thirds more likely to graduate with a Bachelor's degree than students who live off-campus or with their parents.

Research.com report:

[College Dropout Rates: 2023 Statistics by Race, Gender & Income](#):

College Completion Rates for Low-Income Students

Without a doubt, wealth largely influences a student's decision on their preferred college and degree program, so what percent of students drop out of college because of their income?

In the academic year 2020-2021 alone, college tuition was estimated to be around \$37,650 in private colleges, and between \$10,560 (in-state) and \$27,020 (out-of-state) in public colleges—thus, students with lower incomes tend to experience difficulties in keeping up with the college costs necessary to secure their education (What to Become, 2021)

Forty-two percent of low-income students are more likely to take up associate degrees, while 32% would pursue bachelor's degrees (Inside Higher Ed, 2019). Moreover:

- 51% of these students enroll in two-year (i.e. community college) or shorter programs.
- 28% attend public colleges.
- 13% attend for-profit colleges.
- 8% attend private colleges.

Also, 78% of higher-income students tend to enroll in four-year degrees, while only 13% pursue two-year degrees (Inside Higher Ed, 2019). Furthermore:

- 54% of these students enroll in public colleges.

- 26% attend private colleges.
- 18% attend community colleges.
- 2% attend for-profit colleges.

In exclusive colleges, 37% more higher-income students outpace 7% of lower-income enrollees, since their financial advantage allows them to focus more on university requirements (Inside Higher Ed, 2019).

After graduating high school, 53% of low-income students either delay or do not enroll in college, while only 11% of higher-income students do the same; as 88% of them enter university within a year (Inside Higher Ed, 2019).

In addition, “first generation students” or students whose parents have not obtained a college degree, tend to leave college more, as they comprise 40% of college dropouts (EDI, 2021). Granted, 89% of those coming from low-income families are also more likely to drop out of university (ThinkImpact, 2021).

Yet, whether they come from a public or private university, [a study from U.S. News](#) shows that schools themselves do not inherently disadvantage students of poorer backgrounds. Rather, it is their family’s financial history and overall educational attainment that directly affect their educational opportunities.

Why Do Students Drop Out of College?

Based on statistics, America’s growing college dropout rate is attributed mostly to financial challenges. With tuition costs having risen by 1,375% since 1978—and with universities requiring more from applicants, through the years—students, thus have to decide between finishing their degree or dropping out to resolve their lingering hardships.

Financial Concerns

Based on research from ThinkImpact (2021), 38% of students admit to dropping out because of financial pressure. Provided the increasing expenses of higher education as well as the difficulty of finding scholarships, grants, and financial aid, low-income students often cannot keep up with university demands.

In addition, 9% of students state that the lack of family support contributes to their struggle.

Academic Disqualification

Academic pressure accounts for 28% of college dropouts, as students may be unprepared or unequipped for the challenges of university-level schooling (ThinkImpact, 2021).

In fact, 25% of students who have taken college readiness— assessments were still redirected to remedial courses—with fewer of them even graduating, due to this educational and financial roadblock (EDI, 2021).

Difficulty in Balancing Life and College

54% of college dropouts claim that the difficulty of balancing a work-study arrangement has caused them to leave college. The EDI reports that universities tend to lessen their financial aid coverage for students earning more than \$7,000, thus, putting part-time and low-income students in a tough position.

Should they fail to integrate themselves with university life—be it in academics, expenses, or their full-time commitment—students might consider dropping out, in order to seek more accommodating opportunities elsewhere.

Progressive Undergraduate Degrees & Certificates

Since about half of these first generation college students are at risk of dropping out before completing an intended 4-year degree, would it not be helpful to provide a 2-year progressive degree along the way? By completing the initial 2-year Associate Arts or Science degree, the student will feel a sense of accomplishment and be encouraged to endure and take on the next two years, or more. If facing financial pressures or other obstacles, completing the 2-year degree will possibly provide employment advantages and enable more academic pursuits including transferring credits to a 4-year institution at a later time. Remember, this is a strange new game for many first generation students. Good coaching and counseling are also critical.

For example, at [Monroe College](#) in New York, they go a step further in their Nursing school with three levels of nursing studies in nine semesters over three academic years. Students will earn a certificate in Practical Nursing (PN), an associate degree leading to RN licensure, and a BS in Nursing. This is a full time program.

YEAR 1: Certificate In Practical Nursing

YEAR 2: Associate Degree In Nursing

YEAR 3: Bachelor of Science Degree, Nursing Major

But it doesn't have to stop in two, three or four years. Post-graduate degrees in nursing include an M.S.N. and Ph.D. One of my brilliant cousins earned her Ph.D. in Nursing from [UCLA](#), for example. In addition to her work as an educator, she was also a paid consultant for the Los Angeles Police Department. She also worked as a nurse at USC Medical Center where she helped our family when my brother was dying from lung cancer. Couldn't quit smoking. I also smoked for 10 years, but I quit.

A student interested in becoming a doctor may benefit by a program of courses that also include [AMA Premed course requirements](#). In fact, just before the pandemic, I had a granddaughter who was about to complete her pre-med degree at the University of Nevada Reno. She did well with the MCAT and had excellent grades and was looking at several medical schools throughout the states. A new UN medical school just happened to be opening its doors in Las Vegas where she grew up. So she applied there and was accepted. Amazingly, she and all of her first class of students received a full scholarship for every year of the program.

While in med school she worked in the clinic and survived a couple of infections with Covid. A brilliant, brave and dedicated medical student! After graduation, she applied and was accepted for residency at the ER of Corpus Christi Medical Center in Texas, which she chose in order to be near the border and to serve the needs of the community. She was promoted to Chief Resident after her first year and will complete her residency in another year.

Of course the full scholarship deal is history, but the [new campus](#) in Vegas looks impressive. Just to say there is a great demand for doctors and nurses throughout the country, especially now, after years of the pandemic. Working 80 hours a week in her residency is no piece of cake, however. But she is well paid and already has her future job lined up.

A progressive 2- or 3- step model like Monroe's Nursing school would also be appropriate for a Computer Science degree along with certificates in specific programming languages or skillsets. A [2-Year Computer Science](#) degree would also be sufficient for many employment opportunities in computer technology careers.

When I worked at UCLA in the 1980s I bought one of the original IBM PCs from the book store and taught myself coding in dBase at home. This fascinating hobby became more of an occupation in later years. A good investment of my time. Imagine a 10 MB floppy disk? Now you can also take computer programming classes at the UCLA Extension. I also took some courses in computer science at [Long Beach City College](#).

If the student's enrollment is interrupted for some reason, he or she may have completed enough learning or a license to qualify for a related job. Many opportunities.

In my higher educational pursuits as grad, I started and shifted between psychology, music, administration and computer science and may appear to have been a college dropout several times. Although to me the knowledge was always a valuable asset. In one challenge to get a credential as a college guidance counselor, I was told I had to work a year as an unpaid intern. This was at CSU Los Angeles. Since I was already working as a temporary guidance counselor full time at the ELA Skill Center for good pay, I could not afford to quit my job. So I had to quit the credential program and pursue other directions.

Students with limited resources should not be forced to work as unpaid interns when they already have a related paid job or other financial responsibilities. Involuntary servitude. Money matters! Good, careful discrimination is needed for hardship cases like this.

Affirmative Support Act

Let's also leverage our good faith commitments to support low income students by asking our congressional representatives to match the ante with ample financial support for those in need. Regardless of race, color or creed, the financial unmet need for each student should be covered by grants without loans. Let's be realistic. College loans are more of a problem than a solution. Unpaid internships are also a form of involuntary servitude, as I described above.

Matching Grants

It's not *Financial Aid* that we need, but "*Financial Support*". With a matching federal grant, it may behoove many states or private universities to focus more grants and support appropriately.

College Access Challenge Grant Program

The [College Access Challenge Grant Program](#) (CACGP) may be a useful avenue to pursue. The purpose of the CACGP is to foster partnerships among federal, state, and local governments and philanthropic organizations through matching challenge grants that are aimed at increasing the number of low-income students who are prepared to enter and succeed in postsecondary education.

Projects are authorized to: provide information to students and families regarding postsecondary education and career preparation; promote financial literacy and debt management; conduct outreach activities; assist students in completing the Free Application for Federal Student Financial Aid (FAFSA);

They may also provide need-based grant aid; conduct professional development for guidance counselors at middle and secondary schools, financial aid administrators, and college admissions counselors; and offer student loan cancellation or repayment or interest rate reductions for borrowers who are employed in a high-need geographical area or a high need profession. (Funds cannot be used to promote any lender's loans.)

Affordable Student Housing

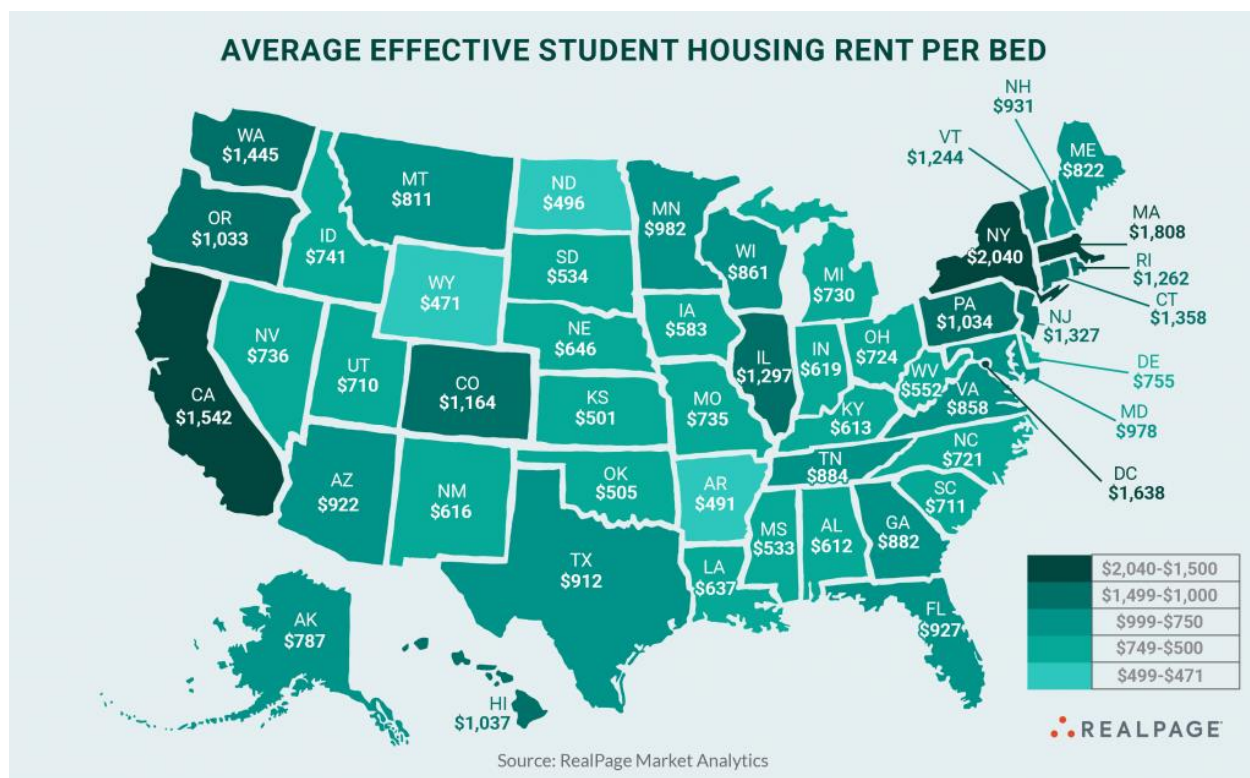
State Financing

In [California](#), recognizing [high rates of unhoused students](#), efforts are currently focused on developing additional affordable housing for the UC and CSU. The community colleges are also to follow.

In [Virginia](#), in 2021, the Fairfax County Redevelopment and Housing Authority (FCRHA) has completed the financial closing for the much anticipated One University federally subsidized development project – clearing the way for construction to begin on Fairfax County's latest affordable housing community. The development will deliver 120 units of affordable multifamily apartments, 120 units of affordable senior independent living, and 333 units of student housing on a 10.8-acre property adjacent to the **George Mason University Campus**.

Plans by a [Cleveland, Ohio](#) housing nonprofit to build affordable apartments for college students with children received a \$1 million federal tax credit in 2021, a move that the developers say will allow the project to move forward. The Ohio Housing Finance Agency announced that Cleveland Scholar House, was one of 36 recipients of money from its latest round of its Housing Tax Credit program. CHN Housing Partners plans to build 40 affordable apartments for lower-income residents at a building on Community College Avenue, within walking distance of **Cleveland State University** and **Cuyahoga Community College**. A daycare provider will operate on site, along with other social and academic services, some of which will be provided by United Way of Greater Cleveland, according to a news release.

According to [RealPage](#): *Much like conventional apartment rents, student housing pricing varies widely across the U.S. The average price of a student housing bed runs higher in states with steeper conventional apartment prices, such as in the Northeast and West, and lower in the South and Southeast.*



Across the core 175 universities tracked by RealPage, average effective asking rents per bed in privately owned student housing runs around \$860 per month. In some states, however, that price per bed is more than double. In New York state, the average student housing bed runs \$2,040 per month, followed by about \$1,800 in Massachusetts, \$1,640 in Washington, DC and about \$1,540 in California, according to RealPage Market Analytics data.

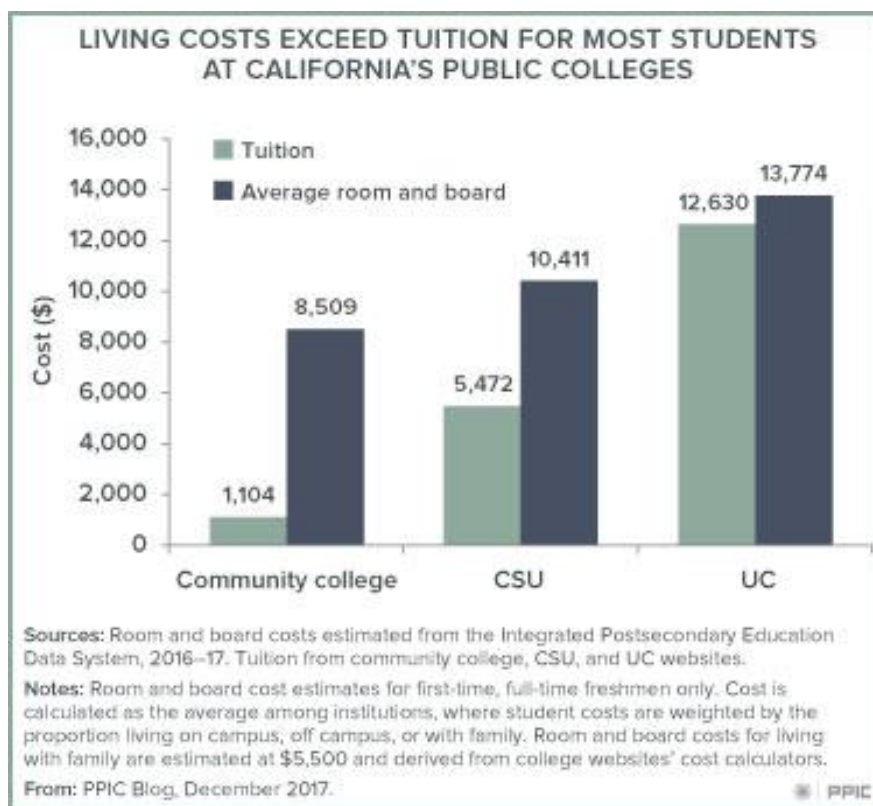
Guaranteed Student Housing

Ever since UCLA built its first four dorms six decades ago, in a quest to shift away from being a commuter campus, the university has known that students who live on campus do better. Now, UCLA has reached a unique milestone. With two new apartment buildings opening this fall of 2022 providing 3,446 beds, [UCLA will become the first and only University of California campus to guarantee housing for four years to first-year students and two years for transfer students.](#)

This seems like an ideal housing solution as long as low-income students are given a break. For triple occupancy at [Classic Residence Hall](#), for example, rates range from around \$14,000 to \$15,000 per year including meals. For Fall of 2022 with 149,815 freshman applicants, 12,844 were accepted, 6,462 enrolled. Admit rate 9%. Perfect ratios for our proposed [PREQuality](#) random selection process.

In California, recently reported by [LA Times](#): *An estimated 417,000 students lack stable places to sleep, according to surveys conducted across the three systems, representing about 5% of undergraduates at the University of California, 10% at California State University and 20% at California Community Colleges.*

The UC system, Cal State and Community colleges don't seem to be doing their students any favors with housing costs compared with tuition:



A majority of Californians say affordability is a problem in the state's public colleges and universities, according to the [PPIC](#) Statewide Survey. In addition, three-quarters of residents [in](#)

the survey agree that the price of college prevents students who are qualified and motivated from going to college.

Subsidized Housing

In the United States, [subsidized housing](#) is administered by federal, state and local agencies to provide subsidized rental assistance for low-income households. Public housing is priced much below the market rate, allowing people to live in more convenient locations rather than move away from the city in search of lower rents.

Fannie Mae

[Fannie Mae](#) also has several financing programs for housing properties where greater than 40% of the units are leased to students.

To help with affordable or free campus housing for low income families, we propose that college funding may be matched by federal funds with this new act. Ideally, special housing arrangements should be designed with cultural sensitivity and décor for diverse campus cultures and include parlors and reading rooms for community reinforcement. Reading rooms may also contain bilingual dictionaries in numerous languages. Cultural social events on campus should also be encouraged.

Current College Enrollment Support

TRIO Student Support Services (SSS)

The federal TRIO [Student Support Services Program](#) should also be significantly expanded to provide tutorial services especially for students with foreign language challenges or reading skills issues. Ideally, advanced students with common cultures on campus may be hired as tutors. Student Support Services (SSS) projects also may provide grant aid to current SSS participants who are receiving Federal Pell Grants. The goal of SSS is to increase the college retention and graduation rates of its participants.

All SSS projects must provide: academic tutoring, which may include instruction in reading, writing, study skills, mathematics, science, and other subjects; advice and assistance in postsecondary course selection, assist student with information on both the full range of student financial aid programs, benefits and resources for locating public and private scholarships; and assistance in completing financial aid applications. Education or counseling services designed to improve the financial and economic literacy and assist students in applying for admission to graduate and professional programs; and assist students enrolled in two--year institutions and applying for admission to, and obtaining financial assistance for enrollment in four--year programs.

Regardless of funding sources, a dean or counselor team should be responsible for periodically checking on all college students from disadvantaged communities to make sure that they are doing well with their classes and financial challenges, in addition to adjusting to the college environment.

A [Hechinger Report](#) documents that: *Rutgers University-Newark, part of New Jersey's state university, has raised its graduation rates for Black students well above the national average. Recognizing that students often hesitate to seek help, counselors there set up "listening tables" at common gathering points on campus. Doctors and counselors were also posted in academic building lobbies, student lounges and cafeterias to offer counseling and wellness advice.*

Pre-College Support and Preparation

TRIO Upward Bound

The TRIO Upward Bound program also provides high school tutoring, summer school, counseling and mentoring from grades 9-12 for college preparation. Upward Bound may also include a summer college prep program on the college campus before the freshman year.

Reality Changers

Another interesting high school 9-12 level model to explore is the [Reality Changers](#) program in San Diego which also works intensely with [parents](#), and receives funding from other sources. TRIO programs are [funded by grants on a competitive basis](#), so ample budgets need to be authorized.

[Upward Bound services](#) typically begin in grades 9 and 10 of high school and continue through high school graduation. Upward Bound programs are mostly housed in two- and four-year institutions of higher education. However, some are housed in social services and educational agencies, where students receive the same Upward Bound services as they would on a college or university campus.

Program Eligibility Standards

Eligibility for participation in Upward Bound includes students from low-income families and/or students who are first-generation status. The program requires that two-thirds of participants be both low-income and first-generation. The remaining one-third can be students from economically disadvantaged backgrounds, first-generation students, or students at risk of academic failure ([U.S. Department of Education](#)).

Due to the entangled litigation craze that clouds our rainbow of hope today, it may be wise for the programs to clearly define the terms 'first generation students' and 'students at risk of academic failure' for funding purposes. Spell it out in black and white exclusively. For 'economically disadvantaged' or 'low-income', we also need some numbers or specific exclusive standards, if you please.

For TRIO programs, the term "low-income individual" means an individual whose family's taxable income for the preceding year did not exceed 150 percent of the poverty level amount. These levels are also published by the [Office of Postsecondary Education](#) (OPE) each year.

For [Upward Bound](#) Code of Federal Regulations eCFR:

Individual who has a 'high risk for academic failure' (regular Upward Bound participant) means an individual who—

(1) Has not achieved at the proficient level on State assessments in reading or language arts;

(2) Has not achieved at the proficient level on State assessments in math;

(3) Has not successfully completed pre-algebra or algebra by the beginning of the tenth grade; or

(4) Has a grade point average of 2.5 or less (on a 4.0 scale) for the most recent school year for which grade point averages are available.

'Potential first-generation college student' means—

(1) An individual neither of whose natural or adoptive parents received a baccalaureate degree; or

(2) A student who, prior to the age of 18, regularly resided with and received support from only one natural or adoptive parent and whose supporting parent did not receive a baccalaureate degree.

See also eCFR for [Student Support Services](#).

The full set of TRIO programs currently available include:

- [Educational Opportunity Centers](#)
- [Ronald E. McNair Postbaccalaureate Achievement Program](#)
- [Student Support Services](#)
- [Talent Search](#)
- [Training Program for Federal TRIO Programs](#)
- [Upward Bound](#)
- [Upward Bound Math-Science](#)
- [Veterans Upward Bound](#)

Federal TRIO Footprint Map

Since 1965 TRIO programs have helped America's low-income and first generation college students access and complete higher education. What began as 3 programs at fewer than 1,000 project sites is today 8 programs at nearly 3,000 project sites. This includes projects in all 50 states, Puerto Rico, and other jurisdictions (e.g. Guam, Federated States of Micronesia, Northern Mariana Islands, etc.). TRIO programs provide services to students throughout the education pipeline, as early as middle school, as well as undergraduates interested in pursuing a doctorate degree. [This story map displays the geographical reach of TRIO projects throughout the nation in academic year 2021-22](#). Learn more about the [TRIO programs history](#).

The [Council for Opportunity in Education \(COE\)](#) reports: *Congress has announced a bipartisan funding deal that includes a \$54 million (4.7%) increase for TRIO for the Fiscal Year 2023 (Program Year 2023-24). We are happy that the agreement directs the Department of Education “to provide increases to current TRIO grantees demonstrating substantial progress in meeting performance objectives and, to the extent practicable, to fund down the slates of unfunded, high-quality applications from prior-year competitions.”*

[COE](#) offers training and services to student support staff at more than 1,000 colleges, universities, and agencies to help low-income students enter college and graduate. Their members and their efforts make all the difference to hundreds of thousands of students every single year. [Membership](#) is invited.

TRIO program grants [multi-year cycles](#) announcements are released on [Grants.gov](#). This list includes only archived information for keyword *TRIO*.

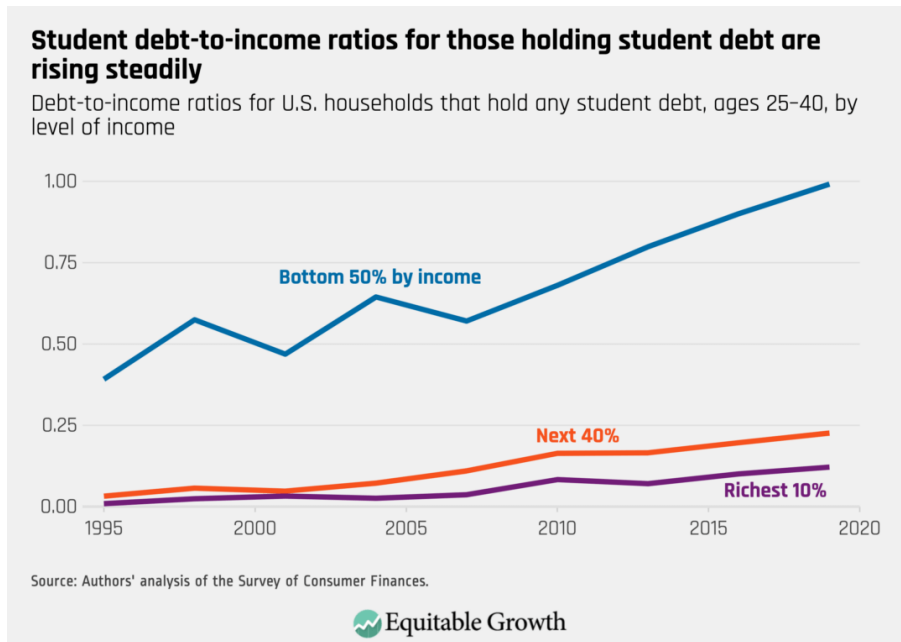
[GEAR UP](#) Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP), a discretionary grant program aside from TRIO, is designed to increase the number of low-income students who are prepared to enter and succeed in postsecondary education. GEAR UP provides six-year or seven years grants to states and partnerships to provide services at high-poverty middle and high schools. GEAR UP grantees serve an entire cohort of students beginning no later than the seventh grade and follow the cohort through high school. GEAR UP funds are also used to provide college scholarships to low-income students.

Grants not Loans

Equal rights for unequal debts and income doesn't pass the smell test, especially for the economically disadvantaged. Nor does sleeping in your car, if you have one!

Can we also get congress to authorize enough dollars to meet the needs we're facing today with the recent SCOTUS cold shoulder to minorities? Funding the critical academic and financial needs of our struggling high school and college students to offset continued racial discrimination? If loans are still necessary, can we greatly cut the interest rates index and eliminate any principal expansion as penalties? Can we also eliminate any private lenders for college student loans? We want to help our low-income students, not milk them for profit.

The [Washington Center for Equitable Growth](#) reports that *Student loan debt is an issue for many U.S. households, but it is becoming an especially acute problem for heads of households who are low-income, Black, or Hispanic. The Federal Reserve's 2019 Survey of Consumer Finances shows that student debt-to-income ratios are rising, saddling millions of U.S. households with a persistent drag on their incomes that could last 20 years.*



Federal Student Loans

Federal student loans are made by the government, with terms and conditions that are set by law, and include many benefits (such as fixed interest rates and income-driven repayment plans) not typically offered with private loans.

In contrast, private loans are made by private organizations such as banks, credit unions, and state-based or state-affiliated organizations, and have terms and conditions that are set by the lender. Private student loans are generally more expensive than federal student loans.

Bakke Case

In California we experienced a similar court assault on college equal access for Hispanics, Blacks and others with the [Bakke](#) case in 1978. Back then I was personally involved in helping to organize the Raza Administrators and Counselors in Higher Education (RACHE) while based at CSU Long Beach EOP as a recruiter. My work in EOP recruitment actually began a few years earlier as a grad student volunteer recruiter with other [MEChA students](#) at CSU Los Angeles, my alma mater. We would coordinate in small groups of MEChA students visiting high schools and talking with the students in classrooms about the EOP grant and supportive services available.

From our political MEChA perspective, achieving justice required as much education as possible. Education, a doorway to equality. This was the 1960s and early 1970s, a tumultuous period in the struggle for equal rights for Blacks, Hispanics and others from coast to coast. Cases like Bakke were perceived as the antithesis to our movement for equality. College recruitment for EOP was not directly interlocked with the selection process. Not at the time. No racial quotas for enrollment, just goals targeting low-income students.

College students talking to high school students as volunteers may have been one of the most effective methods for inspiring students to see themselves in college. Some of our paid student assistants in EOP were also very helpful. Today with social media and mobile communications, student assistants may be even more effective recruiters, more engaging in chatting with high school students on social media and answering any questions that may concern them. Just chat with a student studying the major of your interest.

Back in Long Beach, when employed by state funded EOP at CSULB, I was also able to apply for [TRIO Talent Search](#) funding to establish the Educational Information Services (EIS) program. With EIS we were able to organize a series of college fairs for students by presenting EOP representatives and other campus recruiters with tables and displays from all of the colleges and universities in southern California. These were outdoor events usually in large athletic fields and this became a recruitment model throughout the state.

During this period, we successfully worked behind the scenes with analysts of state senators John Vasconcellos and Art Torres to garner funding from the state for the Student Affirmative Action program in the Cal State system. This program was modelled after the Student Affirmative Action program of the UC system that was already funded in the state budget. In a statesmanlike manner we coaxed the CSU Chancellor to include this program funding in their budget in return for funding other projects that they earmarked. No one thanked me, but everyone smiled.

A few years later, I took the opportunity to transition to the job of Director of the Educational Opportunity Center (EOC) at UCLA, another larger TRIO Talent Search program. This program had several outreach offices in minority community centers as well as at the UCLA Extension facility in downtown Los Angeles. Our focus was to help students graduating from high school as well as community college students preparing to transfer to 4-year colleges and universities. My grantsmanship proposals with these TRIO programs earned me recognition for the highest scoring proposal one year when I was invited to share my knowledge with other colleagues at a national gathering. TRIO now has an EOC specifically for adults to either help them participate in adult education or advance to higher education, or both.

Proposition 209

Bakke had a disastrous impact on minority enrollment in the following years. California defunded the Student Affirmative Action program. To make it worse, In 1996, California voters approved [Proposition 209](#), an affirmative action ban at public universities in the state. Before the ban, UC Berkeley and UCLA student bodies were roughly representative of the California high school graduate population who were eligible for enrollment at universities, according to [Zachary Bleemer](#), an economist at Princeton University.

The ban first took effect with the incoming class of 1998. Subsequently, diversity plummeted at UC's most competitive campuses. That year, enrollment among Black and Latino students at UCLA and UC Berkeley fell by 40%, according to a 2020 study by Bleemer. As a result of the ban, Bleemer found that Black and Latino students who might have gotten into those two top schools enrolled at less competitive campuses.

Today we need to look at some creative alternatives that may change the game for the next few ugly decades especially with this narrow minded SCOTUS *Slick-6* majority (*Now you see us, Now you don't*). We're concerned about the impacts in the near future and also the next generation. My grandchildren and those of my old colleagues (and our current POTUS). Can we also copy this to our dear First Lady?

Let's keep in mind that although we cannot now favor race in admission selections, there's no specific wording to prohibit favoring low-income applicants regardless of race. If used for exclusive admissions, however, the bottom and top cuts should be carefully defined. Talk to your lawyers. [‘First Generation’](#) may not be as easy to prove and test, unless we use the careful criteria for TRIO programs, for example. Is there a public database of all college grads in the U.S.? Prove the negative? Defining ‘students at risk of academic failure’ may also be a nebulous project without predicated criteria or [machine learning?](#) Probably not useful for litigation. Stick with the TRIO regs or stick with dollars for family income. Even ‘race’ may be hard to define in some debates. Be careful. Be sensitive. Be generous.

The EOP program in California State University campuses then and now provides special grants for low-income students regardless of race. My first job in college recruitment at CSULB was to recruit low-income students for EOP with diverse backgrounds throughout southern California back in 1974.

I also reached out to a senior center in Compton one day and recruited the oldest person ever enrolled at our campus, in her 70's. A tall, smart black lady active in her community, who wanted to improve her skills in public speaking. I was very proud when she received special recognition by the campus president with press coverage for being the oldest student ever enrolled on campus. In Long Beach we also had a large Filipino community which was also well represented in our program, along with other Asians and Whites. My boss was also of Japanese descent, whose parents were subjected to the Japanese Concentration Camps in California. He was also happy about my unanticipated accomplishment in grantsmanship with federal funds, and my crafty help in funding the Student Affirmative Action program.

Financial Need

Although Student Affirmative Action is now history in California, the [Educational Opportunity Program](#) in the Cal State system successfully continues to thrive, although it does not harbor

any special admission seats. Nor do any Cal State campuses enjoy the popularity to require competitive admissions policies, as do several UC campuses.

The UC system also has special grants or scholarships for low-income students such as the [Middle Class Scholarship \(MCS\)](#), the [Blue and Gold Opportunity Plan](#), the [Native American Opportunity Plan](#) and the [California DREAM Loan Program](#). Several UC campuses also provide an [EOP program](#) including [UC Berkeley](#).

[Publicly-funded grants](#) for students in nearly every state tend to be need-based and may be limited to certain demographics, such as former foster youth and other high-risk populations. Other limitations may include education levels; there are grants available to community college students only or graduate students only.

Contested Admission Policies

So here's the challenge: Should the University of California (or any other public or private colleges) reserve special admission seats at specific popular campuses for students with families who meet a certain level of low income, regardless of race, and who are minimally qualified for admission? Do we rank-order financial need to advantage the most financially needy families? Will the Slick-6 object? Bakke clear? Prop 209 clear?

If we need 'meaningful end points' as demanded by Chief Justice John Roberts, how about 'When student poverty disadvantages no longer prevail'? Probably not necessary if we only select using family income as a factor, as well as academic requirements.

Bakke: according to [Thirteen/WNET New York](#): *In Regents of University of California v. Bakke (1978), the Supreme Court ruled that a university's use of racial "quotas" in its admissions process was unconstitutional, but a school's use of "affirmative action" to accept more minority applicants was constitutional in some circumstances.*

(No mention of using income criteria)

Prop 209: According to [UCOP, Office of the President](#): *Proposition 209, passed in 1996, prohibited UC and other state entities from using race, ethnicity or sex as criteria in public employment, public contracting and public education.*

(No mention of using income criteria)

STUDENTS FOR FAIR ADMISSIONS, INC. v. PRESIDENT AND FELLOWS OF HARVARD COLLEGE:

According to [Chalkbeat](#): *The nation's top colleges are likely to enroll fewer Black, Latino, and Native American students after the Supreme Court ruled Thursday that colleges and universities essentially cannot consider race as a factor in the admissions process.*

The ruling severely restricts colleges' ability to use affirmative action to create more racially diverse campuses, and will likely curtail broader efforts to fight for racial equity in higher education.

Writing for the majority, Chief Justice John Roberts said that Harvard and the University of North Carolina’s race-conscious admissions programs had violated the equal protection clause of the U.S. Constitution, which bars discrimination, because they “lack sufficiently focused and measurable objectives warranting the use of race, unavoidably employ race in a negative manner, involve racial stereotyping, and lack meaningful end points.”

(No mention of using income criteria)

EdSource reports regarding [University of California policies](#): *UC officials acknowledged in a brief submitted to the Supreme Court last fall that it has failed to enroll a sufficiently diverse student body or one that is representative of the state’s demographics. But in the absence of being able to consider race, experts and college officials say UC’s strategies may be at least somewhat helpful in promoting racial diversity on campuses.*

Without being able to consider race in admissions, universities will be forced to “work much harder to identify and address the root causes of societal inequities that hinder diverse students in pursuing and achieving a higher education,” said Michael Drake, UC’s systemwide president, in a statement Thursday.

For colleges that will now for the first time enter a world without race-conscious admissions, Drake added that UC is prepared to help.

“We stand ready to share our expertise and lessons learned as we collaborate with our partners to achieve a higher education landscape that reflects the rich diversity of our nation,” he said.

We point out that of the several ‘**root causes of societal inequities**’ predicated by Michael Drake, **financial need** is both prominent and measurable and regularly documented in college admissions’ applications. We report on the impact of financial need above in [College Graduation Rates](#).

Random Selection

PREQuality

One idea is to randomize the final selection of candidates for admission for those who qualify with an acceptable GPA, required college prep courses, and SAT, if needed. A GPA of at least 3.5 looks good to me? We figure a minimal [SAT](#) score of 900 is more than ample brain juice? All the highflyers with 4.5+ GPAs and 1200+ SATs can be safely considered with the purely randomized selection machine along with everyone else in the pool. No AI needed. Just a little Las Vegas luck! If we’re using random selection for fairness, do we really need to evaluate so many other factors, essays, recommendations all of which include racial-ethnic inferences or declarations? We call this **Pure Random Equality: PREQuality!** For some colleges in high demand, this may be a fair and simple solution for all.

Essay Blues

One of the downsides of a committee maze of essays, letters of recommendations, etc., is that these all require a deep equity of personal, intimate investment for each applicant and also a few sensitive committee members. Since 90% of applicants or more will be rejected by popular institutions, that's a lot of heart throb to swallow. It's much easier for the applicant to be rejected by a random machine than all those committee volunteers reading your life story and deciding to reject you with a mediocre score. I've been on some of those scholarship committees, as well. What part of my life's story made you yawn? Random selection is even easier to swallow. The least personal way to say no to 90% of your otherwise qualified applicants. Then we can all blame it on SCOTUS? Better blame the dark robes than the intimate story of your life.

Hybrid Combinations

It's also possible to combine random selections with personal essays and documents evaluated by committees. For example, if you only have 1,000 freshman seats available, you can randomly select 2,000 and use the personal documents and stories to cut the selection in half. Just be careful not to be racially or gender sensitive to the extreme in either way.

In our challenge for equal opportunity, questions that stand out from the U California [Personal Insight Questions](#) are:

- Describe how you have taken advantage of a significant educational opportunity or worked to overcome an educational barrier you have faced.
- What would you say is your greatest talent or skill? How have you developed and demonstrated that talent over time?
- Describe the most significant challenge you have faced and the steps you have taken to overcome this challenge. How has this challenge affected your academic achievement?
- Every person has a creative side, and it can be expressed in many ways: problem solving, original and innovative thinking, and artistically, to name a few. Describe how you express your creative side.

Harvard also suggests some relevant and [optional essay questions](#):

- Unusual circumstances in your life.
- The mission of Harvard College is to educate our students to be citizens and citizen-leaders for society. What would you do to contribute to the lives of your classmates in advancing this mission?
- Harvard has long recognized the importance of student body diversity of all kinds. We welcome you to write about distinctive aspects of your background, personal development or the intellectual interests you might bring to your Harvard classmates.

University of North Carolina [Short Answer Prompts](#):

- Describe an aspect of your identity and how this has shaped your life experiences or impacted your daily interactions with others?
- Describe a peer who is making a difference in your school or community. What actions has that peer taken? How has their work made a difference in your life?
- If you could change one thing to better your community, what would it be? Please explain.

The random cut will randomly select and deselect the smartest, dimmest, richest, poorest, biggest, smallest, ugliest, prettiest, darkest, whitest in your applicant population. Adding personal essays and insights may smooth this out a bit. Our expectation is that at least a few more talented low income and minority applicants will hit the jackpot than with the standard, time consuming and costly GPA-essay maze alone. Randomly. Cleanly. Legally. Efficiently. Just a few more.

To me they're all beautiful and worthy to begin with. I certainly don't want to be the one to pull the trigger. This is even cleaner than Chatbot GPT! I also understand how emotionally difficult it may be for some to break the old, venerable tradition. It's actually a cruel game, if you really think it through. It makes rejected applicants feel more like losers, while reducing the actual institutional accountability. We call it a game. But the hybrid model may add value.

Family Income Priority

Now let's go one step further and daringly rank order the entire population of applicants by family income. Lowest income resources on top! We will also filter out everyone with a GPA below 3.5. *Power to the Poor People!* We believe that [excessive grade and test score competition](#) tends to make everyone losers, except for a single smarty or two. Our traditional grading system of relative scoring is based on rejecting half of every class. Brilliant!

This mix will likely yield more diversity in cultures and GPAs, depending on how many freshman seats are available. If the demand greatly exceeds the supply, just deploy the random selection based on a range of income cut that works. For now, it seems, there are no constitutional restrictions on favoring or limiting family income cohorts. But be careful. We talk about testing different selection algorithms in the [Testing](#) topic below.

Separate Income and GPA Selections

How big is your heart and your budget? To be generously frugal, let's run two sets of sorted selections. The first by lowest family incomes, the second favoring highest GPAs. Your budget will determine the number of low income students you can afford to host on your campus. After that cut, the remaining population will be sorted by highest GPAs. Give them a break. Is there any law against that? If you have a very popular campus and limited freshman seats, you may need random sampling for one or both of these selections. Done separately. See below for protecting diversity when random sampling.

The idea is to leverage our numbers and also simplify the application process. No need to stress ambitious students with the competitive game of expensive test prep and courses. Students may apply to a dozen or more colleges to increase their chances. Hopefully financial support will be made available to pay for additional college application fees, as well.

The Slick-6 want race-blind admissions selection? They got it -- in a simple and clean process. This is a pure model for the 14th Amendment. And it's accessible and fair for all. Another alternative is to completely remove the SAT and ACT. Everyone with a 3.5 GPA or better has an equal shot for all college seats.

Policy Decisions Tree

- 1) Legacy slots yes, no, numbers?
- 2) SAT – ACT required? Scores bottom line?
- 3) GPA bottom line?
- 4) Randomly sort for scarce seats for all minimally qualified (PREQuality)?
 - a) Review essays and documents for further cuts (Hybrid model)?
- 5) Separate Low Income quota max seats offered? Numbers?
 - a) If Yes and remaining freshman seats after low income cut require cut of population
 - i) Randomly select regardless of grades or scores?
 - ii) Sort to favor qualities other than race then cut by rank?
 - b) If no separate Low Income cut in advance
 - i) If available freshman seats cannot accommodate applicant population
 - (1) Randomly select regardless of grades or scores?
 - (2) Sort to favor qualities other than race then cut by rank?
- 6) If ample freshman seats available
 - a) Recruit more low income students?
 - b) Offer more grants and scholarships?
 - c) Offer more special housing?
 - d) Lower tuition?
 - e) Offer more attractive Progressive Degree and Certificate programs?

The Big Picture

Legacy of Legacy and Caste

If the game is unfair, either change the rules or create a new game. Today, we cannot enlighten the SCOTUS majority, but we can teach them a bit about our resilience and creative adaptability to deal with impeded access to higher education. *The caste system prevails. Especially with Legacy slots which have to go!* Other elements of a caste system are explored by an international college counselor: [*Is US College Admissions a caste system?*](#) Our strength is in our moral integrity and the power of love, not hate, not xenophobia. Generous respect, not caste

diminution. [California now debates admissions policies](#) with new legislation. More legal challenges question [The Future of Fair Admissions](#).

We don't need to be at the front of the line, but we demand a foot in the door. An equal chance for access. People within to provide support and guidance. A comfortable place to sleep and thrive. In my college days, I personally witnessed on the tube the assassination of two Kennedy's, one in my town, and MLK, Jr. I remember grief and panic on my college campus. Now dark robes are attempting to assassinate hope for millions of poor minority students. We must resist! Once in the door, a seat at the table, please?

When we talk about equal educational opportunities for higher education as discussed here, we generally include several important parts of the puzzle to make this happen. Let's unbundle to look at specific challenges:

Educational Opportunity Requirements

- 1) Pre-college academic preparation and guidance including required courses for some institutions
- 2) Extra supportive services and tutoring to supplement the pre-college schooling available
- 3) Preparing for standard admission tests if required
- 4) Selecting and applying for admission to colleges of choice according to academic and financial requirements
- 5) If colleges are popular and highly selective by competition
 - a) Application competition may require additional essays, letters of recommendation or athletic qualifications
- 6) If colleges tuition is beyond the student's means
 - a) Additional scholarships and financial aid may be required
- 7) Many students once accepted and enrolled may also benefit by supportive services, counseling, tutoring and housing

When it comes to affirmative action issues of fairness and selective admission policies, it's important to make it clear that **most public colleges in California and other states do not require competitive admissions challenges**. For example, the California State University with 23 campuses requires only passing grades in high school or GED, a few [college prep courses](#), and you're in. No letters of recommendations, no essays, neither SAT or ACT needed.

But even here with basic admissions requirements, we still have growing tuition challenges and the need for supportive services and tutoring in order to increase the successful graduation rates for many disadvantaged students. Affordable or free student housing is also very important even for two-year colleges. We need a seat at the table, not just a foot in the door. Affirmative support trumps affirmative action.

Accountability

How about the state also chipping in by rewarding the state colleges and universities with extra cash for the number of successful graduations each year? Add an extra cash-back bonus if the students have low-incomes. Pudding with a cherry on the pie. Maybe that will help them keep their tuition rates under control? If we're paying more for better quality should that not result in better graduation rates especially for the financially disadvantaged? Accountability? If we're a teachers college, how many teachers did we credential this year? Same with grad schools degrees, AA and AS degrees and professional licenses. The more, the better – especially for low-income grads!

Randomly Protecting Diversity

We have proposed using random selection methods, blind to race, as an alternative to deliberately biased methods disapproved by the recent SCOTUS decision. At the technical level, random selections or samples are commonly used for research with large populations. In [cluster sampling](#), researchers divide a population into smaller groups known as clusters. They then randomly select among these clusters to form a sample.

As you will see here, we suggest four levels of clusters and subclusters in order to protect important population demographic ratios for each cluster. Each subcluster harbors elements of diversity that we wish to protect within the parent cluster. We do this because random selection can also randomly deselect important minority cohorts, unless clustered before selection.

Let's start by clarifying that, for example, in our population before sampling, a male who is White is the equivalent to a White who is male. For this exercise we have arbitrarily created a hierarchy of various demographics with no particular advantage in the sort order. Computers and spreadsheets can do these operations with a few lines of code or macros. Each subcluster is imbedded in the parent cluster above.

Population Selection Clusters and Subclusters Hierarchy

1. Total family annual income for each and all applicants by rounded thousands
2. GPA range (3.50 – 3.59, 3.60 – 3.69, etc) clusters for each income cluster
3. Racial-Ethnic cluster within each above cluster
4. Gender cluster within each above cluster

Some universities may also wish to include the cluster hierarchy for geographical areas, native language, age, etc. Remember, random selections are only needed for popular campuses with limited freshman seats, where demand exceeds supply. Not needed for most state institutions, unless they are in high demand with limited freshman seats.

Enumeration

Each family income cluster will be further subdivided into GPA range clusters. Each GPA range cluster will be further subdivided into Racial-Ethnic clusters within the group, and so forth for Gender and each cluster in the hierarchy.

For example, the counts for each Gender cluster are enumerated as you would by adding the values in a spreadsheet or using simple database queries. Every Male Black with a 4.00 GPA and 20,000 family income would be counted for the appropriate row. The random sample will be selected for each Gender Cluster population in the student applicant table.

Income	GPA	Race	Gender	Count
20,000	4.00	Black	Male	?
20,000	4.00	Black	Female	?
20,000	4.00	Black	Other	?
20,000	4.00	Hispanic	Male	?
20,000	4.00	Hispanic	Female	?
20,000	4.00	Hispanic	Other	?

... ..

Step 1: Simply count the numbers within each set, like the rows above, for all the entire applicant population. Add up the Counts for each cluster set to verify that they equal the application population count.

Step 2: Since the population count is greater than available seats you know you need to divide the available seats number by the larger applicant population count. This gives you the Random Ratio for sampling. We're using the common jargon of 'sampling' to actually mean 'selecting' applications randomly. The math operation is the same.

Step 3: Let's say our ratio is $\frac{1}{4}$. We need to randomly cut out 75% of our applicants. So, to protect our diversity we're going to use the same ratio to randomly select 25% from each subcluster set.

Your math people should have fun with clusters and subclusters. If you end up with a random selection having too many people with a surname of 'Cruz', please don't blame me. Maybe your geography?

Testing

This type of clustering and sampling may also be used to examine different policy alternatives. For example, a lower or higher minimum GPA may increase or decrease racial distribution or affect diversity in different ways. We suggest doing experimental sampling of this type using previous years data to develop a more informed policy.

Queries of the applicant population for family income levels should provide a view of possible low income brackets in preparation for the Separate Income and GPA Selections described above.

Next Step

We hope a collaboration among those directly involved in litigation may lead the development of new alternatives to admission and recruitment policies and standards. For the purpose of enhancing equal opportunities for new college students in light of SCOTUS rulings, various institutions may already be involved, especially those popular public and private colleges most likely to be in legal jeopardy.

Affirmative Support Consortium

Forming a consortium of collaborators may help to coordinate the creative and legal work more efficiently. We suggest a good name for this new consortium may be the '**Affirmative Support Consortium**', to emphasize the effort to promote the proposed ***Affirmative Support Act***?

My role as an instigator investigator or luminary is now about done, unless you have any questions. I hope my early career's devotion, fresh out of college, to enhancing equal educational opportunities, along with the powerful inspiration from so many other colleagues of those days, will see a time of vindication with hopefully a new generation of successful leaders and advances. I expect you to succeed and resist the pushback by losers in dark robes. Hiding from their own shadows.

*Please don't make me wait too long, I'm as old as our current POTUS, bless his soul! We've all been through hell and back. Think about it. Be creative! Get involved! Advocate for the **Affirmative Support Act**.*

Existential Challenge

Let us declare the existential challenge: Is this the mission for Student Affairs or Faculty or the entire Campus Community, with accountability in each subdomain accordingly? Can we also connect meaningfully with hometown families? Our sophisticated knowledge to be put to work in our living campus lab.

And let your campus community serve as an enlightened mother of hope for students and families!