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FRAMES & FRAMING

Frames are typically constructed through the use of metaphors, definitions, narratives, categories and metalinguistic commentary. They are used to get an audience to attend to certain elements of a situation and ignore others; to construct a particular way of seeing an issue, event, person or group, and to shape the way an audience understands the context of communication. They can have persuasive effects.

DRAMATISM/PENTAD – a way of exploring frames, motive and explanation

Do we stress 1. Act 2. Scene 3. Agent 4. Agency, 5. Purpose (What, Where, Who, How, Why?)

Example: Hurricane Katrina. How do we frame *what* happened? What importance do we give to the *scene/context* (where it happened)? What role did the chief *actors* play in the event? What elements had the greatest agency/by what means did they act? Why did they act the way they did?

Example: how do we frame the homeless problem, and what “ratio” do we set up (what weight do we give one element of pentad over others?)

Exercise: construct what you think are the major frames used to discuss homelessness

One Event: Three Frames, Three Solutions¹

Charlotte Ryan, author of Prime Time Activism, offers a good example of how one event can be framed in many ways, with a profound impact on the event's meaning. Consider the following three different versions of one news story:

1. "An infant left sleeping in his crib was bitten repeatedly by rats while his 16-year-old mother went to cash her welfare check."
2. "An eight-month-old South End boy was treated yesterday after being bitten by rats while sleeping in his crib. Tenants said that repeated requests for extermination had been ignored by the landlord. He claimed that the tenants did not properly dispose of their garbage."
3. "Rats bit eight-month old Michael Burns five times yesterday as he napped in his crib. Burns is the latest victim of a rat epidemic plaguing inner-city neighborhoods. A Public Health Department spokesperson explained that federal and state cutbacks forced short-staffing at rat control and housing inspection programs."

1

"I did not have sex with that woman."

Which of the six statements above are lies?

The first statement is an exaggeration. The speaker's intent is to communicate that she has a lot of work to do. Is an exaggeration a lie?

The second statement is a distortion. Statistics *can* tell us something about individual cases. If the average life expectancy of someone with your condition were fifteen years, you'd have good reason to walk out of the office feeling a lot better than if it were fifteen months. What the doctor was trying to do with his comment was communicate two things: first, averages do not *determine* your fate, because there is variability; second, don't give up. Was this distortion a lie?

The third statement made even when you think your friend doesn't look so good in her dress, is a lie in that it is contrary to what you actually believe and is intended to deceive. But it isn't intended to harm; it's intended to aid and comfort. Is a "white lie" like this still a lie? Does a moral rule about always telling the truth extend to white lies?

The fourth statement is incomplete: what the teacher really thinks is "You did a fine job on that assignment (for you, a pretty mediocre student who has been struggling all semester)." Does withholding part of the truth count as a lie?

And what about gravity? Is oversimplification a lie? Are we supposed to tell fourth-graders the whole complicated story of what determines how objects fall to the ground? If oversimplification is a lie, then every teacher, at every level, spends most of every day lying through his teeth.

Finally, in the sixth statement, we come to a bona fide, prototypical lie (though even here, it depends on how you define "sex"). Someone who has transgressed is trying to deceive—not for the sake of others, but to protect his status and reputation. But what should be clear is that not all "lies" are created equal, and if we tried to create a rigorous definition of "lie" (as rigorous as the definition of a rectangle, specifying

necessary and sufficient conditions), its lack of nuance and context sensitivity would make it close to useless when we're trying to judge the moral status of what others do, or when we're trying to figure out what to do ourselves. What we need is not a black-and-white definition of "lie," but a natural category, with some clear examples at the heart of our understanding, with less clear examples at the periphery, and with fuzzy boundaries between lies, incomplete truths, exaggerations, oversimplifications, kind distortions, jokes, and plain old mistakes. "Lie" as a natural category serves us well. "Lie" as a precise category does not.

Our capacity to categorize ordinary objects and activities ("fruit" and "games") into categories that reflect an appreciation of nuance, and can change as a function of our experience and our purposes, is just the kind of capacity we need to categorize morally significant concepts like "fair" and "lie." Our ability to categorize like this gives us the potential to be practically wise. It enables wise judgment. But it's no guarantee. The actual shape and content of specific categories get filled out by experience, and people with the wrong kind of experience may end up with categories—and decisions—that are profoundly unwise.

FRAMING AND BEING FRAMED

Psychologists sometimes use the word *frame* to acknowledge the importance of context to the categories we use and the judgments we make. "Frame" is a wonderful metaphor because it emphasizes our capacity to take the chaos of the social world around us and organize it in an understandable way. In framing the scene, we are setting the picture off from its surroundings, excluding what is on the outside and defining what is inside as special and worthy of attention. Frames tell us what is important and help us establish what should be compared with what. The capacity we have to frame enables us to do one of the most

important things that practical wisdom demands—discern what is relevant about a particular context or event in regard to the decision we face. Learning to frame well helps make us wise.

Recent research underscores the big impact frames have on the judgments we make and the actions we take. For example, in one series of studies, participants played a version of the famous “prisoners’ dilemma” game. The prisoners’ dilemma game is structured so that the two players do better if both cooperate than if both defect, but each does best if the other player cooperates and they defect. When the game is played, the players are anonymous, and even if they are allowed to communicate, there is no way for them to enforce agreements to cooperate. The game is of great interest to social scientists because it seems to embody many situations in life in which cooperation would make everyone better off, but choosing to cooperate makes you vulnerable to exploitation by a defector. For example, in the arms race between the United States and the Soviet Union, both nations would have been better off “cooperating” and disarming than “defecting” and continuing to spend billions on weapons that merely kept them even with each other. The problem was that if either nation disarmed (cooperated) unilaterally, it would be vulnerable to exploitation and domination by its defecting adversary.

In the study, all participants played the same game, but for some, it was framed as the “Wall Street Game,” whereas for others, it was framed as the “Community Game.” What a difference a “frame” makes. Participants were much more likely to defect during the “Wall Street Game” than during the “Community Game.” A similar study was labeled the “Business Transaction Study” for some and the “Social Exchange Study” for others. More cooperation occurred in the second case than in the first. The “Social Exchange” frame, the researchers suggest, induced a motivation for the players to do what was right; the “Business Transaction” frame induced the motivation to get as much money from playing the game as they could.

“Framing” has gotten a bad name. In a marketing context, it is char-

acterized as an effort to manipulate us into buying things we don’t need. In a political context, it is labeled as “spin” and characterized as an effort to slant or distort the truth in the direction of our favored position. And evidence that we depend on the frame, or context of comparison, for making judgments is sometimes regarded as a defect of human reason. We should be able to see and evaluate things as they “really” are, unbiased by the way they are packaged. But in fact, it is our capacity to frame that enables all our judgments, and it is nearly impossible to make judgments that do not depend on frames. Consider: Are eagles larger? Are cabins small? The answer to these questions seems obvious. But why? Because we are implicitly comparing eagles with other birds and cabins with other dwellings. But suppose we compared them with each other? Now the eagle would be small and the cabin would be large. When we make the snap judgment that eagles are large, we don’t consciously appreciate that we’re comparing eagles with other birds and not with buildings. But it is only our capacity to do this automatic framing that enables us to make sensible judgments at all.

Framing is pervasive, inevitable, and often automatic. There is no “neutral” frame-free way to evaluate anything. Consider this example. College students were asked whether they would support a multimillion-dollar airline safety measure that would save the lives of 150 people who would be at risk. Is 150 lives a lot or a little? Well, compared with what? Other students were asked whether they would support a safety measure that would save 98 percent of the 150 lives at risk. These students were *more* favorable toward it than the students who were told it would save 150 lives. Obviously, saving 150 lives is better than saving 98 percent of 150 lives, but a measure that saves 98 percent of the lives at risk seems clearly cost-effective. The 98 percent figure provides the students with a frame, a context of comparison, that 150 lives by itself does not. Are we supposed to compare the 150 lives saved with the number of people who would be saved by eliminating famine and childhood diarrhea in the developing world? Or with the number of people saved by requiring

circuit breakers in bathroom electrical fixtures? Whether the money spent on airline safety is seen as a wise decision or not will depend on the context of comparison. When people are told that an airline safety measure will save 98 percent of 150 lives, a frame is created in which the only comparison that needs to be made is between 150 lives and 98 percent of 150 lives.

Thus our task when we make decisions is not to avoid being influenced by frames, but to choose the *right* frames—frames that help us to evaluate all that is relevant. And judging what is the right frame will depend on the purposes of our evaluation and impending decision. A striking example of the framing problem was described by Michael Pollan, Berkeley professor and bestselling author, in an article that asks us to consider the “true” cost of a pound of beef. We know what we pay for it in the market, but is that a broad-enough frame for assessing its cost? Pollan details the other costs—what economists call “externalities”—that are not reflected in the market price. The taxes we pay subsidize the corn that cattle are fed, making it artificially cheaper for farmers than feeding cattle grass. Another hidden price is the cost to our health: corn-fed beef is fatter than grass-fed beef and the *kind* of fat is worse for human health. Another hidden price is the dependence on petrochemicals that go into the fertilizers to grow the corn. If the “cost” of beef were framed with the aim of evaluating the cost to our overall well-being, it would have to include the tax subsidies and the costs of cardiovascular disease—treatment, mortality and morbidity, workdays lost, and decreases in quality of life. And it would have to include some fraction of the cost—in money and in lives—of a foreign policy that is partly driven by the need for reliable access to petrochemicals. The supermarket price puts all these other considerations outside its narrow frame. Pollan’s frame turns our grocery shopping into a matter of public health and geopolitics. There is no neutral frame. Both frames are making us sensitive to the context of our choices, but each aims at making us aware (or unaware) of different things. Both frames affect our judgment.

Our predisposition to put frames around the things we are considering helps us to appreciate the importance of context to decisions. The predisposition to impose frames, like our ability to categorize, enables wise decisions, but it is no guarantee of them. Whether we frame wisely or not will depend on the experiences we have. There will be occasions when we frame too broadly, or too narrowly, or otherwise inappropriately, and we will learn by experience the error of our ways. If we get feedback about our mistakes, and are attentive to it, our framing will grow more perspicacious. So, too, will our ability to choose frames that enable the people we serve to make wise decisions. Think about the different results that lawyer William Simon and his friend had in traffic court when they framed Mrs. Jones’s options for her. The order and emphasis with which Simon presented the options to Mrs. Jones framed the problem as a justice problem. His friend, with more experience in traffic court, took the same “facts” and reframed the problem as “avoiding jail.” If Mrs. Jones ought to be deciding for herself, wouldn’t it be better if neither lawyer influenced her with the frame used? Wouldn’t it be better if they presented the facts to her in a neutral way? That would maximize her autonomy and let her truly decide what best served her interests. But as we’ve said, there is no neutral. No matter what they said, their tone of voice, their body language, the order in which they put the facts and how they emphasized them would have framed the issue for her. What Simon and his colleague could have done if they were wiser counselors was to enable Mrs. Jones to frame the situation better by helping her reflect more calmly about her interests and beliefs and about the consequences of each option given the particulars of her life.

We might wish to see things “as they *really* are,” but there is no way that things “really are,” at least not in the complex and chaotic social world we inhabit. Neither Mrs. Jones, nor her lawyers, nor the judge, nor the prosecutor could make the choices they faced without a way to frame the context. It is our capacity to frame that at least provides the possibility of choosing wisely.

Bin Laden Speech, 7 October, 2001.



I bear witness that there is no God but Allah and that Mohammed is his messenger. There is America, hit by God in one of its softest spots. Its greatest buildings were destroyed, thank God for that.

There is America, full of fear from its north to its south, from its west to its east. Thank God for that. What America is tasting now, is something insignificant compared to what we have tasted for scores of years.

Our nation (the Islamic world) has been tasting this humiliation and this degradation for more than 80 years. Its sons are killed, its blood is shed, its sanctuaries are attacked, and no one hears and no one heeds.

When God blessed one of the groups of Islam, vanguards of Islam, they destroyed America. I pray to God to elevate their status and bless them. Millions of innocent children are being killed as I speak. They are being killed in Iraq without committing any sins and we don't hear condemnation or a fatwa from the rulers.

In these days, Israeli tanks infest Palestine - in Jenin, Ramallah, Rafah, Beit Jalla, and other places in the land of Islam, and we don't hear anyone raising his voice or moving a limb. When the sword comes down (on America), after 80 years, hypocrisy rears its ugly head. They deplore and they lament for those killers, who have abused the blood, honour, and sanctuaries of Muslims. The least that can be said about those people, is that they are debauched. They have followed injustice. They supported the butcher over the victim, the oppressor over the innocent child. May God show them His wrath and give them what they deserve.

I say that the situation is clear and obvious. After this event, after the senior officials have spoken in America, starting with the head of infidels worldwide, Bush, and those with him. They have come out in force with their men and have turned even the countries that belong to Islam to this treachery, and they want to wag their tail at God, to fight Islam, to suppress people in the name of terrorism.

When people at the ends of the earth, Japan, were killed by their hundreds of thousands, young and old, it was not considered a war crime, it is something that has justification. Millions of children in Iraq, is something that has justification. But when they lose dozens of people in Nairobi and Dar es Salaam (capitals of Kenya and Tanzania, where US embassies were bombed in 1998), Iraq was struck and Afghanistan was struck. Hypocrisy stood in force behind the head of infidels worldwide, behind the cowards of this age, America and those who are with it.

These events have divided the whole world into two sides. The side of believers and the side of infidels, may God keep you away from them. Every Muslim has to rush to make his religion victorious. The winds of faith have come. The winds of change have come to eradicate oppression from the island of Muhammad, peace be upon him.

To America, I say only a few words to it and its people. I swear by God, who has elevated the skies without pillars, neither America nor the people who live in it will dream of security before we live it in Palestine, and not before all the infidel armies leave the land of Muhammad, peace be upon him. God is great, may pride be with Islam. May peace and God's mercy be upon you.

The Tragedy at Sandyhook and Contrasting Frames of Analysis

Too many guns. A major claim advanced by many groups who advocate gun control.²

A need for better gun laws -- or better enforcement of ones already on the books.

Not enough guns. The NRA position, and some gun advocates. For example Representative Louis Gohmert of Texas argued that the shooting could have been prevented if more responsible adults in the area -- like principal Dawn Hochsprung, who was killed when she confronted the gunman -- had been armed themselves. "I wish to God she had had an M-4 in her office, locked up so when she heard gunfire, she pulls it out and she didn't have to lunge heroically with nothing in her hands," he told Fox News on Sunday. "But she takes him (the shooter) out, takes his head off before he can kill those precious kids."

Mental illness and autism. Insufficient support for individuals and families dealing with mental illness as a major factor in many recent mass shootings. "That's something [expanding education and support for mental health problems] we can do immediately without getting into some of the battles of gun legalization or restricting access to guns," Colorado Governor John Hickenlooper.

A lack of support for parents. In an essay that went viral over the weekend, mother of four Liza Long wrote about what it's like to parent a child with mental illness. "I love my son," she said of her 13-year-old. "But he terrifies me." "When he's in a good mood, he will gladly bend your ear on subjects ranging from Greek mythology to the differences between Einsteinian and Newtonian physics to Doctor Who. He's in a good mood most of the time," she wrote at The Blue Review. "But when he's not, watch out. And it's impossible to predict what will set him off."

The media. "Flip on the news and watch how we treat the Batman theater shooter and the Oregon mall shooter like celebrities. Dylan Klebold and Eric Harris are household names, but do you know the name of a single victim of Columbine? Disturbed people who would otherwise just off themselves in their basements see the news and want to top it by doing something worse, and going out in a memorable way. Why a grade school? Why children? Because he'll be remembered as a horrible monster, instead of a sad nobody."

Violent video games and pop culture. The rise of first-person shooter video games, violent movies, and TV shows that glorify killing incite and/or desensitize Americans to mass shooting. "There might well be some direct connection between people who have some mental instability and when they go over the edge—they transport themselves, they become part of one of those video games. Perhaps that's why all these assault weapons are used." Gov. Hickenlooper on CNN's "State of the Union."

The absence of religion in schools. "We ask why there is violence in our schools, but we have systematically removed God from our schools, should we be so surprised that schools would become a place of carnage?" (Former Arkansas governor and presidential candidate Mike Huckabee).

² Many examples from <http://shine.yahoo.com/healthy-living/newtown-connecticut-mass-shootings-blame-192700959.html>

National Review Magazine Symposium on Sandyhook³

CHARLOTTE ALLEN

Like most people, I've been thinking and thinking about the Sandy Hook massacre. I've even pored over a map of the school and its killing sites — and studied a timeline of the incident, which appears to have unfolded over about 20 minutes. I have three observations: There was not a single adult male on the school premises when the shooting occurred. In this school of 450 students, a sizeable number of whom were undoubtedly 11- and 12-year-old boys (it was a K–6 school), all the personnel — the teachers, the principal, the assistant principal, the school psychologist, the “reading specialist” — were female. There didn't even seem to be a male janitor to heave his bucket at Adam Lanza's knees. Women and small children are sitting ducks for mass-murderers. The principal, Dawn Hochsprung, seemed to have performed bravely. According to reports, she activated the school's public-address system and also lunged at Lanza, before he shot her to death. Some of the teachers managed to save all or some of their charges by rushing them into closets or bathrooms. But in general, a feminized setting is a setting in which helpless passivity is the norm. Male aggression can be a good thing, as in protecting the weak — but it has been forced out of the culture of elementary schools and the education schools that train their personnel. Think of what Sandy Hook might have been like if a couple of male teachers who had played high-school football, or even some of the huskier 12-year-old boys, had converged on Lanza....

Parents of sick children need to be realistic about them. I know at least two sets of fine and devoted parents who have had the misfortune to raise sons who were troubled for genetic reasons beyond anyone's control. Either of those boys could have been an Adam Lanza. You simply can't give a non-working, non-school-enrolled 20-year-old man free range of your home, much less your cache of weapons. You have to set boundaries. You have to say, “You can't live here anymore — you're an adult, and it's time for you to be a man. We'll give you all the support you need, but we won't be enablers.” Unfortunately, the idea of being an “adult” and a “man” once one has reached physical maturity seems to have faded out of our coddling culture.

ANTHONY DANIELS

Mass killings seem to be symptomatic of some people's willingness or desire to express their personal distress, frustration, or discomfort in a dramatically public way. This is not confined to America: For example, in 1994 a Moroccan pilot deliberately crashed his plane into the side of a mountain, killing 43 people as well as himself. He was distressed that his wife had left him.

The perpetrators of mass killings seem to be maladjusted people with a grievance against life, sometimes crystallized by a relatively minor incident like being fired from work or rejected by a woman in a nightclub. Quite often they have been justly accused of what they have in fact done. One killer shot people in two brokerage firms (having first killed his wife and two children) after he had lost a lot of money day-trading. Presumably he thought that the opportunity to make a lot of money was actually the right to make a lot of money, a right that had just been denied him. (The right to pursue happiness has long since been replaced by the right to *be* happy.) Hence he revenged himself upon those who denied him his right. These terrible killings are different from the serial murders of old that were usually committed for financial gain or sexual gratification. They seem often to be the expression of a tormented egotism, a protest at the refusal of the world to take the perpetrator at his own inflated estimate of his importance. Needless to say, such people are incapable of genuine self-examination, which has been replaced almost entirely in the modern world by psychobabble and sociological pseudo-explanations of human behavior.

³ <http://www.nationalreview.com/articles/335996/newtown-answers-nro-symposium?pg=1>

THOMAS LICKONA

...What is the possible role of demonic spirits? An evangelical Christian pastor was asked about this on a national talk show this week and spoke of “the existence of dark forces,” yet shrank from speaking explicitly about demonic possession. What is the role of a culture in which more than 40 percent of children go to sleep in homes where their father does not live? We know father absence is now the leading predictor of nearly every childhood and adolescent pathology. “Abandonment by the people who brought you into the world,” says my daughter-in-law, herself a victim of divorce, “creates an existential darkness.” How does family disintegration interact with mental illness? And where does religion — faith in a loving God — enter the picture? Certainly, one can believe in God and do deranged things; one can believe in God, and plot to blow up innocents. But one can’t believe in the Prince of Peace and be comfortable in a world where so much killing happens, day in and day out. Ultimately, in a fallen world, we will never be free of the evil within us and around us. In the face of a Sandy Hook, we can only pray harder and work more to create what John Paul II called “the civilization of truth and love.”

Extracts President Bush speech October 2001

On September the 11th, enemies of freedom committed an act of war against our country...on September 11, this great land came under attack, and it's still under attack as we speak...Our war on terror begins with Al Qaeda, but it does not end there. It will not end until every terrorist group has been found, stopped and defeated... Freedom and fear are at war. The advance of human freedom, the great achievement of our time and the great hope of every time, now depends on us. Our nation, this generation, will lift the dark threat of violence from our people and our future. We will rally the world to this cause by our efforts, by our courage. We will not tire, we will not falter and we will not fail.

We are at the beginning of what I view as a very long struggle against evil. We're not fighting a nation and we're not fighting a religion. We're fighting evil. And we have no choice but to prevail" (GWB-6/62-64). [37]

Public Speech Cincinnati, May 2003.

Tonight I want to take a few minutes to discuss a grave threat to peace and America's determination to lead the world in confronting that threat. The threat comes from Iraq. It arises directly from the Iraqi regime's own actions, its history of aggression and its drive toward an arsenal of terror....Since we all agree on this goal [disarming Saddam Hussein], the issue is how best can we achieve it. Many Americans have raised legitimate questions about the nature of the threat, about the urgency of action. Why be concerned now? About the link between Iraq developing weapons of terror and the wider war on terror. These are all issues we've discussed broadly and fully within my administration. And tonight I want to share those discussions with you.

Our immediate focus will be ... defending the United States, the American people, and our interests at home and abroad by identifying and destroying the threat before it reaches our borders...

Forming coalitions of the willing and cooperative security arrangements are key to confronting these emerging transnational threats...We will defend this just peace against threats from terrorists and tyrants...America will act against such emerging threats before they are fully formed.

2004 Bin Laden Speech to “People of America”

*Following is the full English transcript of Usama bin Ladin's speech in a videotape sent to Aljazeera.
11/01/04*

Praise be to Allah who created the creation for his worship and commanded them to be just and permitted the wronged one to retaliate against the oppressor in kind. To proceed:

Peace be upon he who follows the guidance: People of America this talk of mine is for you and concerns the ideal way to prevent another Manhattan, and deals with the war and its causes and results.

Before I begin, I say to you that security is an indispensable pillar of human life and that free men do not forfeit their security, contrary to Bush's claim that we hate freedom.

If so, then let him explain to us why we don't strike for example - Sweden? And we know that freedom-haters don't possess defiant spirits like those of the 19 - may Allah have mercy on them.

No, we fight because we are free men who don't sleep under oppression. We want to restore freedom to our nation, just as you lay waste to our nation. So shall we lay waste to yours. No one except a dumb thief plays with the security of others and then makes himself believe he will be secure. Whereas thinking people, when disaster strikes, make it their priority to look for its causes, in order to prevent it happening again.

But I am amazed at you. Even though we are in the fourth year after the events of September 11th, Bush is still engaged in distortion, deception and hiding from you the real causes. And thus, the reasons are still there for a repeat of what occurred.

So I shall talk to you about the story behind those events and shall tell you truthfully about the moments in which the decision was taken, for you to consider.

I say to you, Allah knows that it had never occurred to us to strike the towers. But after it became unbearable and we witnessed the oppression and tyranny of the American/Israeli coalition against our people in Palestine and Lebanon, it came to my mind.

The events that affected my soul in a direct way started in 1982 when America permitted the Israelis to invade Lebanon and the American Sixth Fleet helped them in that. This bombardment began and many were killed and injured and others were terrorised and displaced.

I couldn't forget those moving scenes, blood and severed limbs, women and children sprawled everywhere. Houses destroyed along with their occupants and high rises demolished over their residents, rockets raining down on our home without mercy.

The situation was like a crocodile meeting a helpless child, powerless except for his screams. Does the crocodile understand a conversation that doesn't include a weapon? And the whole world saw and heard but it didn't respond.

In those difficult moments many hard-to-describe ideas bubbled in my soul, but in the end they produced an intense feeling of rejection of tyranny, and gave birth to a strong resolve to punish the oppressors.

And as I looked at those demolished towers in Lebanon, it entered my mind that we should punish the oppressor in kind and that we should destroy towers in America in order that they taste some of what we tasted and so that they be deterred from killing our women and children.

And that day, it was confirmed to me that oppression and the intentional killing of innocent women and children is a deliberate American policy. Destruction is freedom and democracy, while resistance is

terrorism and intolerance.

This means the oppressing and embargoing to death of millions as Bush Sr did in Iraq in the greatest mass slaughter of children mankind has ever known, and it means the throwing of millions of pounds of bombs and explosives at millions of children - also in Iraq - as Bush Jr did, in order to remove an old agent and replace him with a new puppet to assist in the pilfering of Iraq's oil and other outrages.

So with these images and their like as their background, the events of September 11th came as a reply to those great wrongs, should a man be blamed for defending his sanctuary?

Is defending oneself and punishing the aggressor in kind, objectionable terrorism? If it is such, then it is unavoidable for us.

This is the message which I sought to communicate to you in word and deed, repeatedly, for years before September 11th.

And you can read this, if you wish, in my interview with Scott in Time Magazine in 1996, or with Peter Arnett on CNN in 1997, or my meeting with John Weiner in 1998.

You can observe it practically, if you wish, in Kenya and Tanzania and in Aden. And you can read it in my interview with Abdul Bari Atwan, as well as my interviews with Robert Fisk.

The latter is one of your compatriots and co-religionists and I consider him to be neutral. So are the pretenders of freedom at the White House and the channels controlled by them able to run an interview with him? So that he may relay to the American people what he has understood from us to be the reasons for our fight against you?

If you were to avoid these reasons, you will have taken the correct path that will lead America to the security that it was in before September 11th. This concerned the causes of the war.

As for it's results, they have been, by the grace of Allah, positive and enormous, and have, by all standards, exceeded all expectations. This is due to many factors, chief among them, that we have found it difficult to deal with the Bush administration in light of the resemblance it bears to the regimes in our countries, half of which are ruled by the military and the other half which are ruled by the sons of kings and presidents.

Our experience with them is lengthy, and both types are replete with those who are characterised by pride, arrogance, greed and misappropriation of wealth. This resemblance began after the visits of Bush Sr to the region.

At a time when some of our compatriots were dazzled by America and hoping that these visits would have an effect on our countries, all of a sudden he was affected by those monarchies and military regimes, and became envious of their remaining decades in their positions, to embezzle the public wealth of the nation without supervision or accounting.

So he took dictatorship and suppression of freedoms to his son and they named it the Patriot Act, under the pretence of fighting terrorism. In addition, Bush sanctioned the installing of sons as state governors, and didn't forget to import expertise in election fraud from the region's presidents to Florida to be made use of in moments of difficulty.

All that we have mentioned has made it easy for us to provoke and bait this administration. All that we have to do is to send two mujahidin to the furthest point east to raise a piece of cloth on which is written al-Qaida, in order to make the generals race there to cause America to suffer human, economic, and political losses without their achieving for it anything of note other than some benefits for their private companies.

This is in addition to our having experience in using guerrilla warfare and the war of attrition to fight tyrannical superpowers, as we, alongside the mujahidin, bled Russia for 10 years, until it went bankrupt and was forced to withdraw in defeat.

All Praise is due to Allah.

So we are continuing this policy in bleeding America to the point of bankruptcy. Allah willing, and nothing is too great for Allah.

That being said, those who say that al-Qaida has won against the administration in the White House or that the administration has lost in this war have not been precise, because when one scrutinises the results, one cannot say that al-Qaida is the sole factor in achieving those spectacular gains.

Rather, the policy of the White House that demands the opening of war fronts to keep busy their various corporations - whether they be working in the field of arms or oil or reconstruction - has helped al-Qaida to achieve these enormous results.

And so it has appeared to some analysts and diplomats that the White House and us are playing as one team towards the economic goals of the United States, even if the intentions differ.

And it was to these sorts of notions and their like that the British diplomat and others were referring in their lectures at the Royal Institute of International Affairs. [When they pointed out that] for example, al-Qaida spent \$500,000 on the event, while America, in the incident and its aftermath, lost - according to the lowest estimate - more than \$500 billion.

Meaning that every dollar of al-Qaida defeated a million dollars by the permission of Allah, besides the loss of a huge number of jobs.

As for the size of the economic deficit, it has reached record astronomical numbers estimated to total more than a trillion dollars.

And even more dangerous and bitter for America is that the mujahidin recently forced Bush to resort to emergency funds to continue the fight in Afghanistan and Iraq, which is evidence of the success of the bleed-until-bankruptcy plan - with Allah's permission.

It is true that this shows that al-Qaida has gained, but on the other hand, it shows that the Bush administration has also gained, something of which anyone who looks at the size of the contracts acquired by the shady Bush administration-linked mega-corporations, like Halliburton and its kind, will be convinced. And it all shows that the real loser is ... you.

It is the American people and their economy. And for the record, we had agreed with the Commander-General Muhammad Ataa, Allah have mercy on him, that all the operations should be carried out within 20 minutes, before Bush and his administration notice.

It never occurred to us that the commander-in-chief of the American armed forces would abandon 50,000 of his citizens in the twin towers to face those great horrors alone, the time when they most needed him.

But because it seemed to him that occupying himself by talking to the little girl about the goat and its butting was more important than occupying himself with the planes and their butting of the skyscrapers, we were given three times the period required to execute the operations - all praise is due to Allah.

And it's no secret to you that the thinkers and perceptive ones from among the Americans warned Bush before the war and told him: "All that you want for securing America and removing the weapons of mass

destruction - assuming they exist - is available to you, and the nations of the world are with you in the inspections, and it is in the interest of America that it not be thrust into an unjustified war with an unknown outcome."

But the darkness of the black gold blurred his vision and insight, and he gave priority to private interests over the public interests of America.

So the war went ahead, the death toll rose, the American economy bled, and Bush became embroiled in the swamps of Iraq that threaten his future. He fits the saying "like the naughty she-goat who used her hoof to dig up a knife from under the earth".

So I say to you, over 15,000 of our people have been killed and tens of thousands injured, while more than a thousand of you have been killed and more than 10,000 injured. And Bush's hands are stained with the blood of all those killed from both sides, all for the sake of oil and keeping their private companies in business.

Be aware that it is the nation who punishes the weak man when he causes the killing of one of its citizens for money, while letting the powerful one get off, when he causes the killing of more than 1000 of its sons, also for money.

And the same goes for your allies in Palestine. They terrorise the women and children, and kill and capture the men as they lie sleeping with their families on the mattresses, that you may recall that for every action, there is a reaction.

Finally, it behoves you to reflect on the last wills and testaments of the thousands who left you on the 11th as they gestured in despair. They are important testaments, which should be studied and researched.

Among the most important of what I read in them was some prose in their gestures before the collapse, where they say: "How mistaken we were to have allowed the White House to implement its aggressive foreign policies against the weak without supervision."

It is as if they were telling you, the people of America: "Hold to account those who have caused us to be killed, and happy is he who learns from others' mistakes."

And among that which I read in their gestures is a verse of poetry. "Injustice chases its people, and how unhealthy the bed of tyranny."

As has been said: "An ounce of prevention is better than a pound of cure."

And know that: "It is better to return to the truth than persist in error." And that the wise man doesn't squander his security, wealth and children for the sake of the liar in the White House.

In conclusion, I tell you in truth, that your security is not in the hands of Kerry, nor Bush, nor al-Qaida. No.

Your security is in your own hands. And every state that doesn't play with our security has automatically guaranteed its own security.

And Allah is our Guardian and Helper, while you have no Guardian or Helper. All peace be upon he who follows the Guidance.

Obama Speech on Death of Bin Laden. May 2, 2011

Good evening. Tonight, I can report to the American people and to the world that the United States has conducted an operation that killed Osama bin Laden, the leader of al Qaeda, and a terrorist who's responsible for the murder of thousands of innocent men, women, and children.

It was nearly 10 years ago that a bright September day was darkened by the worst attack on the American people in our history. The images of 9/11 are seared into our national memory -- hijacked planes cutting through a cloudless September sky; the Twin Towers collapsing to the ground; black smoke billowing up from the Pentagon; the wreckage of Flight 93 in Shanksville, Pennsylvania, where the actions of heroic citizens saved even more heartbreak and destruction.

And yet we know that the worst images are those that were unseen to the world. The empty seat at the dinner table. Children who were forced to grow up without their mother or their father. Parents who would never know the feeling of their child's embrace. Nearly 3,000 citizens taken from us, leaving a gaping hole in our hearts.

On September 11, 2001, in our time of grief, the American people came together. We offered our neighbors a hand, and we offered the wounded our blood. We reaffirmed our ties to each other, and our love of community and country. On that day, no matter where we came from, what God we prayed to, or what race or ethnicity we were, we were united as one American family.

We were also united in our resolve to protect our nation and to bring those who committed this vicious attack to justice. We quickly learned that the 9/11 attacks were carried out by al Qaeda -- an organization headed by Osama bin Laden, which had openly declared war on the United States and was committed to killing innocents in our country and around the globe. And so we went to war against al Qaeda to protect our citizens, our friends, and our allies.

Over the last 10 years, thanks to the tireless and heroic work of our military and our counterterrorism professionals, we've made great strides in that effort. We've disrupted terrorist attacks and strengthened our homeland defense. In Afghanistan, we removed the Taliban government, which had given bin Laden and al Qaeda safe haven and support. And around the globe, we worked with our friends and allies to capture or kill scores of al Qaeda terrorists, including several who were a part of the 9/11 plot.

Yet Osama bin Laden avoided capture and escaped across the Afghan border into Pakistan. Meanwhile, al Qaeda continued to operate from along that border and operate through its affiliates across the world.

And so shortly after taking office, I directed Leon Panetta, the director of the CIA, to make the killing or capture of bin Laden the top priority of our war against al Qaeda, even as we continued our broader efforts to disrupt, dismantle, and defeat his network.

Then, last August, after years of painstaking work by our intelligence community, I was briefed on a possible lead to bin Laden. It was far from certain, and it took many months to run this thread to ground. I met repeatedly with my national security team as we developed more information about the possibility that we had located bin Laden hiding within a compound deep inside of Pakistan. And finally, last week, I determined that we had enough intelligence to take action, and authorized an operation to get Osama bin Laden and bring him to justice.

Today, at my direction, the United States launched a targeted operation against that compound in Abbottabad, Pakistan. A small team of Americans carried out the operation with extraordinary courage and capability. No Americans were harmed. They took care to avoid civilian casualties. After a firefight, they killed Osama bin Laden and took custody of his body.

For over two decades, bin Laden has been al Qaeda's leader and symbol, and has continued to plot attacks against our country and our friends and allies. The death of bin Laden marks the most significant achievement to date in our nation's effort to defeat al Qaeda.

Yet his death does not mark the end of our effort. There's no doubt that al Qaeda will continue to pursue attacks against us. We must -- and we will -- remain vigilant at home and abroad.

As we do, we must also reaffirm that the United States is not -- and never will be -- at war with Islam. I've made clear, just as President Bush did shortly after 9/11, that our war is not against Islam. Bin Laden was not a Muslim leader; he was a mass murderer of Muslims. Indeed, al Qaeda has slaughtered scores of Muslims in many countries, including our own. So his demise should be welcomed by all who believe in peace and human dignity.

Over the years, I've repeatedly made clear that we would take action within Pakistan if we knew where bin Laden was. That is what we've done. But it's important to note that our counterterrorism cooperation with Pakistan helped lead us to bin Laden and the compound where he was hiding. Indeed, bin Laden had declared war against Pakistan as well, and ordered attacks against the Pakistani people.

Tonight, I called President Zardari, and my team has also spoken with their Pakistani counterparts. They agree that this is a good and historic day for both of our nations. And going forward, it is essential that Pakistan continue to join us in the fight against al Qaeda and its affiliates.

The American people did not choose this fight. It came to our shores, and started with the senseless slaughter of our citizens. After nearly 10 years of service, struggle, and sacrifice, we know well the costs of war. These efforts weigh on me every time I, as Commander-in-Chief, have to sign a letter to a family that has lost a loved one, or look into the eyes of a service member who's been gravely wounded.

So Americans understand the costs of war. Yet as a country, we will never tolerate our security being threatened, nor stand idly by when our people have been killed. We will be relentless in defense of our citizens and our friends and allies. We will be true to the values that make us who we are. And on nights like this one, we can say to those families who have lost loved ones to al Qaeda's terror: Justice has been done.

Tonight, we give thanks to the countless intelligence and counterterrorism professionals who've worked tirelessly to achieve this outcome. The American people do not see their work, nor know their names. But tonight, they feel the satisfaction of their work and the result of their pursuit of justice.

We give thanks for the men who carried out this operation, for they exemplify the professionalism, patriotism, and unparalleled courage of those who serve our country. And they are part of a generation that has borne the heaviest share of the burden since that September day.

Finally, let me say to the families who lost loved ones on 9/11 that we have never forgotten your loss, nor wavered in our commitment to see that we do whatever it takes to prevent another attack on our shores.

And tonight, let us think back to the sense of unity that prevailed on 9/11. I know that it has, at times, frayed. Yet today's achievement is a testament to the greatness of our country and the determination of the American people.

The cause of securing our country is not complete. But tonight, we are once again reminded that America can do whatever we set our mind to. That is the story of our history, whether it's the pursuit of prosperity for our people, or the struggle for equality for all our citizens; our commitment to stand up for our values abroad, and our sacrifices to make the world a safer place.

Let us remember that we can do these things not just because of wealth or power, but because of who we are: one nation, under God, indivisible, with liberty and justice for all.

Thank you. May God bless you. And may God bless the United States of America.

“Bridgepoint Booms Over Troubled Waters,” Carliss & Dillon

Will Carliss and Liam Dillon. *Voice of San Diego* March 23, 2011.

Signs of Bridgepoint Education's newfound prominence in San Diego begin as you're flying into the city's downtown Lindbergh Field airport. A few seconds before you land, you'll swoop past its name and logo, displayed in huge white letters at the top of 600 B Street, a downtown high-rise.

Bridgepoint announced its move into that building last spring, the same year the for-profit higher education company put its name on the Holiday Bowl college football game. The same year it began sponsoring the San Diego Symphony's Summer Pops series. The same year it injected itself into San Diego's political consciousness by donating to a campaign and lobbying city leaders for the first time. Four years ago, Bridgepoint was barely a blip in San Diego. Today, it's made itself impossible to miss. Its operating profits have increased 5,000 percent during that time, to \$216 million last year, and it's now the county's fifth-largest private employer. The latest phase of Bridgepoint's extraordinary growth has been putting its indelible stamp on the city it calls home.

"It was just — Boom! They're here," said Steve Cushman, a prominent businessman who worked with the company to secure the naming rights for the Holiday Bowl.

But Bridgepoint is undergoing another recent boom: Controversy.

Criticism of the company centers on its remarkable ability to attract students and remarkable failure to graduate them, all while receiving hundreds of millions in federal student aid dollars. The complaint: Bridgepoint has set up a system to use federal dollars to line investors' pockets rather than enrich students' minds.

Earlier this month, U.S. Sen. Tom Harkin, an Iowa Democrat, held a Senate committee hearing focused exclusively on Bridgepoint, in which he criticized the company for spending considerably more on selling its services than teaching its students. Bridgepoint shouldn't make record profits from federal loan programs, Harkin said, while most of its students were dropping out. The company, whose primary university is located in Harkin's home state, had the highest student withdrawal rates of any for-profit school the senator's committee studied.

"I think this is a scam, an absolute scam," Harkin said at the hearing. Last month, Iowa's attorney general launched an investigation of the company's business practices and requested three years' worth of Bridgepoint documents to inspect. And, in San Diego, former students and employees of Bridgepoint have accused the company of fraud and violating the state labor code in three class action lawsuits filed since the beginning of the year.

The company argues it's forging new paths in education. By harnessing technology and creating innovative education models, Bridgepoint says on [a website it launched after the Senate committee hearing](#), it's been able to reach vast swathes of the population who might never before have dreamed of getting a college degree. Bridgepoint has shown no signs of slowing down. But it's also made powerful enemies. As such a strong player in the region's economy, its success or failure in taking on those enemies is likely to resonate throughout the region.

The 'Potemkin University'

Bridgepoint's business model depends on one thing: Getting people into college who wouldn't otherwise go.

San Diego's Largest Private Employers

1	Sharp Healthcare	14,400
2	Scripps Health	12,622
3	Qualcomm Inc.	9,859
4	Kaiser Permanente	7,618
5	Bridgepoint Education, Inc.	4,784
6	Northrup Grumman Corp.	4,616
7	General Dynamics Nasco	4,550
8	SAIC	4,279
9	General Atomics	4,217
10	AT&T	3,900

Sources: The London Group Realty Advisors, San Diego Business Journal's "Book of Lists"

That involves paying hundreds of recruiters in San Diego office buildings to call around the country and find tens of thousands of people willing to enroll in a tiny college in rural Iowa. Ninety-nine percent of those students won't ever have to set foot in Iowa, since they'll be studying online.

And the bulk of the revenue Bridgepoint receives for educating students — at least 85 percent last year — comes straight from the federal government in the form of student loans.

Bridgepoint CEO Andrew Clark and other company officials declined interview requests through corporate spokespeople. But, as a publicly traded company, Bridgepoint's financial success story has been well-documented.

More than anything else, two factors have played into Bridgepoint's extraordinary success. One was the company's genius business idea; the other was a stroke of good fortune.

The idea? Instead of starting a university from scratch, the company bought one.

In the mid-2000s, Clark, a former executive at for-profit college giant University of Phoenix, spent eight months searching for small liberal arts colleges for sale. He eventually settled on a Catholic university in rural Iowa: The Franciscan University of the Prairies, formerly run by an order of nuns. With backing from a New York private equity firm, Clark's newly minted company bought the college in 2005. This allowed Bridgepoint to simplify the accreditation process that's vital to a university's legitimacy. Accreditation opens the gates to a college's eligibility for federal financial aid and makes it easier for students to transfer credits to other schools. The company was able to retain the accreditation of the university it bought, rather than undergo the more lengthy, expensive and rigorous process of accrediting a brand-new school.

Buying a school also allowed Bridgepoint to market a college with a ready-made history, campus and tradition to an online audience. It helped that the school, which Bridgepoint rebranded "Ashford University," had been around for almost 100 years and had an idyllic leafy campus, replete with red-brick buildings.

The stroke of good fortune? In 2006, a year after Bridgepoint bought the Iowa college, Congress began allowing schools that educate more than 50 percent of their students online to receive federal loans. That decision played perfectly into Bridgepoint's business model and Ashford became the physical anchor to an online empire. In 2007, the company bought a second accredited college, in Colorado, which it rebranded the University of the Rockies, allowing it to offer even more courses online. Bridgepoint's enrollment soared 517 percent between 2007 and 2010. As of December, 77,892 students were enrolled at one of Bridgepoint's two schools, but only 859 of them studied on-campus. The company now offers more than 1,345 courses in 71 bachelor's and post-graduate degree programs, and students can study anything from accounting to journalism to social science.

The disparity of tens of thousands of students enrolling at a small college in Iowa whose campus they'll likely never see prompted the Huffington Post to dub Ashford, [the "Potemkin University."](#)

While its enrollment swelled online, Bridgepoint made its corporate presence felt in San Diego.

'They Don't Have to Be in San Diego'

Two years ago, despite his company's success, Clark had a major concern.

"Nobody knows us," he told Julie Meier Wright, a local business leader. He wanted that to change.

Clark asked Meier Wright's business advocacy organization, the San Diego Regional Economic Development Corp., to study Bridgepoint's impact on San Diego's economy, she said.

The resulting study concluded that Bridgepoint added, directly or indirectly, more than \$500 million to the local economy. Since that report was written, the company has grown even bigger.

The study kicked off Bridgepoint's plans to expand its presence in its hometown.

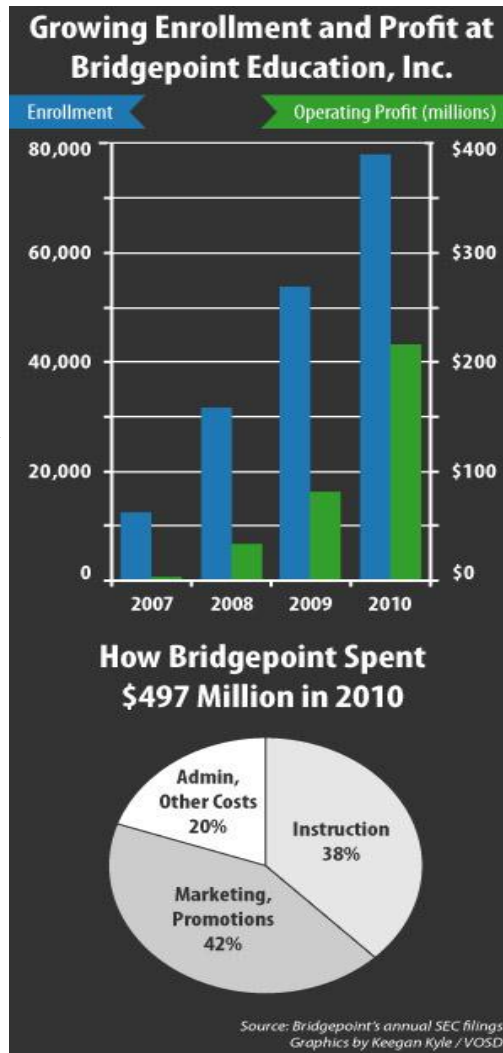
During the next few months in 2010, the company put its name on two major local events: The Holiday Bowl and the San Diego Symphony Summer Pops series. It also handed out thousands of dollars to other causes, including the San Diego County Office of Education and local educational scholarships. (Full disclosure: The company also sponsors San Diego Explained, a joint venture

between voiceofsandiego.org and NBC San Diego.)

And Bridgepoint began making campaign contributions, starting a political action committee and giving more than \$100,000 to local and state elections over the next few months. Its donations included \$25,900 to Republican Meg Whitman's failed gubernatorial bid and \$16,000 to the successful campaign to make the city of San Diego's "strong mayor" form of government permanent.

Last summer, Bridgepoint expanded its lobbying efforts to local matters. The company hired San Diego lobbyists to speak with city leaders about potential negative effects on its downtown offices from putting a permanent homeless shelter at the nearby World Trade Center building. The City Council approved the shelter earlier this month.

Clark and other Bridgepoint executives now sit on the boards of many of the region's business advocacy groups, including the San Diego Regional Chamber of Commerce, the Economic Development Corp., the Downtown San Diego Partnership and the San Diego County Taxpayers Association.



Local business leaders were effusive in their acclaim of Bridgepoint, praising Clark and the company not only for its financial success, but also for giving back to San Diego. Ruben Barrales, the Chamber of Commerce's CEO, called the 45-year-old Clark, "one of the exciting young business leaders in San Diego."

"They don't have to be in San Diego," Barrales said. "They don't have to be involved in the community. They don't have to give the amount of money in philanthropy that they do. But they have."

Under Fire from Washington, Iowa and San Diego While Bridgepoint has been winning fans in the local business community, it's faced some severe criticism from government overseers in Washington D.C. and Iowa. U.S. Sen. Tom Harkin zeroed in on Bridgepoint two weeks ago in the latest in a series of hearings he has been holding about the for-profit education business. In a lengthy denunciation of the company, Harkin lambasted Bridgepoint for duplicity in its marketing, lavish executive compensation and dismal dropout rates. The senator pointed out that while Bridgepoint was making record profits last year, 84 percent of the students in its two-year programs were dropping out, according to a sampling of students by his committee.

"In the world of for-profit higher education, spectacular business success is possible despite an equally spectacular record of student failure," Harkin said.

Since the hearing, Harkin has announced that he plans to introduce legislation to tighten the regulation of the for-profit education industry.

Clark declined an invitation to attend the hearing, but the company's new website devotes a lengthy section to responding to Harkin's concerns.

Bridgepoint says its education model serves the needs of "diverse, non-traditional students." Drop-out rates are likely to be higher because Bridgepoint offers education to older students, many of whom work full-time and aren't supported by their parents, the website states. The Senate committee hearing was just the latest in a series of high-profile dressings-down for Bridgepoint.

In 2010, the U.S. Department of Education's Office of Inspector General concluded the company paid recruiting staff based on the number of students they signed up for courses, something prohibited under federal law. Last month, the company disclosed that Iowa's attorney general had launched its own investigation into Ashford University's business practices. It's not clear yet what the inquiry concerns, but the attorney general's asked to inspect three years' worth of company documents.

There are also potential problems in San Diego.

Since Jan. 1, three local law firms have launched class action lawsuits against Bridgepoint.

Bridgepoint students claim in two of those lawsuits that the company lied to them about how much their programs would cost and overcharged the federal government for their education. In the third lawsuit, Bridgepoint employees argued that the company denied them pay for required meal breaks and overtime.

Bridgepoint's Fate and San Diego's Future

Bridgepoint chose San Diego. Exactly why isn't clear, since the company's not talking. But whatever its reasoning, that decision has brought hundreds of millions of dollars into the region and put money into the pockets of local people and local causes at a time when San Diego's reeling from a real estate meltdown and financial crisis.

Bridgepoint's success has been at least partly due to decisions made by politicians and regulators. And politicians and regulators are now bringing the company into their crosshairs.

Any negative legislation or tightened rules that may result from that scrutiny could, in the future, prove to be a headache for the company, just as friendly regulations were a boon in the past. And it's a sign of how woven the company has become into San Diego's economic fabric that any negative fallout could ripple out into the regional economy.

The company is heavily invested in the local commercial real estate market. It's responsible for employing more people than San Diego mainstays like General Dynamics and SAIC and has promised to continue sponsoring events like the Holiday Bowl for at least the next two years. Bridgepoint's also made clear that it's willing to spend on local political races.

Trouble at the company, said Gary London, the local analyst who studied Bridgepoint's impact in 2009, could become an "economic tsunami in our city." "They've grown so fast, having to retract so fast will have the converse effect," he said.

“For-Profit Colleges Deserve Some Respect,” Seiden

By MICHAEL J. SEIDEN. From *The Chronicle of Higher Education*, Volume 55, Issue 41, Page A80. *Michael J. Seiden recently retired as president of Western International University.*

Enrollment in for-profit colleges, while still a relatively small share of the higher-education market, has grown more than tenfold over the past decade. For-profit education companies are now in high demand among venture capitalists and investment bankers, and the industry is one of the rare ones that is faring well in this economy. But while some for-profit education institutions have achieved a certain level of credibility within academe, many education traditionalists still view them with disdain.

I have worked for 25 years as a faculty member, curriculum developer, and administrator for Regis University, the University of Phoenix, and Western International University. As I prepare to retire and reflect on my experiences, it is clear to me that for-profit education has its strengths and weaknesses. It has also had its share of criticism, both fair and unfair.

The key criticisms of the industry concern its:

Aggressive marketing and a lack of admissions criteria. Some for-profit institutions have been sanctioned in the past for overly aggressive marketing and enrollment tactics. In addition, they have been criticized for marketing to any and all potential students, regardless of their ability to handle college-level work. Certainly, if for-profit institutions had more-selective admissions policies, more academically accomplished students would apply.

But it can be argued that everyone deserves an opportunity to receive a quality education. Many people, for any number of reasons, drop out of college, fail to achieve the required grades, or don't go on to college after high school. After years of working, they often achieve a level of commitment and maturity that was previously lacking. Through their work experience they obtain knowledge and skills that are often more relevant than good SAT scores. For-profit institutions, with their relatively open admissions requirements and flexible course scheduling, have been in the forefront of providing those people with renewed opportunities to gain a meaningful college degree.

Large number of student dropouts. While open admission provides an opportunity for many students to further their education, it also creates situations where students who are unprepared or uncommitted to obtaining a traditional education start programs, incur costs, and drop out within the first few courses. That creates excessive student debt, higher default rates on student loans, and financial drains on the institution.

Based on anecdotal and personal experience, evaluations of data, and interviews with students, I classify incoming students into three categories: green, yellow, and red. The green students are those who have the ability and commitment to earn their degrees; they usually constitute about half of the potential new student population. The yellow students are those with a somewhat lower level of commitment and ability; they make up about 25 percent of the potential population. Those students can be identified through testing and salvaged through remedial work. Red students are those who are aggressively recruited even after indicating that they have no real commitment to attaining a college education. Those students should be eliminated from the recruitment process. They use up financial and human resources that could be spent more effectively on the other students.

It has also been my experience that a major reason that students drop out of nontraditional programs is lack of support from employers, families, or others. Retention can be significantly improved if an institution provides not only academic but also lifestyle support for its students.

Nontraditional classroom environments. Traditionalists often frown on for-profit colleges' use of adjunct faculty members. Much of the concern stems from the distinction between a research and a teaching institution. Many full-time faculty members at research universities analyze and develop new methods and theories, while adjunct faculty members teach current practices and rarely break new ground in their fields.

But that is not necessarily inappropriate for career-minded students. Combining faculty members who are generally employed in jobs outside the university with students in similar situations more often creates an exciting learning environment. All participants learn from each other, theory is blended with practice, and ideas are readily challenged.

For example, a student has at times introduced me to a new concept in my field that I have been able to explore and transfer to my own work situation. In many other instances, I have explained a concept to a student and then watched him or her actually put it into practice in the workplace — eventually describing the results to the rest of the class.

The faculty members at for-profit institutions are often as excited by the education process as those whom they are teaching. In my experience, they actively serve as mentors to students, help develop the curriculum, and participate in academic governance.

Business orientation. Years ago, at one of our institution's comprehensive evaluation meetings, a traditional university professor railed against the use of business terms in describing students and other aspects of the university. "We're academics," she said, "and we know what's best academically." Another team member, the dean of a state university's business school, interjected, "Wait a minute. My state's taxpayers are our customers, and if we don't provide programs and curriculum that will support our students' career needs, we won't be fulfilling our mission."

I must agree with the latter. For-profit universities view their students as customers, and to attract and retain those customers, degree programs and curricula must be market-driven. Students are motivated to earn their degrees because they aspire to upward mobility in their careers. Therefore, while containing the general-education components that traditional institutions and accrediting agencies view as essential, the curricula at most for-profit colleges and universities consist of courses that students' employers demand.

Granted, for-profits' drive for revenue and profitability, and fear of not attracting or losing students, can certainly lead some managers to pressure faculty and staff members to offer a "user friendly" approach to academics: dumbing down the curriculum, inflating grades, and the like. Some for-profit managers may fear that academic rigor will negatively affect enrollment and retention — which will ultimately mean lower revenue. But much anecdotal evidence suggests that successful students appreciate academic rigor, and that reducing the difficulty of the course work appeals primarily to those students who will probably not complete their degrees under any circumstances. The best for-profit institutions try to offer academic quality and also achieve financial success through a "creative tension" — a cooperative balancing act between all aspects of the organization.

Based on my experience, I can cite several other positive aspects of for-profit education institutions that should also be considered. First, innovation has been their hallmark, and they have often led the way — from the early days when accelerated courses and evening classes attracted adult learners who weren't being served effectively by traditional education to the explosion of distance learning through online courses. The development of the online library, with many sources for research available to the student or faculty members without having to leave their homes, has significantly increased access to education. The education establishment criticized such innovations in the early days. Today many of the same traditional institutions are modeling their programs on for-profits' programs.

For-profit universities have also focused on quality assurance, recognizing that their credibility with respect to academic quality would always be in question within the higher-education establishment, especially as they have become significant competitors for traditional institutions. Standardizing curricula, textbook selection, and course plans has provided not only consistency in course delivery but also a high level of support for adjunct faculty members in their preparation of courses.

Further, because faculty members have direct impact on students and, therefore, the success of the institution, extensive training programs are a requirement for the adjunct faculty. Student evaluations of faculty members, as well as staff and peer reviews, are administered regularly and are part of most institutions' continuous improvement efforts.

Finally, because the for-profit institutions are in competition with public universities and community colleges that charge lower tuition, they must offer students something more. Outstanding service, flexible schedules that fit the students' lifestyles, strong faculty members who combine theory with practical experience and who know how to teach, as well as quality, market-driven programs, are what lure students to the for-profit university — even if the tuition is more expensive.

In reality, all institutions strive to have their revenues exceed their expenses. Sound institutions use the money to enhance the educational experience of the students. Regardless of the nature of a higher-education institution — private or public, research or career-oriented, for-profit or not-for-profit — its quality will be determined by its management.

There have unquestionably been abuses in some for-profit education institutions, but the same can be said about private and public traditional institutions as well. Perhaps it's time to evaluate institutions on their own merits, rather than classify them by stereotypical categories.

“For-Profit Colleges, Vulnerable G.I.’s,” by Holly Perteaus

By HOLLISTER K. PETRAEUS. *New York Times*, 09/21/2011. *Hollister K. Petraeus is the assistant director for service member affairs at the Consumer Financial Protection Bureau. Her husband, David H. Petraeus, is the director of the C.I.A. and a retired Army general who commanded American forces in Iraq and Afghanistan.*

MILITARY personnel and their families are finding themselves under siege from for-profit colleges. A number of these schools focus on members of the armed forces with aggressive and often misleading marketing, and then provide little academic, administrative or counseling support once the students are enrolled.

Vast sums are involved: between 2006 and 2010, the money received in [military education benefits](#) by just 20 for-profit companies soared to an estimated \$521.2 million from \$66.6 million. The government provides two important educational benefits to service members: the Tuition Assistance program for service members on active duty, and the G.I. Bill, which is mostly used for education after military service.

Today's veterans are eager to earn post-secondary degrees — and to replicate the example of the generation that returned from World War II and fueled our prosperity. But their desire for learning is too often exploited by unscrupulous for-profit colleges.

The schools have a strong incentive to enroll service members and veterans, in large part because of the “[90-10 rule](#)” created by the 1998 amendments to the Higher Education Act. Put simply, the rule says that a for-profit college must obtain at least 10 percent of its revenue from a source other than Title IV education funds, the primary source of federal student aid. Funds from Tuition Assistance and the G.I. Bill are not defined as Title IV funds, so they count toward the 10 percent requirement, just like private sources of financing.

Therein lies a problem. For every service member or veteran (or spouse or child, in the case of the post-9/11 G.I. Bill) enrolled at a for-profit college and paying with military education funds, that college can enroll nine others who are using nothing but Title IV money.

This gives for-profit colleges an incentive to see service members as nothing more than dollar signs in uniform, and to use aggressive marketing to draw them in and take out private loans, which students often need because the federal grants are insufficient to cover the full cost of tuition and related expenses.

One of the most egregious reports of questionable marketing involved a college recruiter who visited a Marine barracks at Camp Lejeune, N.C. As the PBS program “Frontline” reported, the recruiter signed up Marines with serious brain injuries. The fact that some of them couldn’t remember what courses they were taking was immaterial, as long as they signed on the dotted line.

Some for-profit colleges have also created Web sites with military-sounding names. Although they present themselves as offering unbiased advice on G.I. Bill benefits, some are using deceptive methods to bring in students.

For example, I looked at one of these sites and found that the schools listed on the home page as “G.I. Bill schools” all happened to be for-profit colleges. On another site, a member of my staff filled out an application asking what the school would recommend if he had a law degree and a postdoctoral degree in physics. Their suggestion: get a vocational certificate at a local for-profit college.

To be sure, there are some for-profit colleges with a long record of serving the military, solid academic credentials and a history of success for their graduates. But, compared with other schools, for-profit colleges generally have low graduation rates and a poor record of gainful employment for their alumni. A number of for-profit colleges have questionable academic credentials or lack accreditation accepted by other institutions. This makes it very difficult for students to transfer credits to other schools. Not surprisingly, for-profit colleges also tend to have a higher-than-average [student loan](#) default rate, which means that, in the end, the college experience there may hinder, rather than help, the careers and financial prospects of their graduates.

Prior to the Military Lending Act of 2007, which capped the annual interest rate for some consumer loans to service members at 36 percent, they were victims of unchecked payday lending and other predatory financial services. I see a parallel in what is happening today with for-profit colleges.

As long as military education funds are on the 10 percent side of the 90-10 rule, service members will be a lucrative target for exploitation. As Congress explores legislative solutions at a hearing today, it is critical that federal agencies redouble efforts to prevent aggressive and deceptive practices. The benefits provided to our military and their families should not be wasted on programs that do not promote — and may even frustrate — their educational goals.

“For-Profit Education Under Assault,” Brian Darling

By: Brian Darling, RedState.com, September 25th, 2010

For-profit education is under assault from elitists who hate the idea of free market educational institutions. It is also under attack from bureaucrats at the U.S. Department of Education who are trying to make it hard for students to arm themselves with the education needed to find a job. Elitism is alive and well at the Department of Education.

The [Department of Education](#) announced yesterday that they are “on schedule to implement new regulations of the for-profit education sector dealing with gainful employment and 13 other issues to protect students and taxpayers.” The non-profit sector feels threatened; therefore allies in the Administration are trying to use the power of the federal government to provide non profit schools a competitive edge to slow the growth of for-profit institutions. For-profit institutions are the trend and they are becoming more popular. [Senator Jim Risch](#) (R-ID) has introduced legislation to prevent the Department of Education from denying federal financial aid to students attending for-profit colleges and vocational certificate programs. Senator Risch said of his effort:

The ‘gainful employment’ rules could deny hundreds of thousands of students access to the training and skills development they need to secure a job in today’s troubled economy. Highly-skilled workers are in high demand in certain sectors and proprietary schools are uniquely qualified to meet that need. It is simply irresponsible for the government to throw roadblocks in front of students and institutions at a time when job creation in America should be the administration’s number one priority.

Senator Risch’s legislation, S.3837, the Education for All Act, would forbid the Department of Education from singling out students from proprietary and vocational institutions and treat them differently than other students. These institutions have proven to be uniquely qualified to help students find jobs in today’s complex economy.

Risch joins Senators Mike Enzi (R-WY) and Congressman Joe Sestak (D-PA) in writing letters expressing concern about this proposed rule. Enzi wrote that the proposed rule “unfairly holds for-profit institutions to a higher standard for student debt and default than all other institutions of higher education.” These elected federal officials are all concerned about the Department’s action on this issue is the number of members sending letters of interest to the Department of Education is up to 80 members of Congress according to the [Coalition for Educational Success](#).

The [Department of Education](#) has proposed a rule to “require proprietary institutions of higher education and postsecondary vocational institutions to provide prospective students with each eligible program’s graduation and job placement rates, and that colleges provide the Department with information that will allow determination of student debt levels and incomes after program completion.” Although this may sound reasonable, the next step is for the department to evaluate the eligibility of students in order to deny students access to student loans if they deem them unfit for the loan. The proposed regulations provide a massive new regulatory structure over what High School diplomas qualify as satisfactory and provides new regulations defining “satisfactory academic progress.” The bottom line is that these are complex new regulations intended to make it harder for the for-profit educational institutions to operate.

There are two troubling aspects to this rule. First, these regulations are not a requirement of not for profit institutions. If these types of regulations are not applied to for profit institutions, then it is not fair to treat

the for-profit schools differently. Furthermore, the fact that the Department is trying to do without legislation is troublesome. This is an important enough decision to put Members of Congress on record. If this is a good idea, then the Congress can have hearings and pass this dramatic change and burden with regard to for-profit institutions.

The Department of Education had to publish the new “Gainful Employment” rule and allow for public comment as part of this rule making process. The Chronicle of Higher Education reported that the Department received more than 85 thousand comments on it. Under a provision of the Administrative Procedure Act (APA), the Department is supposed to review these comments, because they are supposed to read them and respond when necessary. The Department states that a final decision on these regulations is on schedule, yet they modified the schedule to insure that they reviewed the commentary and did not violate the APA.

The Department of Education received more than 85,000 comments on the “Gainful Employment” rule, according to the Chronicle of Higher Education. I have had experience in this process and sometimes the bureaucracy is not responsive to the comments. In the bill creating the Transportation Security Administration was a provision allowing the arming of pilots in the wake of 9/11. A public comment period was conducted in January of 2002 by the [Federal Aviation Administration](#). After overwhelming support for the idea of arming pilots against terrorism and setting up a program to train commercial pilots to protect the cockpit from hostile takeover, the FAA concluded that they were going to ignore the comments and not move forward with the program.

In May of 2002, Transportation Undersecretary John Magaw announced at a Senate Commerce Committee hearing that he would not approve of the program. Congress ultimately stepped in and established the program that is still in effect today and is a success. This armed pilots fact pattern may be repeated if the Department of Education also ignores the will of the American people and Congress. It is possible that if the Department of Education moves forward, Congress will step in and overturn the decision through legislation.

A combination of threatened not for profits and their elitist alumni who look down their noses at a sector that traditionally serves the somewhat under served may be one reason for this effort. Also, it’s probably accurate to say that there are plenty in the Obama orbit who simply think the words ‘for profit’ and ‘education’ don’t belong together under any circumstances. They want to snuff out the sector and they are continuing down the road to do so with this regulation. Hopefully Senator Risch and other allies of students who desire to attend for-profit educational institutions win the war of ideas on this issue.

Excerpts from GAO Report on For-Profit Universities, August 4, 2010 Report number GAO-10-948T, 'For-Profit Colleges: Undercover Testing Finds Colleges Encouraged Fraud and Engaged in Deceptive and Questionable Marketing Practices.'

Our covert testing at 15 for-profit colleges found that four colleges encouraged fraudulent practices, such as encouraging students to submit false information about their financial status. In addition all 15 colleges made some type of deceptive or otherwise questionable statement to undercover applicants, such as misrepresenting the applicant's likely salary after graduation and not providing clear information about the college's graduation rate. Other times our undercover applicants were provided accurate or helpful information by campus admissions and financial aid representatives.

Fraudulent Practices Encouraged by For-Profit Colleges

Four of the 15 colleges we visited encouraged our undercover applicants to falsify their FAFSA in order to qualify for financial aid. A financial aid officer at a privately owned college in Texas told our

undercover applicant not to report \$250,000 in savings, stating that it was not the government's business how much money the undercover applicant had in a bank account. However, Education requires students to report such assets, which along with income, are used to determine how much and what type of financial aid for which a student is eligible. The admissions representative at this same school encouraged the undercover applicant to change the FAFSA to falsely add dependents in order to qualify for grants. The admissions representative attempted to ease the undercover applicant's concerns about committing fraud by stating that information about the reported dependents, such as Social Security numbers, was not required. An admissions representative at another college told our undercover applicant that changing the FAFSA to indicate that he supported three dependents instead of being a single-person household might drop his income enough to qualify for a Pell Grant. In all four situations when college representatives encouraged our undercover applicants to commit fraud, the applicants indicated on their FAFSA, as well as to the for-profit college staff, that they had just come into an inheritance worth approximately \$250,000. This inheritance was sufficient to pay for the entire cost of the undercover applicant's tuition. However, in all four cases, campus representatives encouraged the undercover applicants to take out loans and assisted them in becoming eligible either for grants or subsidized loans. It was unclear what incentive these colleges had to encourage our undercover applicants to fraudulently fill out financial aid forms given the applicants' ability to pay for college.

Admissions or financial aid representatives at all 15 for-profit colleges provided our undercover applicants with deceptive or otherwise questionable statements. These deceptive and questionable statements included information about the college's accreditation, graduation rates and its student's prospective employment and salary qualifications, duration and cost of the program, or financial aid. Representatives at schools also employed hard-sell sales and marketing techniques to encourage students to enroll.

Hard Sell Techniques. Admissions representatives at four colleges either misidentified or failed to identify their colleges' accrediting organizations. While all the for-profit colleges we visited were accredited according to information available from Education, federal regulations state that institutions may not provide students with false, erroneous, or misleading statements concerning the particular type, specific source, or the nature and extent of its accreditation. Examples include:

* A representative at a college in Florida owned by a publicly traded company told an undercover applicant that the college was accredited by the same organization that accredits Harvard and the University of Florida when in fact it was not. The representative told the undercover applicant: "It's the top accrediting agency--Harvard, University of Florida--they all use that accrediting agency....All schools are the same; you never read the papers from the schools."

* A representative of a small beauty college in Washington, D.C. told an undercover applicant that the college was accredited by "an agency affiliated with the government," but did not specifically name the accrediting body. Federal and state government agencies do not accredit educational institutions.

* A representative of a college in California owned by a corporation told an undercover applicant that this college was the only one to receive its accrediting organization's "School of Excellence" award. The accrediting organization's Web site listed 35 colleges as having received that award.

Graduation Rate, Employment and Expected Salaries: Representatives from 13 colleges gave our applicants deceptive or otherwise questionable information about graduation rates, guaranteed applicants

jobs upon graduation, or exaggerated likely earnings. Federal statutes and regulations require that colleges disclose the graduation rate to applicants upon request, although this requirement can be satisfied by posting the information on their Web site. Thirteen colleges did not provide applicants with accurate or complete information about graduation rates. Of these thirteen, four provided graduation rate information in some form on their Web site, although it required a considerable amount of searching to locate the information. Nine schools did not provide graduation rates either during our in person visit or on their Web sites. For example, when asked for the graduation rate, a representative at a college in Arizona owned by a publicly traded company said that last year 90 students graduated, but did not disclose the actual graduation rate. When our undercover applicant asked about graduation rates at a college in Pennsylvania owned by a publicly traded company, he was told that if all work was completed, then the applicant should successfully complete the program--again the representative failed to disclose the college's graduation rate when asked. However, because graduation rate information was available at both these colleges' Web sites, the colleges were in compliance with Education regulations.

In addition, according to federal regulations, a college may not misrepresent the employability of its graduates, including the college's ability to secure its graduates employment. However, representatives at two colleges told our undercover applicants that they were guaranteed or virtually guaranteed employment upon completion of the program. At five colleges, our undercover applicants were given potentially deceptive information about prospective salaries. Examples of deceptive or otherwise questionable information told to our undercover applicants included:

- * A college owned by a publicly traded company told our applicant that, after completing an associate's degree in criminal justice, he could try to go work for the Federal Bureau of Investigation or the Central Intelligence Agency. While other careers within those agencies may be possible, positions as a FBI Special Agent or CIA Clandestine Officer, require a bachelor's degree at a minimum.

- * A small beauty college told our applicant that barbers can earn \$150,000 to \$250,000 a year. While this may be true in exceptional circumstances, the Bureau of Labor Statistics (BLS) reports that 90 percent of barbers make less than \$43,000 a year.

- * A college owned by a publicly traded company told our applicant that instead of obtaining a criminal justice associate's degree, she should consider a medical assisting certificate and that after only 9 months of college, she could earn up to \$68,000 a year. A salary this high would be extremely unusual; 90 percent of all people working in this field make less than \$40,000 a year, according to the BLS.

Higher Tuition at For Profit Colleges: During the course of our undercover applications, some college representatives told our applicants that their programs were a good value. For example, a representative of a privately owned for-profit college in California told our undercover applicant that the \$14,495 cost of tuition for a computer-aided drafting certificate was "really low." A representative at a for-profit college in Florida owned by a publicly traded company told our undercover applicant that the cost of their associate's degree in criminal justice was definitely "worth the investment". However, based on information we obtained from for-profit colleges we tested, and public and private nonprofit colleges in the same geographic region, we found that most certificate or associate's degree programs at the for-profit colleges we tested cost more than similar degrees at public or private nonprofit colleges. We found that bachelor's degrees obtained at the for-profit colleges we tested frequently cost more than similar degrees

at public colleges in the area; however, bachelor's degrees obtained at private nonprofit colleges nearby are often more expensive than at the for-profit colleges .

Table 3: Program Total Tuition Rates

Degree	Location	For-Profit College Tuition	Public College Tuition	Private Nonprofit College Tuition
Certificate – Computer-aided drafting	CA	\$13,945	\$520	College would not disclose
Certificate – Massage Therapy	CA	\$14,487	\$520	No college within 250 miles
Certificate – Cosmetology	DC	\$11,500	\$9,375	No college within 250 miles
Certificate – Medical Assistant	IL	\$11,995	\$3,990	\$9,307
Certificate – Web Page Design	PA	\$21,250	\$2,037	\$4,750
Associate's – Paralegal	AZ	\$30,048	\$4,544	No college within 250 miles
Associate's – Radiation Therapy	FL	\$38,690	\$5,621	No college within 250 miles
Associate's – Criminal Justice	FL	\$26,936	\$4,448	\$27,600
Associate's – Business Administration	TX	\$32,665	\$2,870	\$28,830
Associate's – Respiratory Therapist	TX	\$38,995	\$2,952	No college within 250 miles
Bachelor's – Management Information Systems	DC	\$53,400	\$51,544	\$144,720
Bachelor's – Elementary Education	AZ	\$46,200	\$31,176	\$28,160
Bachelor's – Psychology	IL	\$61,200	\$36,536	\$66,960
Bachelor's – Business Administration	PA	\$49,200	\$49,292	\$124,696
Bachelor's – Construction Management	TX	\$65,338	\$25,288	No college within 250 miles

Source: Information obtained from for-profit colleges admissions employees and nonprofit college web sites or employees.

Note: These costs do not include books or supplies, unless the college gave the undercover applicant a flat rate to attend the for-profit college, which was inclusive of books, in which case we were not able to separate the cost of books and supplies.

We compared the cost of tuition at the 15 for-profit colleges we visited, with public and private non-profit colleges located in the same geographic area as the for-profit college. We found that tuition in 14 out of 15 cases, regardless of degree, was more expensive at the for-profit college than at the closest public colleges. For 6 of the 15 for-profit colleges tested, we could not find a private nonprofit college located within 250 miles that offered a similar degree. For 1 of the 15, representatives from the private nonprofit college were unwilling to disclose their tuition rates when we inquired. At eight of the private nonprofit colleges for which we were able to obtain tuition information on a comparable degree, four of the for-profit colleges were more expensive than the private nonprofit college. In the other four cases, the private nonprofit college was more expensive than the for-profit college.

We found that tuition for certificates at for-profit colleges were often significantly more expensive than at a nearby public college. For example, our undercover applicant would have paid \$13,945 for a certificate in computer aided drafting program--a certification for a 7-month program obtained by those interested in computer-aided drafting, architecture, and engineering--at the for-profit college we visited. To obtain a certificate in computed-aided drafting at a nearby public college would have cost a student \$520. However, for two of the five colleges we visited with certificate programs, we could not locate a private nonprofit college within a 250 mile radius and another one of them would not disclose its tuition rate to us. We were able to determine that in Illinois, a student would spend \$11,995 on a medical assisting certificate at a for-profit college, \$9,307 on the same certificate at the closest private nonprofit college, and \$3,990 at the closest public college. We were also able to determine that in Pennsylvania, a student would spend \$21,250 on a certificate in Web page design at a for-profit college, \$4,750 on the same certificate at the closest private nonprofit college, and \$2,037 at the closest public college.

We also found that for the five associate's degrees we were interested in, tuition at a for-profit college was significantly more than tuition at the closest public college. On average, for the five colleges we visited, it cost between 6 and 13 times more to attend the for-profit college to obtain an associate's degree than a public college. For example, in Texas, our undercover applicant was interested in an associate's degree in respiratory therapy which would have cost \$38,995 in tuition at the for-profit college and \$2,952 at the closest public college. For three of the associate's degrees we were interested in, there was not a private nonprofit college located within 250 miles of the for-profit we visited. We found that in Florida the associate's degree in Criminal Justice that would have cost a student \$4,448 at a public college, would have cost the student \$26,936 at a for-profit college or \$27,600 at a private nonprofit college--roughly the same amount. In Texas, the associate's degree in Business Administration would have cost a student \$2,870 at a public college, \$32,665 at the for-profit college we visited, and \$28,830 at the closest private nonprofit college...

“Opportunity, Ease, Encouragement, and Shame: a Short Course in Pitching For-Profit Education.” By JOSHUA WOODS.

Chronicle of higher Education, January 13, 2006. Joshua Woods is a doctoral student in the department of sociology at Michigan State University.

In January 1998, during the dot-com boom, The Chronicle published an article on the thriving enrollments and growth of postsecondary-education companies. Although the feature's bullish assertions probably fell on deaf ears as tech-crazed investors chased Internet fortunes, the article turned out to be a better oracle than the Oracle Corporation itself. For instance, had investors sold their shares of Yahoo in 2000 and bought shares of the Apollo Group, which runs the University of Phoenix, they would have bettered their investment by 900 percent in roughly three years, rather than losing nearly all of it in the next nine months. Other major players in the for-profit education sector, such as the Career Education Corporation, Corinthian Colleges, and ITT Educational Services, have enjoyed similar levels of growth.

With riches, however, came scrutiny. In the past few years, several education companies have faced lawsuits and federal investigations. In September 2004, the Apollo Group paid out \$9.8-million to the U.S. Department of Education to settle claims of recruitment violations. On February 25, 2004, 10 campuses run by ITT Educational Services were raided by FBI agents looking into similar problems. In a government audit in 2004, Corinthian Colleges was scrutinized for irregularities associated with the return of federal aid dollars after students dropped their classes. In a 60 Minutes exposé that aired in January 2005, graduates of a college owned by the Career Education Corporation offered a list of complaints and criminal allegations against the institution. Former "admissions advisers" from the college detailed their aggressive sales tactics and talked about the pressures put on them to enroll students "regardless of their ability to complete the course work." In the most recent incident involving CEC, a California consumer agency placed restrictions on the operating license of a photography college owned by the corporation, charging that the college had systematically misled students about their chances of finding employment after graduation.

Although legal investigations like those are certain to continue, adequately regulating the for-profit-education industry will be difficult. The regulators of for-profit higher-education companies should bear in mind that sophisticated sales strategies can be just as misleading as fraud or outright lies. If a college wishes to mislead potential students, it doesn't need to falsify its job-placement rates. Outright lies were not necessary for thousands of investors to risk their life savings on a dot-com dream in the late 1990s. As someone who took the plunge himself, I remember the age of overconfidence well. It didn't take much to convince amateur investors like me that riches were right around the corner. Online trading firms were able to attract investors and build their client lists using vague advice and abstract messages of empowerment. Take control of your life, they told us. "Believe in yourself," chanted Ameritrade.

The same marketing strategy can be, and is, used to sell education. All a college must do to boost enrollments is tap into a student's personal aspirations and cultivate overconfidence with a little encouragement and persuasion. Why resort to fraud when high hopes are so easy to manipulate?

To better understand the recruiting techniques used by for-profit education companies, I recently conducted a minor investigation of my own as part of a broader research program that aims to document examples of corruption and duplicity across the gamut of higher-education institutions. I assumed the identity of a 31-year-old high-school graduate who, fed up with his current job, dreams of receiving an M.B.A. and becoming a corporate executive. The premise of the experiment was simple: How would the colleges respond to a student like me? Would they discuss the considerable amount of time, energy, and

money necessary to pursue such a goal? Would they speak frankly about the need for professional experience? How would they assess my prospects for success? What kind of advice or aid would they offer?

I began the experiment by sending a single electronic query to four for-profit higher-education companies. For the sake of comparison, I also queried Michigan State University. In almost all cases, I filled out an online form, which asked for my name, contact information, and level of education and work experience. I used the following biographical details in all of my responses: 31 years old, high-school education, 2.0 grade-point average, and previous work experience as a construction worker and parking-lot attendant. Whenever possible, I included the following message: "i want to get MBa but i only graduated highshol in many years ago in 1992 i work contruction now can you help me?"

After sending the initial contacts, on July 19, 2005, I chronicled the colleges' responses for one month. On the basis of the number of e-mail messages, postal mailings, and messages left on my answering machine, the Olympia Career Training Institute, which is owned by Corinthian Colleges, and ITT Technical Institute tied for first place in terms of their determination to contact me. Each college delivered eight separate communications without a single reply on my part. I received seven responses from the University of Phoenix; five messages arrived from the American Graduate School of Management. Michigan State University sent only one response.

Perhaps more interesting than the number of responses I received were the style and persuasive techniques used in the messages. The "guidance counselors" employed four basic sales themes: opportunity, ease, encouragement, and shame. All but one of the representatives highlighted the great opportunities available to graduates of their schools. The advisers almost always described the benefits of education in terms of future material rewards, citing research and statistics to make their case. In an e-mail message from Lawrence Droutman, dean of AGSM, I was informed, "Research shows that people with a Master's degree typically earn significantly more over a lifetime and experience less unemployment." General optimistic phrases, such as "This could be the opportunity that changes the rest of your life," were also common.

According to the counselors, such success would be not only brilliant but also easy to achieve. The flexibility and ease of their programs represented the second key marketing theme. "Basically," read a letter from the director of admissions at Olympia, "no matter how complicated your life is, we'll do everything we can to help you fulfill your dreams." Almost all of the advisers were eager to offer their assistance when it came to securing federal financial aid. Adding to the ease of getting started, the application fee at most proprietary schools is minimal. The University of Phoenix offered to waive the \$110 application fee if I registered for classes at one of its local informational meetings.

As a third strategy, the reps were always ready to offer personal words of encouragement. "You can do this!" read one letter from Phoenix. "Congratulations," read one from Olympia, "you've committed to improving your life. We understand how hard it can be to get started, but we can help."

In a few cases, the advisers asked rhetorical questions about whether I was happy or proud of what I do. Olympia's letter asked, "When someone asks where you work, are you embarrassed to answer? Do you dream of more? Take the next step: Enroll." Shaming tactics like those, I should note, were less common than the other three strategies.

None of the techniques, however, was used by Michigan State. The university's representative responded to my initial query with a polite, two-sentence reply, informing me that it "requires that applicants have a bachelor's degree to apply for an M.B.A. program," that she would help me contact an undergraduate program if I wished, and that it might be helpful for me to review the program on the university's Web

site. There were no flowery words of encouragement, no alluring job-placement figures, no promises of a brighter future. And I was not contacted by anyone else at Michigan State.

Anyone interested in pursuing a professional career needs a realistic picture of the financial risks involved, as well as the time, patience, and hard work required for success. Many for-profit colleges are offering just the opposite; often, when students ask for advice, they receive only praise and support. So-called guidance counselors promote the flexibility of their programs while ignoring the inevitable sacrifices required in the pursuit of an education. They discuss the ease of repaying student loans rather than the psychological distress of going deep into debt. They inflate the high hopes of many students who may be unlikely to achieve the promised successes.

Students need more protection from the misleading sales pitches of some for-profit institutions. Although tightly regulating the wording and demeanor of recruiters would be difficult, stricter federal enforcement of existing laws would help. The blatant misrepresentation of placement rates and salary figures during the enrollment process deserves tougher penalties. As suggested by U.S. Rep. Maxine Waters, a Democrat of California, at a committee hearing in March 2005, other ideas for curbing abuses in the for-profit sector include mandatory completion and placement requirements, elevated entrance standards, tougher restrictions on offering incentive compensation to recruiters, and stringent federal oversight of accreditation agencies.

For many aspiring professionals — and I count myself among them — it's hard to know whether our feet are planted on solid ground or high atop a bubble. Helping students make the distinction should be a top priority of the Department of Education.

LEVELING THE FIELD

What I learned from for-profit education

By Christopher R. Beha



It was the second week of UNIV 101: University of Phoenix New Student Orientation, and Dr. U. was talking about goals.

“What is *goals*?” she asked in her melodious Polish accent. There were four of us in UNIV 101, me and Ty and Rob

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and Junior, and no one seemed quite sure what to make of the question. Thus far there had been little evidence of Socratic irony or indirection holding a prominent place in the pedagogical toolkit here at Phoenix, so if Dr. U. was asking what is goals? then the answer was almost certainly somewhere in the reading. Shuffling through the printouts in front of me, I saw it written at the top of a page: “Simply stated, goals are out-

comes an individual wants to achieve in a stated period of time.” By then, Ty’s hand was already up.

“Goals,” he told Dr. U., “are when you have something you want to accomplish in the future.”

Before coming to Phoenix, Ty took classes at Hudson Community, just on the other side of Interstate 78 from our classroom in Jersey City, but he didn’t like the atmosphere much, he had told us all the week before, in part because people weren’t thinking enough about

what they wanted to accomplish in the future. He spoke with a Phoenix recruiter, and now he was trying the place out.

"And what kind of goals should we have?" Dr. U. asked hopefully.

Dr. U.'s full name is Ewa Usowicz, but everyone called her Dr. U. She earned her doctorate in management from Phoenix after growing up in Communist Poland. Behind the Iron Curtain, Dr. U. had experienced an authoritarian style of education, and she preferred Phoenix's student-centered approach.

Phoenix doesn't have professors; Dr. U. is a "facilitator." She is tall and pretty and wears her blond hair in a short and severe cut that makes one suspect she wouldn't make such a bad authoritarian herself, though she does her best to exude the encouraging openness that is apparently required of all facilitators.

"Smart," Dr. U. said when no one answered her question. "We want to have *smart* goals." Which seemed fair enough. "And what is *smart*?"

This turned out to be another seemingly abstract question whose answer was right there in the reading: SMART goals are Specific, Measurable, Attainable, Realistic, and Timely. It was unclear what beyond the mnemonic demands of the acronym distinguished "attainable" from "realistic," so we more or less skipped the latter as we ran through the list. From there, our taxonomy continued to long-term versus short-term goals, personal versus professional. Dr. U. asked whether anyone wished to share a goal.

"My goal," Rob said, "is to pass this orientation so I can start taking classes for real."

Rob, too, studied briefly at Hudson, before Ty referred him to the Phoenix recruiter.

"And is that a short-term goal or a long-term goal?" Dr. U. asked.

Rob considered this.

"If I don't pass it's gonna be a short-term goal."

Phoenix is the largest for-profit educator in the United States, and the country's second-largest university system of any kind, behind the State University of New York. Founded thirty-five years ago by a former San José State University humanities professor named John Sper-

ling, the company went public in 1994. Now ninety, Sperling still sits on the company's board, but occupies himself with other causes, such as drug legalization and immortality. He reportedly spent \$20 million trying to clone his girlfriend's dog.

Since 2000, enrollment at America's roughly 3,000 for-profit colleges and universities has risen from 365,000 to 1.8 million. With revenues last year of \$4.5 billion and half a million students, the University of Phoenix is one of many big players in the "proprietary education" market. Education Management Corporation operates Argosy University, Brown Mackie College, and other schools in thirty-two states, with a total enrollment of about 158,000; DeVry, in addition to its better-known technical schools, runs degree-granting universities with a total student body of 71,000; the Washington Post Company-owned Kaplan University has about 65,000 students, most of them studying online. These schools differ in many ways, but they have two traits in common: they mainly serve lower-income students, and they get the majority of their revenue from the federal government.¹

Federal funding for higher education still follows the pattern set by the G.I. Bill, which Congress passed in 1944. The law's emphasis on "veteran's choice" meant that there were few restrictions on which institutions students could enroll in with government grants, and hundreds of proprietary schools—many transparently suspect—sprang up to take advantage of the policy. (Before this time, schools run to provide their owners or shareholders with profit had been a rarity.) Student choice remained the model for subsequent legislation that established the current financial-aid regimes (administered under Title IV of the Higher Education Act), and for most purposes federal education policy distinguishes institutions on the basis of accreditation, not profit model. Currently, proprietary institutions educate about one in ten American college students while taking in nearly a quarter of all Title IV funding—\$4 billion in Pell Grants and \$20 billion in guaranteed loans in 2009.

All this government funding is notable because enrolling at for-profit

¹ In Phoenix's case 88 percent, which is about the industry average.

colleges turns out to be a terrible deal for most students. Almost three fifths drop out without a degree within a year, and virtually all take on debt to help pay for their education. They default on their loans at about twice the rate of students at public colleges and universities and three times the rate of students at private ones. Those who graduate often wind up in low-paying jobs, doing tasks with minimal connection to their degrees.

Last summer, Senator Tom Harkin initiated hearings on proprietary schools, and the Government Accountability Office delivered a damning report on the industry's recruitment policies. The GAO sent undercover investigators to apply for admission to fifteen for-profit colleges, Phoenix among them, and found that all fifteen made "deceptive or otherwise questionable statements." Applicants were encouraged to falsify their federal financial-aid forms and pressured to sign enrollment contracts on the spot. Admissions counselors misled applicants about costs, time commitment, and graduation rates, and overstated salary potential for graduates. One common sleight of hand was to calculate a program's duration on the basis of year-round study while calculating annual tuition on the basis of a nine-month academic year.

But if for-profits have been unscrupulous, the federal government has remained an enthusiastic partner in their growth. In his very first speech before Congress as president, Barack Obama declared that by 2020 America would once again lead the world in the percentage of adults with college degrees. Obama has restated this intention in every major education speech he's made since then.²

About 40 percent of American adults have degrees today; Russia has the world's highest rate at 54 percent. Beating Russia means producing an additional 40,000,000 college graduates over the next decade. There has been little explanation of why the bachelor's de-

² During the recent debt-ceiling crisis, Obama showed a willingness to cut almost every government social program—Medicare, Social Security, unemployment insurance. The one exception was Pell Grants. The chief aim of the compromise struck with Republicans in the House and Senate, according to the administration, was "to protect crucial investments like aid to college students."

gree, for most of its existence one credential among many, should be the default pathway to success, but again and again our leaders have pointed to it as an intrinsic good. “I’m absolutely committed,” Obama said in a speech at the University of Texas at Austin last August, “to making sure that here in America nobody is denied a college education, nobody is denied a chance to pursue their dreams, nobody is denied a chance to make the most of their lives.” Obama’s target might prove impossible to meet, but if it is going to happen it will mean educating a lot more students at schools like Phoenix.

Eighty-seven million Americans live within ten miles of one of the University of Phoenix’s nearly 200 campuses. Mine, in Jersey City, comprises the first and fifth floors of an office building beside the PATH train’s Newport Station, right across the river from lower Manhattan. The walkways up from the train platform are lined with advertisements showing the Phoenix logo and the slogan *A BETTER FUTURE LIES AHEAD.*³

When I arrived to register for classes early last fall, an admissions counselor named Vaneka Livan met me in the first-floor student center. I’d spoken to Vaneka over the phone a few weeks earlier, telling her that I worked for a nonprofit publishing foundation (which was, strictly speaking, true) and that I was looking to get my college degree (which was not: I’d gotten a B.A. ten years before). She’d urged me to come by the campus to meet with her. Had I called Vaneka a month sooner, she would have been in line to earn a commission for signing me up, but Phoenix had just suspended its incentive program, after the Obama Administration stepped up enforcement of a long-standing ban on linking recruiter compensation to enrollment numbers.⁴ Nonetheless, she called me

³ For-profits allocate an enormous proportion of their revenue—about one third—to advertising, another thing that distinguishes them from not-for-profit schools.

⁴ In 2009 Phoenix paid \$78.5 million to settle a federal whistleblower lawsuit that challenged its recruiting practices. In August of this year the Justice Department announced that it was pursuing a similar suit against Education Management Corporation.

about a half dozen times in the days after our first conversation with reminders of our appointment, directions to campus, and general encouragements, carefully toeing the line between persistence and aggression.⁵

In person, Vaneka greeted me with what seemed to be genuine warmth and enthusiasm. (Her demeanor was shared by nearly all the Phoenix employees I met over the following months, many of whom are themselves graduates of the school and thus among its success stories.) She led me to a small conference room off the student center, where we went through the steps of becoming a Phoenix. Students typically take courses one at a time, and each course has five four-hour class sessions, which are held once a week. Most courses are three credits, so a student starting with no college experience and continuing without breaks can earn the 120 credits necessary for a bachelor’s degree in just under four years. (At current rates, those 120 credits will cost about \$48,000, a bargain compared with the average private institution, where four years of college will run more than \$100,000,⁶ but significantly more than public universities’ average of \$30,420.) Because each class meets only five times, Vaneka explained, any student who misses two sessions will automatically fail. She stressed that no refunds could be given.

“One day you’ll be leaving work and it’s going to be snowing and freezing cold,” she said to me, her eyes widening sympathetically. “And you’re going to want to just go home instead of getting on that train to class, even though you’ve already missed a class and going home means failing that course.” She let the seriousness of the dilemma set in. “If I call you on that day, what should I say to you to get you on that train?”

There was an odd intimacy to the question.

“I guess you should remind me why my education is important.”

“And why is that? Why is it important to you?”

⁵ According to the GAO report, one prospective student was called more than 180 times in one month.

⁶ At such schools, of course, the typical Phoenix student would be eligible for substantial in-house financial aid, of which Phoenix and its ilk offer none.

I gave her what seemed the most sensible response—“Because I want a better job with better pay”—but this answer clearly didn’t satisfy Vaneka.

“Is that going to get you on the train?”

I thought of the posters in the PATH station.

“Because I want a better future,” I said. “Because I owe it to myself.”

Vaneka nodded and wrote the words down carefully.

There seemed to be a new understanding between us as we sat together in front of the computer, completing my application. A brief informational video about responsible borrowing explained the difference between grants and loans and noted that the latter needed to be paid back even if I never earned my degree. Vaneka asked whether I was a military veteran or a member of a federally recognized American Indian tribe, which would entitle me to additional government money. I gave the name of my high school and my graduating class, which was the entirety of the application’s academic portion. No transcript was required, and Phoenix never contacted my high school to confirm the information I gave them.

John Sperling founded Phoenix to educate working adults who were completing degrees already started elsewhere; entering students needed to be at least twenty-three years old and have at least two years of work experience. But these standards were gradually relaxed until any student with a high school diploma or equivalency could enter. Today, many students begin having never taken a college-level class.

Phoenix does a particularly poor job serving such students: while its stated 31 percent overall graduation rate is no cause for pride, its first-time-student graduation rate is an embarrassing 12 percent. This has become a real problem since the federal government now mandates, under new rules established by the Obama Education Department, that schools publicize to prospective students the percentage of freshmen who receive degrees within six years. With this in mind, Phoenix recently instituted a first-year “general education” sequence for all students who come to the school with fewer than twenty-four credits. The program consists of eight courses, most

given over to what might charitably be called “life skills,” rather than traditional college subjects.

When Vaneka asked whether I had credits to transfer from another school, I told her that I was trying college for the first time, and she explained that I would be enrolling in this first-year sequence.

Near the end of the application process, we arrived at a page labeled “recommendations,” with spaces in which to provide contact information. It occurred to me that getting a reference letter would mean enlisting an accomplice in my deception.

“I can just pick anyone?” I asked Vaneka.

“Anyone you think would be interested in getting a college degree.”

They were asking for referrals.

Dr. U.’s disquisition on goals notwithstanding, the purpose of our mandatory three-week orientation was, well, to orient us to the Phoenix system, which meant learning our way around the university’s online interface. The key to Phoenix’s profit model, like those at so many large corporations, is scalability. Economies of scale allow for-profits to spend considerably less per student on instruction than conventional universities—an average of \$3,069, compared with \$7,534 for public universities and \$15,215 for private ones—which in turn allows them to spend a healthy portion of each student’s tuition on advertising while passing on the rest as shareholder profit.

In practice, this means that Phoenix’s courses are designed by a corporate development team, which works to ensure uniformity across the system. Course facilitators are fungible, the courses structured so that there is little difference between taking one online or “on ground.” Tests submitted through the website may never be seen, let alone graded, by the person you encounter each week in the classroom. Many of the other responsibilities of teaching have been taken out of the instructors’ hands. For example, all papers must be run through Phoenix’s proprietary plagiarism checker—which generates an originality score based on the paper’s

similarity to published works—*prior* to submission. As the website explains, “You’ll have the chance to revise your paper before submitting it to your instructor, avoiding any unnecessary awkward situations.”

Vaneka had told us that the orientation should be taken seriously, that it was possible to fail it, but it turned out that none of us need have worried. The only real requirement was to show up. Ty, Rob, Junior, and I were all passed through UNIV 101 to GEN 195: Foundations of University Studies, our first credit-bearing course at Phoenix. We were joined there by sixteen other students, whose orientation had been led by Dr. Linda Price, who was also the facilitator of GEN 195. The other students ranged in age from their early twenties to their forties. Most had children.

Mike had taken a job with the city right out of high school, back in the Eighties. He’d put in enough years to start collecting his pension, and he planned to start a second career. “In the old days,” he said, “you could get a good job with a high school diploma, but it’s not really that way anymore.”

Wilson was just out of the Army. His English wasn’t good, and he seemed terrified to be speaking in front of a full classroom, even as he told us about serving tours in Iraq and Afghanistan. The Army was paying for him to get an education, he said. It would be a waste not to take advantage of that.

Ebony had dropped out of high school to start a modeling career. When that didn’t pan out, she got her GED and a job as a receptionist at a financial firm, but the place closed during the downturn, so now she was back in school.

Paul was into graphic design, Web stuff. He’d gotten a certificate right across Journal Square, at the Chubb Institute, but he wanted to run his own company, and he’d come to Phoenix for a business degree.

Maria was the only person in the room dressed for an office job. She told us that she’d put her daughter through college, and now it was her turn.

John was doing social work. “Helping at-risk kids, kids that put themselves on the wrong road. I’m trying to keep them out of prison. You’ve got to have the degree to get your license, though.”

“Well, I guess we’re in competition,” Jackie said. “I work with the people who are already in prison. Drug counseling. Drugs, you know? It’s a terrible thing what they do to a person’s life. I already have my CASAC,⁷ but for a lot of jobs you need the bachelor’s. Anyway, it’s recession-proof. People are always going to be taking drugs, messing up, getting themselves in trouble. But it’s been a long time since I’ve been in a classroom, if you want to know the truth, so I’m pretty nervous about it.”

“What about you, Flow?” Dr. Price asked the young woman sitting across from me.

“I’m Flow,” Flow said.

“Do you want to add anything else about yourself?”

Flow smiled uneasily.

“Not really.”

Taken together, my classmates confirmed a generally agreed-upon fact about proprietary schools: they serve a population that struggles with conventional education. To critics like Senator Harkin, this means that for-profits take advantage of those in the worst position to identify a scam, and those who can least afford to be taken in by one. But to the schools’ defenders, it means that they offer opportunities to those whom the rest of American higher education has served poorly—or shut out entirely. At the time of Harkin’s hearings, the *New York Times* reported that hundreds of students from for-profit colleges were marching outside the Capitol in T-shirts that read MY EDUCATION. MY JOB. MY CHOICE. Jesse Jackson and other civil rights leaders contacted Education Secretary Arne Duncan to object to proposed “gainful employment” rules, which would measure graduates’ income against their debt load and disqualify from funding schools whose ratios are out of line. Jackson worried that the rules would harm lower-income and minority students. Former Clinton special counsel Lanny Davis, now employed by a for-profit education trade group, went a step further, suggesting that singling out proprietary schools had “the uncomfortable look and feel of disparate class and racial treatment.”

Seventeen of the twenty students in my class were black or Hispanic;

⁷ *Credentialed Alcoholism and Substance Abuse Counselor certificate, pronounced, by Jackie at least, “kay sack.”*

everyone seemed uncomfortable in the classroom. Some, like Jackie, claimed to have overcome this discomfort because the jobs they wanted required a degree, but most seemed drawn by less concrete forces.

Once we were all introduced, Dr. Price told us about the course we were beginning. Where orientation had been a kind of flyover of subjects like time management and goal setting, GEN 195 would really get down and dirty with these things. The first chapter of our textbook, *Your College Experience*, was entitled “Exploring Your Purpose for Attending College,” and that’s where we would begin. It seemed strange to me that a credit-bearing college course should be dedicated to telling students why they should go to college, but the entire first-year sequence turns out to be an almost surreal riff on the socialization process of higher education, where secondary characteristics of college graduates become the actual subjects of the courses. Having read in *Your College Experience* that graduates have better health outcomes, students could look forward a few weeks down the line to tackling topics like “optimal body weight” and “the rewards of physical fitness” in SCI 163: Elements of Health and Wellness. Having discovered that college graduates are more responsible borrowers, students could look forward to FP 120: Essentials of Personal Finance, in which we would come to “recognize the advantages and disadvantages of credit cards.” To call this material “remedial” would imply that such information would usually be considered part of a pre-college curriculum in the first place. Instead, it is emblematic of the basic confusion of correlation and causation that animates our obsessive drive to increase graduation rates. Because college graduates exhibit a collection of socially beneficial traits, we have come to believe that the development of these traits is college’s primary purpose. Even more dubiously, we have come to believe that merely handing out degrees will disseminate these benefits.

“College is the primary way in which people achieve ‘upward social mobility,’” Dr. Price read from the text. “Receiving a college degree helps ‘level the playing field’ for everyone. A college degree can minimize or eliminate dif-

ferences due to background, race, ethnicity, family income level, national origin, immigration status, family lineage, and personal connections.

“It used to be there were lots of good jobs you could get without a college degree,” she added a bit more directly. “Those jobs don’t exist anymore.”

“Excuse me,” a voice called out from the back for the room. “I have to disagree here.”

“Why is that, Ebony?” Dr. Price asked.

“See, I’m the kind of girl who can talk my way into anything. When I started my job, I was just answering phones. But I told them, You need me here. I got to the point where I was making more than \$40,000, and I was only twenty-five years old.”

“Well, all right, Ebony,” Dr. Price said. “But you’re here, right? So you recognize that there’s something that you want that you can’t get without a college degree. Why don’t we talk a bit more about our *purpose*? Let’s talk about what motivates us to be here. What’s going to keep us coming in even when it’s hard to do? What is going to keep you at it?”

She was asking the same question Vaneka had been asking me a few weeks before: What is your personal stake in all this?

“I want to do it for my kids,” Wilson said. Four or five others nodded at this.

“I’ve already done a lot for my kids,” said Maria. “I want to do this for *myself*.”

“What about you, Jackie?” Dr. Price asked.

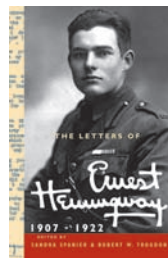
Jackie was quiet for a moment.

“I’ve got this cousin, you know? She’s real sick with cancer, dying. She’s the most honest, caring person I ever met. I go to visit her, and I think of all the stuff I’ve messed up in life, all the trouble I’ve gotten myself into. Messing around with drugs and making bad choices. I should be in prison, you know? I should be dead. I’d give anything to be the one there in the hospital bed instead of her. She should have all these years left of her life. I don’t deserve to have them. But that’s not up to me, you know? The only thing I can do is try to make something of these years I’ve got that she doesn’t have. So I think about her.”

“Okay,” said Dr. Price. “Thank you, Jackie. It sounds like you’ll have some real motivation. What about you, Flow?”

Flow shook her head.

BEYOND THE MYTH

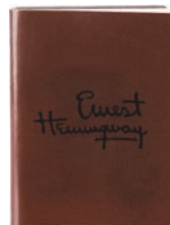


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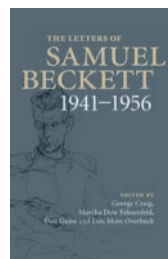


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"I'm just trying to keep my parents off my back."

Later, Flow gave me a somewhat different version of why she wound up at Phoenix. She wanted to be a cartoonist, she said, and she'd been taking some multimedia classes at Essex County College. There was a girl there, and Flow fell pretty hard for her. "I was crazy in love," Flow said. But it didn't work out. "My heart was broken," she said. "I lost a lot of motivation to do stuff. I stopped going to school and I was just around the house a lot. My parents were bugging. So I went online and looked at some different places, just sort of curious about it. And then this guy from Phoenix called up, Rafael, and he started talking to me about it. I didn't think much about it, but then he kept calling, a bunch of times, and kept talking to me."

Flow smiled at me.

"I started having these dreams. I dreamt about what school would be like. I dreamt about what kind of girls would be there. And in my dreams, everything looked real nice. And I don't know, I tried to ignore it, but I kept having these dreams. And then Rafael called again. Man, he called a lot of times. And I told him, Sure, I'd give it a try."

Four straight hours in any classroom will get tedious, but four hours in a classroom engaged in the recursive process of discussing motivation, goal-setting, and the other skills needed to survive four hours in the classroom is particularly numbing. The students in GEN 195 could have been forgiven for coming to believe about college what they had likely already felt about high school, which is that it was a thing to be endured, not incidentally but essentially, that endurance was the quality being tested and cultivated. And to some extent, they would be right. Even more than critical thinking or time management, what the white-collar economy requires from most workers is the ability to spend the bulk of their waking hours completing tasks of no inherent importance or interest to them, to show up every day, and to not complain overmuch about it.

Most of my classmates were working full-time, tending to families at home, doing their coursework where they

could, and once a week going to class from six to ten at night. Entirely absent from those classes was any sense that learning could be exciting, or even valuable for its own sake, and absent this sense only the strongest-willed could stick with such a schedule for four years.

The strain became clear in our third week, when we went over the midterm exam. The test was multiple choice, open-book, untimed, and *fair*. Dr. Price had gone to great lengths to emphasize this last point. "I get student evaluations after each class, and the one thing everyone says is that the tests may be tough, but they're *fair*." She went so far as to print out these student evaluations and pass them around the room while we reviewed. It was an oddly defensive gesture, especially since she'd had nothing to do with the design of the exam, which would be taken that year by tens of thousands of GEN 195 students taught by thousands of facilitators in forty states.

The test was made available on the course's website after the end of our second class and was due before the beginning of our third. Beforehand, we were given a study guide that listed the exact pages in the reading from which the questions would be taken. Typical questions included: "College is important today because: a) New technologies are changing the workplace; b) It provides earning power; c) It prepares citizens for leadership roles; d) All of the above." As soon as we submitted the exam it was graded and the score was posted back to us.

The results were demoralizing.

"How did everyone feel about how it went?" Dr. Price asked. "Did everyone think it was fair?"

"It was harder than I thought it would be," Rob said. "I guess I didn't really leave myself enough time to do it."

"I didn't do good," Wilson said. "I need to study more. To work more."

"I studied a lot for this test," said Jackie, defensively.

"And how did you do?"

"Terrible. I did terrible. I feel very disappointed."

"But did you all agree it was fair?"

The room was quiet. Naturally, this emphasis on fairness, that students had no one but themselves to blame,

made the feeling of failure all the more acute. So, too, did all the time spent in the previous two weeks enumerating the advantages of a college degree, and the insupportable lot of those without one, since this test suggested that the goal might be out of reach.

Assuming our class was statistically representative, one or two of the nineteen people who were in the room with me that day will eventually earn a degree. Four or five will default on their student loans. It may be that most of the others will be little worse off for their time at Phoenix. The hopes they expressed—to make their children proud, to prove their own worth to themselves, to redeem past mistakes, to have a better life—will be redirected elsewhere. Perhaps it will come to seem strange to them that sitting in a classroom—something they nearly universally admitted that they'd never before enjoyed in their lives—had briefly held such promise.

Those one or two who get degrees and otherwise would have been shut out of the system may justify the cost of letting schools like Phoenix occupy such a prominent place in our educational landscape. What isn't clear is how many Americans understand that this is the bargain we've signed up for: throwing enormous resources at places like Phoenix so that they can graduate one or two out of every twenty entering freshmen.

When it comes to degree attainment, we spent much of the last century picking low-hanging fruit—increasing educational access for women, minorities, immigrants, and lower-income students who had been kept out of college for arbitrary and unjust reasons. We now do an excellent job making sure that everyone has access to higher education, continuing to lead the world by a wide margin in the percentage of high school graduates who spend some time in college. If we've fallen behind in awarding degrees, it's because we also lead the world, again by a wide margin, in the percentage of college students who drop out.

If the system fails these students, it does so in many cases long before they step into a college classroom.

Less than a quarter of New York's public high school graduates are deemed college-ready.⁸ The administrators of the ACT exam estimate that about half of America's high school graduates are prepared for college-level reading. Charged with raising their graduation rates, institutions like Phoenix can either raise admissions standards, thereby cutting off access to the most vulnerable students, or lower curricular standards, making their degree worth even less than it is now.

Seen in this light, it might be more troubling if the college dropout rate were negligible, as that would suggest we weren't taking enough risks getting students to college or weren't challenging them once they got there. Conversely, one way to ensure that no one who belongs in college gets denied the opportunity is to give everyone a spot and see who sinks and who swims. In fact, this is more or less what we do now, and our dropout rates are as much a reflection of this fact as anything else.

America's higher-education system has many legitimate problems, but one problem not of its making is that we expect it to fix an endless array of complicated social problems. In *The Academic Revolution*, sociologists Christopher Jencks and David Riesman caution against the assumption that because the poor underperform on tests, those tests are "unfair" to the poor. "Life is unfair to the poor. Tests merely measure the results." If you make them tell us otherwise, all you've done is made a bad test.

I was reminded of this on our last day of class, when we went over our final exam. The mood was roughly the same as it had been when we'd gone over our midterms.

"Did people feel better this time?" Dr. Price asked.

"Not really," Jackie said.

"But did you think the test was fair?"

⁸ There is one sector of American higher education with even worse graduation numbers than for-profit schools: public two-year colleges. These schools share an essential feature with most for-profits, which is open admission. All New York City high school graduates, for example, are guaranteed admission in one of City University's associate's degree programs; 75 percent do remedial work when they get there.

People seemed less convinced this time. What they knew was that they had done everything they had been told to do. They had sat through all the classes and finished all the homework, and now they expected results.

Suppose we were able to reach Obama's goal—or even the College Board's slightly less ambitious goal of 55 percent degree attainment by 2025—simply by improving retention numbers, converting some chunk of the approximately 500,000 students who drop out of college each year into graduates. That would still leave 45 percent of the adult population without college degrees. The outlook for that 45 percent—the "forgotten half," as some social scientists call them—is unremittingly grim. In the past forty years, the country's labor market has grown by more than 60 million jobs, but the number of jobs held by people with no postsecondary education actually decreased.

A report published this year by Harvard's Graduate School of Education suggests that the chief factor holding this population back is precisely the "college for all" mentality. The authors of the report advocate directing resources to occupational certificates and other non-degree-based programs that prepare students for "middle skill" jobs—electricians, police officers, construction managers, health-care workers—jobs that are difficult or impossible to outsource. These jobs require more than a high school diploma but something less than—or *other* than—a college degree. Such training has been a prime casualty of the Obama Administration's degree obsession: the president's proposed 2012 budget will increase overall education spending but cut funding for vocational and technical schools by 20 percent. Meanwhile, more and more students are pursuing master's and other graduate degrees to distinguish themselves from typical college graduates, resulting in what some have called a "credentials race."

The Harvard report recommends that America follow the model of Northern and Western European countries that have robust apprenticeship and non-degree programs. Some

of these countries, like Germany, move students out of degree tracks at a young age, cutting off the prospect of college for many. But other countries, like Finland and Denmark, maintain student choice. Many students opt for vocational training because they aren't told that college is the only ticket to success. These countries feel no need to pretend that everyone can be a college student, since they have already committed to taking care of both the winners and the losers in society. Nor is it a coincidence that Russia—the country with the highest degree attainment, the country Obama would like us to spend the next ten years chasing after—is also one of the few developed countries with an income disparity comparable to that of the United States.

A few months after our course ended I gave Flow a call to see how her education was coming. She'd stuck with it, she said, and she was now taking her fifth class, on using social media. She was halfway through the first-year sequence. Six other students had made it with her through the first semester.

"Each class," she said, "it seems like we lose one or two people. The work is hard, but, you know, I'm still getting through it, I guess."

Flow mentioned that Jackie was among the people still studying with her. When I spoke with Jackie, she seemed a bit more upbeat about the process.

"It's hard," she said, "but I'm getting better at it. My grades aren't great, but when I started, I hadn't been in a classroom for twenty-five years, so I think I'm doing pretty good." She was trying to get some credit for the work she'd done toward her CASAC, which would knock almost a year off her studies. "But you know how it is. They tell you to get the CASAC, so you get the CASAC. Then they say you need the bachelor's, so you go get that. Probably when I'm done with this, they'll say I need a master's."

I asked her if she thought it would be worth all the work—all the time and money—in the end.

"Oh, definitely," she said. "When I get my degree, it's going to be a whole different ball game." ■

Why Do You Think They're Called For-Profit Colleges? - Commentary

Kevin Carey

Michael Morgenstern for The Chronicle

[Enlarge Image](#)

By Kevin Carey

Michael Clifford believes that education is the only path to world peace. He never went to college, but sometimes he calls himself "Doctor." Jerry Falwell is one of his heroes. Clifford has made millions of dollars from government programs but doesn't seem to see the windfall that way. Improbably, he has come to symbolize the contradictions at the heart of the growing national debate over for-profit higher education.



Until recently, for-profits were mostly mom-and-pop trade schools. Twenty years ago, a series of high-profile Congressional hearings, led by Senator Sam Nunn, revealed widespread fraud in the industry, and the resulting reforms almost wiped the schools out. But they hung on and returned with a vengeance in the form of publicly traded giants like the University of Phoenix.

Entrepreneurs like Clifford, meanwhile, have been snapping up dying nonprofit colleges and quickly turning them into money-making machines.

Most of that money comes from the federal government, in the form of Pell Grants and subsidized student loans. Phoenix alone is on pace to reap \$1-billion from Pell Grants this year, along with \$4-billion from federal loans. A quarter of all federal aid goes to for-profits, while they enroll only 10 percent of students.

Unfortunately, a large and growing number of graduates of for-profit colleges are having trouble paying those loans back. Horror stories of aggressive recruiters' inducing students to take out huge loans for nearly worthless degrees are filling the news. The Obama administration, flush with victory after vanquishing the student-loan industry this year, has proposed cutting off federal aid to for-profits that saddle students with unmanageable debt. Congress has rolled out the TV cameras for a new round of hearings that are putting for-profits on the hot seat. One observer called the event "the Nunn hearings on steroids."

The new scrutiny of for-profits is welcome. Without oversight, the combination of government subsidies and financially unsophisticated consumers guarantees outright fraud or programs that, while technically legitimate, are so substandard that the distinction of legitimacy has no meaning. For-profit owners and advocates have a hard time admitting that.

I spoke with Michael Clifford recently as he was driving down the California coast to meet with a higher-education charity he runs. He's an interesting man—sincere, optimistic, a true believer in higher education and his role as a force for good. A musician and born-again Christian, he learned at the knee of the University of Phoenix's founder, John Sperling. In 2004, Clifford led the sale of a destitute Baptist institution called Grand Canyon University to investors. Six years later, enrollment has increased substantially, much of it online. The ownership company started selling shares to the public in 2008 and is worth nearly \$1-billion

today, making Clifford a wealthy man. He has since repeated the formula elsewhere, partnering with notables like General Electric's former chief executive, Jack Welch. Some of the colleges that Clifford has purchased have given him honorary degrees (thus "Doctor" Michael Clifford).

Clifford will concede, in the abstract, to abuses in the for-profit industry. But he rejects the Obama administration's proposal to cut off federal aid to for-profits at which student-debt payments after graduation exceed a certain percentage of the graduates' income. In fact, he denies that colleges have any responsibility whatsoever for how much students borrow and whether they can pay it back. He won't even acknowledge that student borrowing is related to how much colleges charge.

That refusal is the industry line, and it is crazy nonsense. As a rule, for-profits charge much more than public colleges and universities. Many of their students come from moderate- and low-income backgrounds. You don't need a college degree to know that large debt plus small income equals high risk of default. The for-profit Corinthian Colleges (as of mid-July, market cap: \$923-million) estimated in official documents filed with the Securities and Exchange Commission that more than half the loans it makes to its own students will go bad. Corinthian still makes a profit, because it gets most of its money from loans guaranteed by Uncle Sam.

Other industry officials, like the for-profit lobbyist Harris Miller, would have you believe that government money that technically passes through the hands of students on its way from the public treasury to the for-profit bottom line isn't a government subsidy at all. In that regard, for-profits lately have been trying to rebrand themselves as "market based" higher education. To understand how wrong this is, look no further than the "90/10 rule," a federal rule that bars for-profits from receiving more than 90 percent of their revenue from federal aid. The fact that the rule exists at all, and that Miller is working to water it down (it used to be the 85/15 rule), shows that for-profits operate in nothing like a subsidy-free market.

The federal government has every right to regulate the billions of taxpayer dollars it is pouring into the pockets of for-profit shareholders. The sooner abusive colleges are prevented from loading students with crushing debt in exchange for low-value degrees, the better.

But that doesn't mean for-profit higher education is inherently bad. The reputable parts of the industry are at the forefront of much technological and organizational innovation. For-profits exist in large part to fix educational market failures left by traditional institutions, and they profit by serving students that public and private nonprofit institutions too often ignore. While old-line research universities were gilding their walled-off academic city-states, the University of Phoenix was building no-frills campuses near freeway exits so working students could take classes in the evening. Who was more focused on the public interest? Some of the colleges Clifford bought have legacies that stretch back decades. Who else was willing to save them? Not the government, or the church, or the more fortunate colleges with their wealthy alumni and endowments that reach the sky.

The for-profit Kaplan University recently struck a deal with the California community-college system to provide courses that the bankrupt public colleges cannot. The president of the system's faculty senate objected: The deal was not "favorable to faculty," she said. Whose fault is that? Kaplan, or the feckless voters and incompetent politicians who have driven California to ruin?

Wal-Mart recently announced a deal with the for-profit American Public University to teach the giant retailer's employees. What ambitious president or provost is planning to make her reputation educating \$9-an-hour cashiers?

Traditional institutions tend to respond to such ventures by indicting the quality of for-profit degrees. The trouble is, they have very little evidence beyond the real issue of default rates to prove it. That's because traditional institutions have long resisted subjecting themselves to any objective measures of academic quality. They've pointed instead to regional accreditation, which conveniently allows colleges to decide for themselves whether they're doing a good job.

But many for-profit institutions have regional accreditation, too. That's what people like Clifford are buying when they invest in troubled colleges. Accreditation has become like a taxicab medallion, available for bidding on the open market. As a result, long-established public and private nonprofit colleges are left with no standards with which to make the case against their for-profit competitors. At one recent Congressional hearing, the Senate education committee's chairman, Tom Harkin, said of the for-profits, "We don't know how many students graduate, how many get jobs, how schools that are not publicly traded spend their [federal] dollars, and how many for-profit students default over the long term." All true—and just as true when the words "for profit" are removed. There's no doubt that the worst for-profits are ruthlessly exploiting the commodified college degree. But they didn't commodify it in the first place.

For-profits fill a void left by traditional institutions that once believed their world was constant. Fast-developing methods of teaching students over the Internet have given the velocity of change a turbo boost. In such a volatile situation, all kinds of unexpected people make their way into the picture. And once they get there, they tend to stick around. Traditional institutions hoping that Congress will rid them of for-profit competition will very likely be disappointed.

Kevin Carey is policy director of Education Sector, an independent think tank in Washington.



Subprime goes to college

By STEVE EISMAN

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Posted: 12:28 AM, June 6, 2010

Until recently, I thought that there would never again be an opportunity to be involved with an industry as socially destructive and morally bankrupt as the subprime mortgage industry. I was wrong. The for-profit education industry has proven equal to the task.

The for-profit industry has grown at an extreme and unusual rate, driven by easy access to government sponsored debt in the form of Title IV student loans, where the credit is guaranteed by the government. Thus, the government, the students and the taxpayer bear all the risk, and the for-profit industry reaps all the rewards. This is similar to the subprime mortgage sector in that the subprime originators bore far less risk than the investors in their mortgage paper.

In the past 10 years, the for-profit education industry has grown 5-10 times the historical rate of traditional post secondary education. As of 2009, the industry had almost 10% of enrolled students but claimed nearly 25% of the \$89 billion of federal Title IV student loans and grant disbursements. At the current pace of growth, for-profit schools will draw 40% of all Title IV aid in 10 years.

How has this been allowed to happen?

The simple answer is that they've hired every lobbyist in Washington, DC. There has been a revolving door between the people who work for this industry and the halls of government. One example is Sally Stroup. In 2001-2002, she was the head lobbyist for the Apollo Group — the company behind the University of Phoenix and the largest for-profit educator. But from 2002-2006 she became assistant secretary of post-secondary education for the Department of Education under President Bush. In other words, she was directly in charge of regulating the industry she had previously lobbied for.

From 1987 through 2000, the amount of total Title IV dollars received by students of for-profit schools fluctuated between \$2 billion and \$4 billion per annum. But when the Bush administration took over, the DOE gutted many of the rules that governed the conduct of this industry. Once the floodgates were opened, the industry embarked on 10 years of unrestricted massive growth. Federal dollars flowing to the industry

exploded to over \$21 billion, a 450% increase.

At many major-for profit institutions, federal Title IV loan and grant dollars now comprise close to 90% of total revenues. And this growth has resulted in spectacular profits and executive salaries. For example, ITT Educational Services, or ESI, has a roughly 40% operating margin vs. the 7%-12% margins of other companies that receive major government contracts. ESI is more profitable on a margin basis than even Apple.

This growth is purely a function of government largesse, as Title IV has accounted for more than 100% of revenue growth.

Here is one of the more upsetting statistics. In fiscal 2009, Apollo increased total revenues by \$833 million. Of that amount, \$1.1 billion came from Title IV federally funded student loans and grants. More than 100% of the revenue growth came from the federal government. But of this incremental \$1.1 billion in federal loan and grant dollars, the company only spent an incremental \$99 million on faculty compensation and instructional costs — that's 9 cents on every dollar received from the government going toward actual education. The rest went to marketing and paying executives.

Leaving politics aside for a moment, the other major reason why the industry has taken an ever increasing share of government dollars is that it has turned the typical education model on its head. And here is where the subprime analogy becomes very clear.

There is a traditional relationship between matching means and cost in education. Typically, families of lesser financial means seek lower cost colleges in order to maximize the available Title IV loans and grants — thereby getting the most out of every dollar and minimizing debt burdens.

The for-profit model seeks to recruit those with the greatest financial need and put them in high cost institutions. This formula maximizes the amount of Title IV loans and grants that these students receive.

With billboards lining the poorest neighborhoods in America and recruiters trolling casinos and homeless shelters (and I mean that literally), the for-profits have become increasingly adept at pitching the dream of a better life and higher earnings to the most vulnerable of society.

If the industry in fact educated its students and got them good jobs that enabled them to receive higher incomes and to pay off their student loans, everything I've just said would be irrelevant.

So the key question to ask is — what do these students get for their education? In many cases, NOT much, not much at all.

At one Corinthian Colleges-owned Everest College campus in California, students paid \$16,000 for an eight-month course in medical assisting. Upon nearing completion, the students learned that not only would their credits not transfer to any community or four-year college, but also that their degree is not recognized by the American Association for Medical Assistants. Hospitals refuse to even interview graduates.

And look at drop-out rates. Companies don't fully disclose graduation rates, but using both DOE data and company-provided information, I calculate drop out rates of most schools are 50%-plus per year.

Default rates on student loans are already starting to skyrocket. It's just like subprime — which grew at any cost and kept weakening its underwriting standards to grow.

The bottom line is that as long as the government continues to flood the for-profit education industry with loan dollars and the risk for these loans is borne solely by the students and the government, then the industry has every incentive to grow at all costs, compensate employees based on enrollment, influence key regulatory bodies and manipulate reported statistics — all to maintain access to the government's money.

In a sense, these companies are marketing machines masquerading as universities. Let me quote a bit from a former employee of Bridgepoint Education, operators of Ashford University:

“Ashford is a for-profit school and makes a majority of its money on federal loans students take out. They conveniently price tuition at the exact amount that a student can qualify for in federal loan money. There is no regard to whether a student really belongs in school, the goal is to enroll as many as possible. They also go after GI Bill money and currently have separate teams set up to specifically target military students. If a person has money available for school Ashford finds a way to go after them. Ashford is just the middle man, profiting off this money, like milking a cow and working the system within the limits of what's technically legal, and paying huge salaries while the student suffers with debt that can't even be forgiven by bankruptcy. We mention tuition prices as little as possible . . . this may cause the student to change their mind.

“It's a boiler room — selling education to people who really don't want it.”

How do such schools stay in business? The answer is to control the accreditation process. The scandal here is exactly akin to the rating agency role in subprime securitizations.

In order to be eligible for Title IV programs, the universities must be accredited. But accreditation bodies are non-governmental, non-profit peer-reviewing groups. In many instances, the for-profit institutions sit on the boards of the accrediting body. The inmates run the asylum.

The latest trend of for-profit institutions, meanwhile, is to acquire accreditation through the outright purchase of small, financially distressed non-profit institutions. In March 2005, Bridgepoint acquired the regionally accredited Franciscan University of the Prairies and renamed it Ashford University. On the date of purchase, Franciscan (now Ashford) had 312 students. Bridgepoint took that school online and at the end of 2009 it had 54,000 students.

So what is the government going to do?

Most importantly, the DOE has proposed a rule known as “Gainful Employment.” The idea behind the rule is to limit student debt to a certain level. Specifically, the suggested rule is that the debt service-to-income-ratio not exceed 8%. The industry has gotten hysterical over this rule because it knows that to comply, it will probably have to reduce tuition.

I cannot emphasize enough that gainful employment changes the business model. Gainful employment will cause enrollment levels to grow less quickly. And the days of raising tuition would be over; in many cases, tuition will go down.

By late 2004, it was clear to me and my partners that the mortgage industry had lost its mind and a society-wide calamity was going to occur. It was like watching a train wreck with no ability to stop it. Who could you complain to? The rating agencies? They were part of the machine. Alan Greenspan? He was busy making speeches that every American should take out an ARM mortgage loan.

Are we going to do this all over again? We just loaded up one generation of Americans with mortgage debt they can't afford to pay back. Are we going to load up a new generation with student loan debt they can never afford to pay back?

If nothing is done, then we are on the cusp of a new social disaster. If present trends continue, over the next 10 years almost \$500 billion of Title IV loans will have been funneled to this industry. We estimate total defaults of \$275 billion, and because of fees associated with defaults, for-profit students will owe \$330 billion on defaulted loans over the next 10 years.

Steven Eisman is the portfolio manager of the FrontPoint Financial Services Fund, and one of the first people to predict the subprime mortgage crisis. Adapted from a speech he gave to the Ira Sohn Investment Conference.

BIG BUSINESS OF COLLEGE

In 2002, the government changed regulations banning colleges from providing “any commission, bonus or other incentive payment based directly or indirectly on success in securing enrollments or financial aid.” Since then, there has been an explosion of advertising for ITT, DeVry, Phoenix University and other for-profit universities, which

aggressively recruit students and help guide them to federal student aid. Investing expert Steve Eisman estimates that for-profit students will default on \$275 billion in taxpayer-backed, federal student loans.

* Tuition and fees at **private for-profit institutions averages \$14,174**, \$859 (6.5%) higher than in 2008-09. Though average federal aid isn't available, **80%-90% of funding for many for-profit companies comes from federal aid.**

* At for-profit institutions, 96% of bachelor's degree recipients had student loans in 2008, and their **average debt was \$33,050**. At public and non-profit colleges, 65% of bachelor's degree recipients had loans, and **their average debt was \$22,750**.

* Nearly **one in four Pell Grant dollars** went to students attending for-profit schools in 2008-09 (24%, or \$4.3 billion), almost double the share a decade earlier, according to the National Consumer Law Center.

* Though for-profit students account for 10% of all college students, they represent **44% of all loan defaults**, according to the Department of Education.

Major for-profit educators include . . .

Apollo

Schools include..... The University of Phoenix

Enrollment..... 320,000-plus

Revenue..... \$2.7 billion

Profit margin..... 28%

ITT Educational Services

Schools include..... ITT Technical Institute

Enrollment..... 70,000-plus

Revenue.....\$1.32 billion

Profit margin..... 37%

Strayer Education, Inc.

Schools include..... Strayer University

Enrollment..... 55,000-plus

Revenue..... \$512 million

Profit margin..... 34%

*Profit margins based on an UBS analysis


What the Obama administration is considering . . .

* The Department of Education is mulling a “Gainful Employment” rule that would limit student debt. A proposed limit would be a **debt service-to-income ratio of no more than 8%**. This would force universities to lower their tuition, or face declining enrollment because fewer students could afford school. After a discussion period, the rules will be issued in November and go into effect summer 2011.

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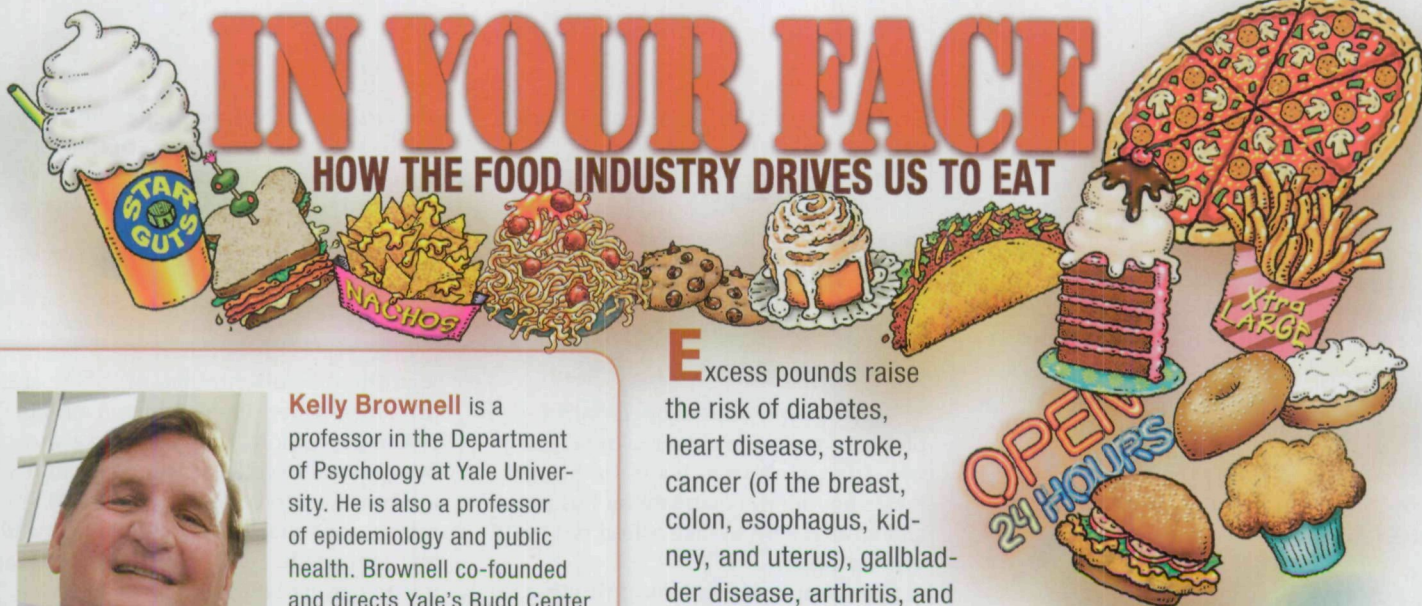
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IN YOUR FACE

HOW THE FOOD INDUSTRY DRIVES US TO EAT



Kelly Brownell is a professor in the Department of Psychology at Yale University. He is also a professor of epidemiology and public health. Brownell co-founded and directs Yale's Rudd Center for Food Policy and Obesity, which works to improve the world's diet, prevent obesity, and reduce weight stigma.

Brownell, who is a member of *Nutrition Action's* scientific advisory board, has published more than 300 scientific articles and chapters and 14 books including *Food Fight: The Inside Story of the Food Industry*, *America's Obesity Crisis*, and *What We Can Do About It* (McGraw-Hill). He spoke to *Nutrition Action's* Bonnie Liebman from New Haven.

Excess pounds raise the risk of diabetes, heart disease, stroke, cancer (of the breast, colon, esophagus, kidney, and uterus), gallbladder disease, arthritis, and more. And once people gain weight, the odds of losing it and keeping it off are slim.

"Estimates are that this generation of children may be the first to live fewer years than their parents," says Kelly Brownell. "Health care costs for obesity are now \$147 billion annually."

What are we doing about it? Not enough.

"The conditions that are driving the obesity epidemic need to change," says Brownell. Here's why and how.

Q: Why do you call our food environment toxic?

A: Because people who are exposed to it get sick. They develop chronic diseases like diabetes and obesity in record numbers.

Q: How does the environment influence what we eat?

A: When I was a boy, there weren't aisles of food in the drugstore, and gas stations weren't places where you could eat lunch. Vending machines in workplaces were few and far between, and schools didn't have junk food. Fast food restaurants didn't serve breakfast or stay open 24 hours. Today, access to unhealthy choices is nearly ubiquitous.

Burgers, fries, pizza, soda, candy, and chips are everywhere. Apples and bananas aren't. And we have large portion sizes—bigger bagels, burgers, steaks, muffins, cookies, popcorn, and sodas. We have the relentless marketing of unhealthy food, and too little access to healthy foods.

Q: Does the price structure of food push us to buy more?

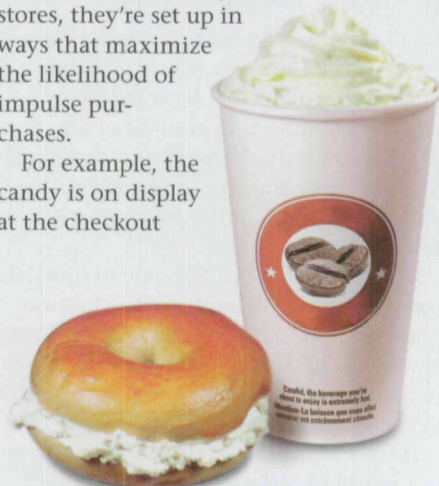
A: Yes. People buy a Value Meal partly because that large burger, fries, and soft

drink cost less than a salad and bottle of water. A large popcorn doesn't cost much more than a small. A Cinnabon doesn't cost much more than a Minibon.

Q: And most stores are pushing junk food, not fresh fruit?

A: Yes. There's a Dunkin' Donuts at our Stop 'n Shop supermarket and at the Wal-Mart near us. And if you look at retail stores, they're set up in ways that maximize the likelihood of impulse purchases.

For example, the candy is on display at the checkout



A bagel with cream cheese (450 calories) plus a medium mocha coffee (350 calories) is no small breakfast.

line at the supermarket. And when you go to a modern drugstore, the things you usually go to a drugstore to buy—like bandages, cough medicine, pain reliever, your prescriptions—are all at the back. People typically have to walk by the soda, chips, and other junk food to navigate their way there and back.

OLD GENES, NEW WORLD

Q: You've said that our biology is mismatched with the modern world. How?

A: Thousands of years ago, our ancestors faced unpredictable food supplies and looming starvation. Those who adapted ate voraciously when food was available and stored body fat so they could survive times of scarcity.

Our bodies were programmed to seek calorie-dense foods. They were exquisitely efficient calorie-conservation machines, which matched nicely with a scarce food supply.

But now we have abundance. And there's no need for the extreme physical exertion that our ancestors needed to hunt and gather food. It's a mismatch.



Q: How do ads encourage overeating?

A: Overeating is written into the language that companies use—names like Big Gulp, Super Gulp, Extreme Gulp. At one point, Frito-Lay sold dollar bags of snack foods called the Big Grab. The burger companies describe their biggest burgers with words like the Monster Burger, the Whopper, the Big Mac. The industry capitalizes on our belief that bigger is better and promotes large amounts of their least healthy foods.

Q: Why do we want a good deal on a bad food?

A: Everybody likes value. Getting more of something for your money isn't a bad idea. You like to do that when you buy an automobile or clothing or laundry detergent or anything.

But when the incentives are set up in a way that offers value for unhealthy food, it's a problem. If you buy the big bag of Cheetos, you get a better deal than if you buy the little bag. A big Coke is a better deal than a little Coke. But if you buy six apples, you don't always get a better deal than if you buy three.

Q: Is indulgence a code word for overeating?

A: Right. You deserve a reward and we're here to offer it to you. And ads describe foods as sinful. Or we make light of eating too much, like the ad that said "I can't believe I ate the whole thing."

ARE WE IRRESPONSIBLE?**Q: How does the food industry blame people for the obesity epidemic?**

A: The two words it uses most frequently are personal responsibility. It plays well in America because of this idea that people should take charge of their own lives and because some people have the biological fortune to be able to resist our risky environment.

But it also serves to shift blame from the industry and government to the individuals with a weight problem. It's right out of the tobacco-industry playbook.

Q: What else is in the food industry's playbook?

A: Industry spokespeople raise fears that government action usurps personal freedom. Or they vilify critics with totalitarian language, characterizing them as the food police, leaders of a nanny state, and even

food fascists, and accuse them of trying to strip people of their civil liberties.

They also criticize studies that hurt the food industry as "junk science." And they argue that there are no good or bad foods—only good or bad diets. That way, soft drinks, fast foods, and other foods can't be targeted for change.

Q: So people think it's their fault?

A: Many people who struggle with weight problems believe it's their own fault anyway. So exacerbating that is not helpful. But removing the mandate for business and government to take action has been very harmful.

For example, if you look at funding to



A typical chicken burrito has about 1,000 calories without the chips.

reduce obesity, it has lagged far behind the extent of the problem. It's because of this idea that people are responsible for the way they are, so why should government do anything about it?

Q: Are people irresponsible?

A: There's been increasing obesity for years in the United States. It's hard to believe that people in 2010 are less responsible than they were 10 or 20 years ago. You have increasing obesity in literally every country in the world. Are people in every country becoming less responsible?

We looked into the literature to find data on other health behaviors like mammograms, seat belt use, heavy drinking, and smoking. All those other behaviors have remained constant or have improved in the U.S. population.

If irresponsibility is the cause of obesity, one might expect evidence that people are becoming less responsible overall. But studies suggest the opposite.

So if people are having trouble acting

responsibly in the food arena, the question is why? There must be enormous pressure bearing down on them to override their otherwise responsible behavior.

Q: It's not as though society rewards obesity.

A: No. Obesity is stigmatized. Overweight people, especially children, are teased and victimized by discrimination. Obese children have lower self-esteem and a higher risk of depression. They're less likely to be admitted to college. And obese adults are less likely to be hired, have lower salaries, and are often viewed as lazy and less competent. So the pressure to overeat must be overwhelming.

Q: Are the pressures worse for children?

A: Yes. Kids don't have the natural cognitive defenses against marketing. And they're developing brand loyalty and food preferences that can last a lifetime.

To allow the food industry to have free range with our children has come at a tremendous cost. A third of kids are now overweight or obese. And when you project ahead to the adult diseases that will cause, it's incredible. Someday, our children may wonder why we didn't protect them from the food companies.

Q: Do we do anything to protect kids?

A: We do some nutrition education in schools, but it's a drop against the tidal wave of what the food industry is doing to educate those children.

The Robert Wood Johnson Foundation is by far the biggest funder of work on childhood obesity, and it's now spending \$100 million a year on the problem. The food industry spends that much every year by January 4th to market unhealthy food to children. There's no way the government can compete with that just through education.

If parents ate every meal with their children, that would amount to 1,000 teaching opportunities per year. Yet the average child sees 10,000 food ads each year. And parents don't have Beyoncé, LeBron, and Kobe on their side.

Q: So if irresponsibility isn't to blame, what is?

A: When you give lab animals access to the diets that are marketed so aggressively in the United States, they become obese. We have abundant science that the envi-

ronment is the causative agent here. So the environment needs to be changed.

That's what public policy is all about. We require that children get vaccinated and ride in child safety seats. We have high taxes on cigarettes. Your car has an air bag. The government could educate us to be safe drivers and hope for the best. Or it could just put an air bag in every car. Those are examples of government taking action to create better defaults.

KEEPING IT OFF

Q: Why is it so important to prevent obesity?

A: Because it's so difficult to fix. The results of studies on treating obesity are very discouraging, especially if one looks at long-term results. The exception is surgery, but that's expensive and can't be used on a broad scale. So this is a problem that screams out to be prevented.

Q: Why is it so hard to keep weight off?

A: There's good research, much of it done by Rudolph Leibel and colleagues at Columbia University, that shows that when people are overweight and lose weight, their biology changes in a way that makes it hard to keep the weight off.

Take two women who weigh 150 pounds. One has always weighed 150 and the other was at 170 and reduced down to 150. Metabolically, they look very different. To maintain her 150-pound weight, the woman who has dropped from 170 is going to have to exist on about 15 percent fewer calories than the woman who was always at 150.

Q: Why?

A: It's as if the body senses that it's in starvation mode so it becomes more metabolically efficient. People who have lost weight burn fewer calories than those who haven't, so they have to keep taking in fewer calories to keep the weight off. That's tough to do day after day, especially when the environment is pushing us to eat more, not less.

And Leibel and others have shown that there are changes in hormones, including leptin, that explain why people who lose weight are hungry much of the time.

Q: Are you saying that our bodies think we're starving when we lose just 10 percent of our body weight?

A: Right. It's not hopeless, but the data

Eat, Dahlink. Eat

For just \$5, Uno offers an individual deep dish pizza (that's 1,500 to 2,300 calories) to go with your entrée. Too bad it's just a limited time offer. T.G.I. Friday's sells an "endless lunch" or "a starter, entrée, and dessert for just \$12.99!" Try fried mozzarella sticks, cheeseburger, and cheesecake. Urp.

The screenshot shows the Uno Chicago Grill website. At the top, there are navigation links: Home, Menu, Nutrition, Locations, Order Online, and Group Sales. Below that is the Uno logo with "CHICAGO GRILL" and "EST. 1942". A secondary navigation bar includes Gift Cards, Email Club, Dough Raising, About Uno, Franchising, Jobs, and Contact Us. A "Find a Location" section has a search box for "City, State or Zip" and a "GO" button. A prominent banner advertises a "\$5 DEEP DISH PIZZA" promotion for National Deep Dish Pizza Day on April 5. The banner includes the text: "CELEBRATE WITH A \$5 INDIVIDUAL DEEP DISH PIZZA WHEN YOU PURCHASE ANY OTHER ENTRÉE FROM SATURDAY, APRIL 3 TO MONDAY, APRIL 5." Below the banner are buttons for "Click Here to ORDER ONLINE" (with "Takeout & Curbside Pick-up" noted), "Click Here to Order", and "Check Your Balance".

There's nothing like an extra pizza with your dinner.

The screenshot shows the TGI Friday's website. At the top, there are navigation links: TGIF MENU, GIVE ME MORE STRIPES, THE BAR, GIFT CARDS, RESTAURANT LOCATOR, and FRIDAY'S LUNCH. Below that is a large promotional banner for "FRIDAY'S LUNCH" featuring "ENDLESS LUNCH" for \$6.99. The banner includes images of "Friday's Shrimp" and "California Club" sandwiches. The main promotion is "SOUP + SALAD + BREADSTICKS + DRINK" for \$6.99. Below the banner, it says "LAUGH. EAT. REPEAT." and "Add \$2.00 after 4pm and on Saturday and Sunday". At the bottom, there are more navigation links: RESTAURANT LOCATOR, CONTACT US, FRANCHISE OPPORTUNITIES, JOBS, MEDIA ROOM, RETAIL PRODUCTS, PRIVACY POLICY, and SITEMAP. The footer includes "© 2010 TGI FRIDAY'S, INC." and "All participating locations".

Endless calories? Thanks, Friday's.

can be discouraging. The results of weight-loss studies are clear. Not many people lose a significant amount of weight and keep it off. All these environmental cues force people to eat, and then this biology makes it hard to lose weight and keep it off.

Q: Does genetics play a role in obesity?

A: Yes. Genetics can help explain why some people are prone to gain weight and some are not. But genetics can't explain why there are so many overweight people. The reason we have more obesity than



Somalia, let's say, is not because we're genetically different. The fact that so many people are overweight is all environment.

ADDICTIVE FOODS

Q: Are some foods addictive?

A: My prediction is that the issue of food and addiction will explode onto the scene relatively soon, because the science is building almost by the day and it's very compelling. I think it's important to put the focus on the food, rather than the person. There are people who consider themselves food addicts, and they might be, but the more important question is whether there's enough addictive properties in some foods to keep people coming back for more and more. That's where the public health problem resides.

Q: What are those properties?

A: What's been studied most so far is sugar. There are brain-imaging studies in humans and a variety of animal studies showing that sugar acts on the brain very much like morphine, alcohol, and nicotine. It doesn't have as strong an effect, but it has a similar effect on reward pathways in the brain. So when kids get out of school and they feel like having a sugared beverage, how much of that is their brain calling out for this addictive substance? Are we consuming so many foods of poor nutrient quality partly because of the addictive properties of the food itself?

Q: What do you mean by reward pathways?

A: There are pathways in the brain that get activated when we experience pleasure, and drugs of abuse like heroin hijack that system. The drugs take over the system to make those substances extremely reinforcing and to make us want those things when we don't have them.

The drugs do that by setting up withdrawal symptoms when we don't have them. The drugs set up the addiction by creating tolerance, so you need more over time to produce the same effect. The drugs set us up to have cravings. The same reward system is activated by foods, especially foods high in sugar.

Q: Do we need more research in people?

A: Yes, but we already have animal and human studies, some done by highly distinguished researchers. I think this is a top priority because if we get to the point



Pasta with cream sauce has at least 1,000 calories, even without the bread (about 150 calories a slice).

where we say that food can be addictive, the whole landscape can change.

Think of the morality or legality of marketing these foods to children. Could the industry ever be held accountable for the intentional manipulation of ingredients that activate the brain in that way? The stakes are very high.

Q: How much does exercise matter to losing weight?

A: Exercise has so many health benefits that it's hard to count them. It lowers the risk for cancer, heart disease, and cognitive impairment as people age. There's a very long list of reasons to be physically active, but weight control may not be one of them. Recent studies have suggested that the food part of the equation is much more important than the activity part.

Q: Because you can undo an hour of exercise with one muffin?

A: Yes. The food industry has been front and center in promoting exercise as the way to address the nation's obesity problem. The industry talks about the importance of physical activity continuously, and they've been quite involved in funding programs that emphasize physical activity. The skeptics claim that that's the way to divert attention away from food.

ANSWERS

Q: So what's the answer to the obesity epidemic?

A: The broad answer is to change the environmental conditions that are driving obesity. Some of the most powerful drivers are food marketing and the economics of food, so I would start there. I don't think we have much chance of succeeding with the obesity problem unless the marketing of unhealthy foods is curtailed.

Q: Not just to kids?

A: No, but children would be a great place to start. Second would be to change the economics so that healthy food costs less and unhealthy food costs more. So a small tax on sugar-sweetened beverages—say, one penny per ounce—would be part of that effort.

Ideally, the tax revenues would be used to subsidize the cost of fruits and vegetables. That creates a better set of economic defaults. Now, especially if you're poor, all the incentives are pushing you toward unhealthy foods.

Q: Like zip codes where there are no grocery stores?

A: That's a great example of a bad default. Another, which applies not just to the poor, would be what children have available in schools. You can sell a lot of junk in schools and then try to educate your way out of it. Or you can just get rid of the junk food and kids will have healthier defaults. They'll eat healthier food if that's what's available. You can inspire that just by changing the default.

Imagine the optimal environment to combat obesity. We would have affordable and healthful food, especially fresh fruits and vegetables, easily accessible to people in low-income neighborhoods. TV commercials for children would encourage them to eat fresh fruits and vegetables rather than pushing processed snacks that are associated with TV and movie characters. And every community would have safe sidewalks and walking trails to encourage physical activity.

Q: So people wouldn't have to struggle to avoid eating junk?

A: Right. We have a terrible set of defaults with food: big portions, bad marketing, bad food in schools. These conditions produce incentives for the wrong behaviors. So the question is: can we create an environment that supports healthy eating, rather than undermines it?

If you count the number of places where you can buy sugared beverages and salty snack foods and candy, it's enormous. If you count the number of places where you can buy baby carrots and oranges, it's a fraction of that.

So if you were creating an environment from scratch, you would do the opposite of what we have. The population deserves a better set of defaults. 🍌

When we hurt the ones we love: Predicting violence against women from men's mate retention

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Abstract

Mate retention behaviors are designed to solve several adaptive problems such as deterring a partner's infidelity and preventing defection from the mating relationship. Although many mate retention behaviors appear to be innocuous romantic gestures (e.g., displaying resources, giving flowers), some may be harbingers of violence. We investigated the associations between male mate retention and violence against women in romantic relationships. In Study 1, 461 men reported their use of mate retention behaviors and separately completed instruments designed to assess violence in their relationships. Study 2 assessed 560 women's reports of their partners' mate retention behaviors and the degree to which their partners used violence against them. As predicted, and across both studies, men's use of particular mate retention behaviors was related positively to female-directed violence. Study 3 secured 2 separate data sources—husbands' reports of their mate retention and wives' reports of their husbands' violence in a sample of 214 individuals forming 107 couples. The results corroborated those of Studies 1 and 2, with particular male mate retention behaviors predicting violence against romantic partners. The general discussion outlines future directions for research that are likely to result in a more comprehensive understanding of partner violence against women.

Male sexual jealousy is a frequently cited cause of nonlethal and lethal violence in romantic relationships (e.g., Buss, 2000; Daly & Wilson, 1988; Daly, Wilson, & Weghorst, 1982; Dobash & Dobash, 1979; Dutton, 1998; Dutton & Golant, 1995; Walker, 1979, 2000). Evolutionary psychologists hypothesized two decades ago that male sexual jealousy evolved to solve the adaptive problem of paternity uncertainty (Daly et al., 1982; Symons, 1979; for a recent and comprehensive overview of evolutionary psychology, see Buss, 2004).

Unlike women, men face uncertainty in their paternity of children because fertilization occurs within women. Without direct cues to paternity, men risk cuckoldry and therefore might unwittingly invest in genetically unrelated offspring. Cuckoldry is a reproductive cost inflicted on a man by a woman's sexual infidelity or temporary defection from her regular long-term relationship. Ancestral men also would have incurred reproductive costs by a long-term partner's permanent defection from the relationship. These costs include loss of the time, effort, and resources the man spent attracting his partner, the potential misdirection of his resources to a rival's offspring, and the loss of his mate's investment in offspring he may have had with her in the future (Buss, 2004).

Expressions of male sexual jealousy historically may have been functional in deterring rivals from mate poaching (Schmitt & Buss, 2001) and in deterring a mate from a sexual

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infidelity or outright departure from the relationship (Buss, Larsen, Westen, & Semmelroth, 1992; Daly et al., 1982; Symons, 1979). Buss (1988) categorized the behavioral output of jealousy into different “mate retention” categories and tactics, ranging from vigilance over a partner’s whereabouts to violence against rivals (see also Buss & Shackelford, 1997). Performance of mate retention behaviors is assessed by the Mate Retention Inventory (MRI; Buss, 1988). Buss’s (1988) taxonomy partitions the behaviors into two general domains: *Intersexual Manipulations*, which includes behaviors directed toward one’s partner, and *Intrasexual Manipulations*, which includes behaviors directed toward same-sex rivals. Each domain is partitioned into several categories: *Intersexual Manipulations* includes the categories *Direct Guarding*, *Negative Inducements*, and *Positive Inducements*. *Intrasexual Manipulations* includes the category *Public Signals of Possession*. Each mate retention category comprises several mate retention tactics, which, in turn, comprise specific mate retention acts (see Buss, 1988; Buss & Shackelford; and see the Methods subsection under the Studies 1 and 2 section). The current research tests predictions targeting the category level of mate retention behaviors. In a series of exploratory analyses in each study, however, we also address the tactic and act levels of mate retention behaviors.

Because male sexual jealousy has been linked to violence in relationships, and because mate retention behaviors are manifestations of jealousy, men’s use of these behaviors is predicted to be associated with violence toward their partners. Indeed, Buss and Shackelford (1997) hypothesized that the use of some mate retention tactics may be early indicators of violence in romantic relationships. Unfortunately, little is known about *which specific acts and tactics* of men’s mate retention efforts are linked with violence. One exception is the study by Wilson, Johnson, and Daly (1995), which identified several predictors of partner violence—notably, verbal derogation of the mate and attempts at sequestration, such as limiting access to family, friends, and income (for related research that is not conducted within an evolutionary framework and that tends to focus on broader, more general predic-

tors of partner violence, see, e.g., Johnson, 1995; Leone, Johnson, Cohan, & Lloyd, 2004; Smith, White, & Holland, 2003; White, Merrill, & Koss, 2001). A goal of the current research is to identify specific behaviors that portend violence in romantic relationships and thereby to contribute to a better understanding of violence against women. Identifying the predictors of partner violence would be theoretically valuable and may provide information relevant to developing interventions designed to reduce partner violence or to help women avoid such violence.

Assessing violence in romantic relationships

Dobash, Dobash, Cavanagh, and Lewis (1995, 1996) developed two indexes to assess the occurrence and consequences of violence in relationships. The Violence Assessment Index (VAI; Dobash et al., 1995) measures specific methods of assault, objects used in assaults, and parts of the body to which assaults are directed. The types of violence assessed range from pushing to choking. Because the effects of violence can range from minor wounds (e.g., a scratch) to more severe damage (e.g., an internal injury), Dobash et al. (1995) developed the Injury Assessment Index (IAI) to measure the physical consequences of violence against partners. The IAI is comprehensive in that it measures the specific injury (e.g., bruise, cut) and the location of the injury on the body (e.g., face, limb).

Predictors of violence in romantic relationships

Direct Guarding. Tactics within the Direct Guarding category of the MRI include Vigilance, Concealment of Mate, and Monopolization of Time. An exemplary act for each tactic is, respectively, “He dropped by unexpectedly to see what she was doing,” “He refused to introduce her to his same-sex friends,” and “He monopolized her time at the social gathering.” Each of these tactics implicates what Wilson and Daly (1992) term “male sexual proprietariness,” which refers to the sense of entitlement men sometimes feel that they have over their partners and, more specifically, their partners’ sexual behavior.

Male sexual proprietariness motivates behaviors designed to regulate and restrict women's sexual autonomy. A sexually proprietary male psychology has been proposed to be an adaptive solution to the problems of intrasexual competition for mates and cuckoldry (Buss et al., 1992; Daly et al., 1982; Symons, 1979). Ancestral men who attempted to limit their partners' sexual autonomy were likely to have been more reproductively successful because, on average, they were better able to deter rivals from encroaching and to deter mates from straying, than were men who made no such attempts. From a woman's point of view, however, these mate retention behaviors may inflict costs on her by restricting her freedom of sexual choice, restricting her mobility, limiting her social contacts, and impeding her ability to pursue her own interests.

Wilson et al. (1995) demonstrated that violence against women is linked closely to their partners' autonomy-limiting behaviors. Women who affirmed items such as "He is jealous and doesn't want you to talk to other men" were more than twice as likely to have experienced serious violence by their partners. Of those women who were questioned further about their experiences with serious violence, 56% reported being fearful for their lives and 72% required medical attention following an assault. Because Direct Guarding is associated specifically with men's autonomy-limiting behaviors, we expect the use of Direct Guarding to be related positively to violence in romantic relationships.

Intersexual Negative Inducements. In addition to Direct Guarding, men sometimes attempt to retain their partners by using Intersexual Negative Inducements. Punish Mate's Infidelity Threat, for example, includes acts such as "He yelled at her after she showed interest in another man." Because jealousy is a primary cause of violence against women, those women who openly threaten infidelity, consequently inducing jealousy in their partners, are predicted to be more likely to suffer violence at the hands of their partners. The tactics and acts within this category have a violent theme and, therefore, we expect the use of Intersexual Negative Inducements to be related positively to violence in relationships.

Positive Inducements. Not all mate retention behaviors are expected to predict positively violence toward partners. Some mate retention behaviors are not in conflict with a romantic partner's interests and, indeed, may be encouraged and welcomed by a partner (Buss, 1988, 2000). One might not expect, for example, that men who attempt to retain their partners by using Positive Inducements will behave more violently toward their partners than men who do not deploy such tactics. For example, men who affirm Love and Care acts (e.g., "I was helpful when she really needed it") and Resource Display acts (e.g., "I bought her an expensive gift") may not be expected to use violence against their partners. Men who have resources might be able to retain their partners using methods that are not available to men lacking resources. Indeed, Daly and Wilson (1988) predicted that men who cannot retain mates through positive inducements may be more likely to resort to violence. Following Daly and Wilson, we expect the use of Positive Inducements to be related negatively to female-directed violence.

Public Signals of Possession. Tactics within the Public Signals of Possession category include Verbal Possession Signals (e.g., "He mentioned to other males that she was taken"), Physical Possession Signals (e.g., "He held her hand when other guys were around"), and Possessive Ornamentation (e.g., "He hung up a picture of her so others would know she was taken"). Public Signals of Possession reflect male sexual proprietariness and, therefore, we expect the use of Public Signals of Possession to be related positively to female-directed violence.

We collected data using Buss's (1988) MRI to measure female-directed mate retention behaviors and Dobash et al.'s (1995, 1996) VAI and IAI to measure female-directed violence. We generated four predictions derived from the hypothesis that men's use of mate retention is variably associated with violence against their partners: Men's use of Direct Guarding and Intersexual Negative Inducements will be related *positively* to their use of partner-directed violence (*Predictions 1 and 2*, respectively); men's use of Positive

Inducements will be related *negatively* to their use of partner-directed violence (*Prediction 3*); and men's use of Public Signals of Possession will be related *positively* to their use of partner-directed violence (*Prediction 4*).

In Study 1, we collected self-reports from several hundred men about their mate retention and their partner-directed violence in a current romantic relationship. Men and women sometimes are discordant about instances of violence in their relationships, such that men tend to underreport the violence they inflict on their partners, whereas women report this violence with relative accuracy (e.g., Dobash, Dobash, Cavanagh, & Lewis, 1998; Magdol et al., 1997). Because women's reports of violence in relationships may reflect more accurately the incidence of such violence, Study 2 secures women's reports of their partners' mate retention and partner-directed violence. For reportorial efficiency, we report the conduct and results of Studies 1 and 2 together. We then report the results of a third study in which the linked responses of husbands and their wives are used to conduct additional tests of the four predictions.

Studies 1 and 2: Men's and Women's Reports of Female-Directed Mate Retention and Violence

In three studies, we secured men's and women's reports of men's mate retention and use of violence in their current romantic relationships. Studies 1 and 2 secured, in independent samples, men's self-reports and women's partner reports, respectively.

Methods

Participants. Four hundred sixty-one men and 560 women in a committed, sexual, heterosexual relationship participated in Studies 1 and 2, respectively. Participants were drawn from universities and surrounding communities. The mean age of the men was 24.2 years ($SD = 7.9$), the mean age of their partners was 23.2 years ($SD = 7.3$), and the mean length of their relationships was 37.3 months ($SD = 59.8$). The mean age of the women was 21.5 years ($SD = 5.4$), the mean age of their part-

ners was 23.7 years ($SD = 6.6$), and the mean length of their relationships was 28.8 months ($SD = 38.1$). None of the women in Study 2 were partners of the men who participated in Study 1, making the two studies independent. About half the participants drawn from universities received nominal extra credit toward one of several social science courses in exchange for their participation. The remaining half of participants drawn from universities received credit toward a required research participation component of an introductory psychology course. Researchers solicited participants from these courses at the beginning of a class session, noting only that the research was a "study on romantic relationships." Participants drawn from the surrounding community were recruited by word of mouth and via flyers posted in public locations. These flyers stated only that volunteers were needed for a "study on romantic relationships." The researchers' contact information was provided on the flyers. We estimate that 20% of participants in both studies were nonstudents drawn from the community. We did not code for method of data collection, so are unable to include this as a variable in the statistical analyses.

Materials. Participants in both studies completed a survey that included several indexes. The MRI (Buss, 1988) assesses how often men performed 104 mate retention acts in the past month, ranging from 0 (*never*) to 3 (*often*). Previous research has established the reliability, validity, and utility of the MRI as an assessment of mate retention behaviors (e.g., Buss, 1988; Buss & Shackelford, 1997). The MRI was generated using an act nomination procedure (e.g., Buss & Craik, 1983) and subsequently refined by a heuristic application of an evolutionary perspective (Buss, 1988). We argue for the continued use of Buss's mate retention tactics and superordinate categories, which provides continuity with previous work (e.g., Buss, 1988; Buss & Shackelford; Goetz et al., 2005; Shackelford & Buss, 2000) and, in the present research, helps organize mate retention behaviors in a theoretically sensible way that allows for clear tests of the predictions.

The VAI assesses how often men performed 26 violent acts against their partners,

and the IAI, how often their partners sustained each of 20 injuries as a result of their violence against their partners. For each index, responses are recorded using a 6-point Likert-type scale anchored by 0 (*never*) and 5 (*11 or more times*; Dobash et al., 1995, 1996). Studies by Dobash and colleagues (1995, 1996, 1998) have demonstrated the reliability, validity, and utility of these indexes. The packet completed by participants presented the MRI, VAI, and IAI, in that order, each preceded and followed by other measures designed to test hypotheses not related to the current research.

Procedure. To qualify for participation, prospective participants had to be at least 18 years old and currently involved in a committed, sexual, heterosexual relationship. Upon the prospective participant's arrival at the scheduled time and location, the researcher confirmed that the prospective participant met the two participation criteria. If the criteria were met, the researcher handed the participant a consent form, the survey, and two brown security envelopes. The participant was instructed to read and sign the consent form, complete the survey, place the completed survey in one envelope and the consent form in the other envelope, and then seal the envelopes. The participant was instructed to place the sealed envelopes in two boxes—one for surveys, one for consent forms.

Results and discussion:

Men's self-reports (Study 1)

This article reports the results of seven tests of each of the four predictions across three studies (three tests in Study 1, three in Study 2, and one in Study 3). We instituted a Bonferroni correction for α inflation that produced a per-prediction corrected and directional α level of $(.05/7)^2 = .014$ (see Cohen & Cohen, 1983; Hays, 1988).

To test the predictions, we standardized responses to the mate retention tactics and then averaged the relevant tactics to create the superordinate categories defined by Buss (1988). Alpha reliabilities for the four superordinate categories were acceptable: .83, .84,

.81, and .74 for Direct Guarding, Intersexual Negative Inducements, Positive Inducements, and Public Signals of Possession, respectively. Alpha reliabilities for the 16 tactics were less impressive, with a mean of .71 (α ranging from .50 to .84). With $\alpha = .50$, Commitment Manipulation was the only tactic with $\alpha < .60$. Correlations among men's self-reported performance of the four superordinate mate retention categories are shown below the diagonal in Table 1. The table not only reveals substantial positive correlations among the categories but also provides some evidence that these categories assess somewhat different dimensions of mate retention. (A parallel correlation matrix for the 16 constituent tactics produced a similar positive manifold of correlations; analyses are available on request.)

To simplify the analyses, we separately standardized scores on the VAI and IAI and then averaged these standardized scores into a composite Overall Violence Index (OVI; $\alpha = .90$; $r_{1c} = .80$, where r_{1c} is the reliability of a linear composite, following Nunnally & Bernstein, 1994, pp. 269–270). We then correlated men's scores on the mate retention categories with their scores on the OVI. For analyses involving tactics and categories, we excluded responses to the mate retention act "I hit my partner when I caught my partner flirting with someone else" to prevent detection of spurious relationships between mate retention and violence (this exclusion was implemented for parallel analyses in Studies 2 and 3).

Consistent with Predictions 1 and 2, men's use of Direct Guarding and Intersexual Negative Inducements correlated positively with their scores on the OVI, $r(413) = .16$ and $.20$, respectively (both $ps < .014$). The results did not support Prediction 3: Men's use of Positive Inducements did not correlate negatively with their scores on the OVI, $r(413) = .08$. The results also did not support Prediction 4: Men's use of Public Signals of Possession did not correlate positively with their scores on the OVI, $r(413) = .00$.

We wanted to identify which specific tactics and acts predicted violence in mateships. For these admittedly exploratory analyses (and parallel analyses in Studies 2 and 3), we reduced α from .05 to .01 and implemented

Table 1. Correlations among mate retention categories: Men's self-reports (Study 1, below diagonal), women's partner reports (Study 2, below diagonal, in parentheses), and husband's self-reports (Study 3, above diagonal)

Mate retention category	Mate retention category			
	Direct guarding	Intersexual negative inducements	Positive inducements	Public signals of possession
Direct guarding		0.71	0.41	0.41
Intersexual negative inducements	0.84 (0.80)		0.47	0.52
Positive inducements	0.51 (0.48)	0.59 (0.54)		0.67
Public signals of possession	0.51 (0.48)	0.55 (0.53)	0.73 (0.76)	

Note. $N_s = 413$ men (Study 1), women (Study 2), 107 married couples (Study 3). All correlations are significant at $p < 0.01$ (two-tailed).

two-tailed significance tests to reduce the risk of Type I error (Cohen & Cohen, 1983; Hays, 1988). We first correlated scores on the mate retention tactics with scores on the OVI. These correlations are shown in the first column of Table 2. Emotional Manipulation showed the highest ranking correlation with scores on the OVI, followed by Punish Mate's Infidelity Threat, Monopolization of Time, Derogation of Competitors, and Jealousy Induction. Verbal Possession Signals showed the lowest ranking correlation with scores on the OVI, followed by Possessive Ornamentation and Physical Possession Signals.

To identify whether any of the mate retention tactics uniquely predicted violence (and note parallel analyses in Studies 2 and 3), we entered scores on the 16 tactics into a multiple regression predicting OVI scores. The overall model was significant, $F(16, 398) = 3.08$, $R^2 = 0.11$, $p < .01$, but investigation of the individual standardized regression coefficients indicated that just one tactic uniquely and positively predicted female-directed violence. Men's self-reported Emotional Manipulation predicted violence against their partners ($b = 0.30$, $t = 3.39$, $p < .01$; full analyses are available on request).

To identify the specific mate retention acts that predicted violence, we computed correlations between each of the mate retention acts and scores on the OVI. These act-level analyses revealed that 27 of the 104 mate retention acts correlated significantly and positively with

scores on the OVI (these correlations are available on request). The acts "Cried in order to keep my partner with me," "Told my partner that I would change in order to please her," "Told others my partner was a pain," "Told my partner that the other person they were interested in has slept with everyone," and "Would not let my partner go out with me" were the five highest ranking correlations ($r_s = .23$, $.21$, $.21$, $.20$, and $.20$, respectively; all $p_s < .01$).

According to men's self-reports, their use of Intersexual Negative Inducements and Direct Guarding is related positively to violence against their partners. In addition, men who reported using the mate retention tactics of Emotional Manipulation, Punish Mate's Infidelity Threat, Monopolization of Time, Derogation of Competitors, Jealousy Induction, and Vigilance reported more partner-directed violence in their relationships. Finally, Emotional Manipulation is the lone tactic that uniquely predicted men's violence against women. The same pattern of findings emerged when we controlled for the man's age, his partner's age, and the length of their relationship (analyses are available on request).

Results and discussion: Women's partner reports (Study 2)

As in Study 1, we standardized responses to the mate retention tactics and then averaged the relevant tactics to create the mate retention categories defined by Buss (1988). Alpha

Table 2. Correlations between men’s mate retention and partner-directed violence

Mate retention category/Mate retention tactic	Study 1: Men’s self-reports	Study 2: Women’s partner reports	Study 3: Married couples	
	OVI (Rank)	OVI (Rank)	RVI (Rank)	RVI _{partial} (Rank)
Direct guarding				
Vigilance	0.12* (7)	0.38* (3)	0.50* (1)	0.48* (1)
Concealment of mate	0.10 (8)	0.46* (1)	0.18 (11)	0.17 (11)
Monopolization of time	0.18* (3)	0.35* (4)	0.36* (3)	0.35* (3)
Intersexual negative inducements				
Jealousy induction	0.16* (5)	0.19* (7.5)	0.17 (12)	0.13 (12)
Punish mate’s infidelity threat	0.19* (2)	0.31* (5)	0.34* (6)	0.30* (8)
Emotional manipulation	0.24* (1)	0.43* (2)	0.43* (2)	0.40* (2)
Commitment manipulation	0.03 (12)	0.14* (10)	0.19 (10)	0.19 (10)
Derogation of competitors	0.17* (4)	0.19* (7.5)	0.34* (6)	0.32* (6.5)
Positive inducements				
Resource display	0.02 (13)	0.05 (14)	0.12 (13.5)	0.10 (14)
Sexual inducements	0.04 (10.5)	0.17* (9)	0.31* (9)	0.29* (9)
Appearance enhancement	0.06 (9)	0.08 (12.5)	0.04 (15)	0.02 (16)
Love and care	0.04 (10.5)	0.01 (16)	-0.03 (16)	-0.03 (15)
Submission and debasement	0.15* (6)	0.21* (6)	0.32* (8)	0.33* (5)
Public signals of possession				
Verbal possession signals	-0.01 (16)	0.03 (15)	0.34* (6)	0.32* (6.5)
Physical possession signals	0.01 (14)	0.08 (12.5)	0.12 (13.5)	0.11 (13)
Possessive ornamentation	0.00 (15)	0.13* (11)	0.35* (4)	0.34* (4)

Note. *N*s = 413 men (Study 1), 471 women (Study 2), 107 married couples (Study 3); “Rank” is the rank order of the magnitude of the correlation between the mate retention tactic and scores on the OVI (Studies 1 and 2) or the RVI (Study 3; see text). Study 3 secured husband’s reports of his own mate retention and his wife’s reports of her husband’s violence against her. The RVI_{partial} column reports correlations between husband-reported mate retention and wife-reported relationship violence, controlling for wife-reported general male domination and control, as assessed by nonviolent items of the Spouse Influence Report (see text). OVI = Overall Violence Index; RVI = Relationship Violence Index.
 **p* < 0.01 (two tailed).

reliabilities for the four superordinate categories were acceptable: .83, .81, .81, and .81 for Direct Guarding, Intersexual Negative Inducements, Positive Inducements, and Public Signals of Possession, respectively. Alpha reliabilities for the 16 tactics were less impressive, with a mean of .75 (α ranging from .50 to .87). With $\alpha = .50$, Commitment Manipulation was the only tactic with $\alpha < .60$.

Also as in Study 1, we separately standardized scores on the VAI and IAI and then averaged these standardized scores into a composite OVI ($\alpha = .91$; $r_{lc} = .84$). Correlations among the four superordinate categories are shown below the diagonal and in parentheses

in Table 1. Paralleling the correlations for men’s self-reports, the table not only reveals substantial positive correlations among the categories for women’s partner reports but also provides some evidence that these categories assess somewhat different dimensions of mate retention (a parallel correlation matrix for the 16 constituent tactics produced a similar positive manifold of correlations; analyses are available on request). We then correlated women’s reports of their partners’ scores on each of the mate retention categories with women’s reports of their partners’ scores on the OVI.

The results supported Predictions 1 and 2: Women’s reports of their partners’ use of

Direct Guarding and Intersexual Negative Inducements correlated positively with their reports of their partners' scores on the OVI, $r(471) = .45$ and $.33$, respectively (both $ps < .014$). The results did not support Prediction 3: Women's reports of their partners' use of Positive Inducements did not correlate negatively with their reports of their partners' scores on the OVI, $r(471) = .14$. Women's reports of their partners' use of Public Signals of Possession correlated positively but not significantly with their reports of their partners' scores on the OVI, $r(471) = .10$ ($p > .014$). Therefore, Prediction 4 was not supported.

As in Study 1, we wanted to identify which specific tactics and acts predicted violence in mateships. We first correlated scores on each of the mate retention tactics with scores on the OVI. These correlations are shown in the second column in Table 2. Concealment of Mate showed the highest ranking correlation with scores on the OVI, followed by Emotional Manipulation, Vigilance, Monopolization of Time, and Punish Mate's Infidelity Threat. Love and Care showed the lowest ranking correlation with scores on the OVI, followed by Verbal Possession Signals and Resource Display.

To identify whether any of the mate retention tactics uniquely predicted violence, we entered scores on the 16 tactics into a multiple regression predicting OVI scores. As in Study 1, the overall model was significant, $F(16, 442) = 13.17$, $R^2 = 0.33$, $p < .01$. Investigation of the individual standardized regression coefficients indicated that just three tactics uniquely and positively predicted female-directed violence: Vigilance ($b = 0.21$, $t = 3.08$), Concealment of Mate ($b = 0.32$, $t = 5.64$), and Emotional Manipulation ($b = 0.38$, $t = 6.17$; all $ps < .01$; full analyses are available on request).

To identify the specific mate retention acts that predicted violence, we computed correlations between each of the mate retention acts and scores on the OVI. These act-level analyses revealed that 63 of the 104 mate retention acts correlated significantly and positively with scores on the OVI (these correlations are available on request). The acts "Did not let me talk to others of the opposite sex," "Cried when I

said I might go out with someone else," "Cried in order to keep me with him," "Threatened to harm himself if I ever left," and "Read my personal mail" were the five highest ranking correlations ($rs = .44$, $.40$, $.39$, $.37$, and $.36$, respectively; all $ps < .01$). Three of these acts are included within the tactic Emotional Manipulation, and accordingly, Emotional Manipulation was the second highest ranking tactic-level predictor of violence.

According to women's reports of their partners' behaviors, use of Direct Guarding and Intersexual Negative Inducements is related positively to female-directed violence. In addition, women who reported that their partners more frequently use the mate retention tactics Concealment of Mate, Emotional Manipulation, Vigilance, Monopolization of Time, and Punish Mate's Infidelity Threat reported more partner-directed violence in their relationships. Finally, women's reports of their partners' Vigilance, Concealment of Mate, and Emotional Manipulation each uniquely predicted their partners' violence against them. The same pattern of findings emerged when we controlled for the woman's age, her partner's age, and the length of their relationship (analyses are available on request).

Comparing the results for men's self-reports (Study 1) and women's partner reports (Study 2)

Comparison of the correlations obtained from men's reports (Study 1) to those obtained from women's reports (Study 2) reveals that the sexes provide corroborative reports about which tactics predicted violence. Spearman's rank order correlation indicates a strong positive relationship between (a) the ranks of the correlations between men's reports of their performance of mate retention tactics and female-directed violence in Study 1 (first column of Table 2) and (b) the ranks of the correlations between women's reports of their partners' performance of mate retention tactics and female-directed violence in Study 2 (second column in Table 2), $r_s(14) = .76$ ($p < .01$).

Study 1 secured men's reports of their mate retention and violence in romantic relationships.

Many of the correlations between the use of mate retention and violence were statistically significant but small in magnitude. Study 2 secured women's reports of their partners' mate retention and violence. The correlations identified in Study 2 between men's use of mate retention and violence were generally larger numerically than those identified in Study 1. Using women's reports of their partners' mate retention may be problematic, however, because men may be in a better position to report on their own mate retention behaviors, some of which occur outside the awareness of their partners (e.g., "He had his friends check up on her"). Because women report relationship violence with relative accuracy and men may be able to report more accurately their use of mate retention behaviors, we conducted a third study to secure these reports in a sample of married couples. Married couples served as participants for Study 3. Husbands reported their use of mate retention behaviors, and their wives reported husbands' use of violence.

Study 3: Husbands' Reports of Their Mate Retention and Wives' Reports of Their Husbands' Violence

In Study 3, we collected husbands' reports of their mate retention and wives' reports of their husbands' violence. Using these data, we tested four predictions paralleling those tested in Studies 1 and 2.

Methods

Participants. Participants were 214 individuals, 107 men and 107 women, who had been married less than 1 year. Participants were obtained from the public records of marriage licenses issued within a large county in the Midwest. All couples married within the designated time period were invited by letter to participate in a study on romantic relationships, in exchange for \$30 per person. Unfortunately, we did not keep a record of how many couples declined the invitation to participate and how many solicitation letters were returned due to change of address (not uncommon in the first few months after couples marry), but we estimate that 25% of couples

contacted participated in the study. The mean age of husbands was 25.5 years ($SD = 6.6$). The mean age of wives was 24.8 years ($SD = 6.2$). Additional details about this sample can be found in Buss (1992).

Materials. Husbands completed the MRI (Buss, 1988). Wives completed the Spouse Influence Report (SIR; Buss, 1992; Buss, Gomes, Higgins, & Lauterbach, 1987), which is designed to assess behaviors that husbands use to influence, manipulate, or control their partners. Items included nonviolent manipulative behaviors and violent manipulative behaviors. Example items include "He tells me how happy he'll be if I do it," and "He yells at me so I'll do it." Responses are recorded on a 7-point Likert-type scale anchored by 1 (*not at all likely to do this*) and 7 (*extremely likely to do this*).

Procedure. Participants engaged in two separate episodes of assessment. First, they received through the mail a battery of instruments to be completed at home. Husbands completed the MRI and other measures designed for different studies. Second, participants came to a testing session 1 week after receiving the first battery. Spouses were separated to preserve independence and to prevent contamination due to discussion. During this session, wives completed the SIR and other measures designed for different studies.

Results and discussion

As in Studies 1 and 2, we standardized responses to the mate retention tactics and then averaged the relevant tactics to create the mate retention categories defined by Buss (1988). Alpha reliabilities for the four superordinate categories were acceptable: .76, .73, .71, and .78 for Direct Guarding, Intersexual Negative Inducements, Positive Inducements, and Public Signals of Possession, respectively. Alpha reliabilities for the 16 tactics were less impressive, with a mean of .67 (α ranging from .46 to .82). With $\alpha = .46$ and .49, respectively, Commitment Manipulation and Verbal Possession Signals were the only two tactics with $\alpha < .60$. Correlations among the four superordinate

categories are shown above the diagonal in Table 1. Paralleling the correlations among the categories for men's self-reports and women's partner reports secured in Studies 1 and 2, respectively, the table not only reveals substantial positive correlations among the categories for husband's self-reports but also provides some evidence that these categories assess somewhat different dimensions of mate retention (a parallel correlation matrix for the 16 constituent tactics produced a similar positive manifold of correlations; analyses are available on request).

The female-directed violence variable used in Study 3 differed from that used in Studies 1 and 2. Study 3 did not include the VAI or IAI. To measure violence in Study 3, we standardized and then averaged responses to two acts from the SIR ("He hit me so I will do it" and "He implied the possibility of physical harm if I didn't do") with one act from a different measure ("He hit me when he caught me flirting with someone else"). Responses to these three acts produced a reliable index of wives' reports of their husbands' violence, $\alpha = .70$ (the results do not change when we exclude the SIR item in which violence is implied rather than committed; analyses are available on request).

We then correlated husbands' reports of their mate retention with wives' reports of violence. Consistent with Predictions 1, 2, and 4, husbands' self-reported use of Direct Guarding, Intersexual Negative Inducements, and Public Signals of Possession was related positively to wives' reports of husbands' violence, $r(105) = .43$, $.41$, and $.32$, respectively (all $ps < .014$). Prediction 3 was not supported: Husbands' use of Positive Inducements was not related negatively to wives' reports of husbands' violence, $r(105) = .23$.

An important theoretical question is whether a husband's use of coercive tactics, including violence against his wife, is unique to mate retention or instead might be part of a general pattern of domination and abuse (cf. Dutton, 1995, 1998; Dutton & Golant, 1995). We empirically test this by using scores on the full SIR (excluding the two violence-related items) as a covariate in analyses of the links between mate retention and violence. If a husband's use of coercive tactics is not specific to mate

retention but instead is part of a general pattern of domination and abuse, then the observed links between mate retention and violence should be eliminated once we partial out variance attributable to scores on the SIR (as an index of general domination and control).

We first created a total SIR score (after excluding responses to the two items used to create the violence index) by standardizing and then averaging responses to the 80 constituent items, producing a reliable index of wife-directed general domination and control ($\alpha = 0.97$; see Buss, 1992; Buss et al., 1987). In a second set of tests of the four predictions, we then correlated husbands' reports of their mate retention along the four superordinate categories with wives' reports of husbands' violence, this time partialling out variance attributable to scores on the SIR. Fully replicating the first set of analyses and again consistent with Predictions 1, 2, and 4, husbands' self-reported use of Direct Guarding, Intersexual Negative Inducements, and Public Signals of Possession were related positively to wives' reports of husbands' violence, even after controlling for SIR scores, $r_{\text{partial}}(105) = .41$, $.38$, and $.31$, respectively (all $ps < .014$). Also consistent with the first set of analyses, Prediction 3 was not supported: Husbands' use of Positive Inducements was not related negatively to wives' reports of husbands' violence, controlling for SIR scores, $r_{\text{partial}}(105) = .22$. These results suggest, therefore, that a husband's use of coercive tactics, including violence against his wife, may be unique to mate retention and is not part of a general pattern of domination and abuse.

As in Studies 1 and 2, we wanted to identify which specific mate retention tactics and acts predicted violence against women. We correlated scores on each of the tactics with violence against wives. These correlations are shown in the third column in Table 2. Vigilance showed the highest ranking correlation with violence against wives, followed by Emotional Manipulation, Monopolization of Time, and Possessive Ornamentation. Love and Care showed the lowest ranking correlation with violence against wives, followed by Appearance Enhancement. We computed a second set of correlations between scores on each of the

mate retention tactics and violence against wives, this time controlling for scores on the full SIR (excluding the two violence-related items, as above). These partial correlations are shown in the fourth column of Table 2. These partial correlations (and associated rankings) reveal a pattern of significant relationships between mate retention tactics and wife-directed violence identical to that found for the zero-order correlations, corroborating the results of the category-level analyses indicating that a husband's use of coercive tactics, including violence against his wife, may be unique to mate retention and is not part of a general pattern of domination and abuse.

To identify whether any of the mate retention tactics uniquely predicted violence, we entered scores on the 16 tactics into a multiple regression predicting wife-directed violence. As in Studies 1 and 2, the overall model was significant, $F(16, 86) = 2.64$, $R^2 = 0.38$, $p < .01$. Investigation of the individual standardized regression coefficients indicated that just one tactic uniquely and positively predicted wife-directed violence. Husband's self-reported Vigilance predicted wife's reports of husband's violence ($b = 0.46$, $t = 2.77$, $p < .01$; full analyses are available on request). We conducted a second multiple regression analysis in which we included as a predictor SIR scores (excluding the two violence-related items, as above) along with scores on the 16 mate retention tactics to predict violence against wives. As in the first set of analyses, the overall model was significant, $F(17, 86) = 2.47$, $R^2 = 0.38$, $p < .01$. Investigation of the individual standardized regression coefficients indicated that just one tactic uniquely and positively predicted wife-directed violence, just as was found in the first set of analyses. Husband's self-reported Vigilance predicted wife's reports of husband's violence ($b = 0.47$, $t = 2.75$, $p < .01$; full analyses are available on request). Furthermore, SIR scores did not uniquely predict wife-directed violence ($b = 0.05$, $t = 0.44$). These results corroborate the results of other analyses that included SIR scores, indicating that a husband's use of coercive tactics, including violence against his wife, may be unique to mate retention and is not part of a general pattern of domination and abuse.

To identify the specific mate retention acts that predicted violence, we computed correlations between each of the mate retention acts and the relationship violence score. These act-level analyses revealed that 38 of the 104 mate retention acts correlated significantly and positively with relationship violence (these correlations are available on request). The acts "Told my partner that someone of my same sex was out to use my partner," "Hung up a picture of my partner so that others would know my partner was taken," "Dropped by unexpectedly to see what my partner was doing," "Told my partner that I would 'die' if my partner ever left," and "Called to make sure my partner was where she said she would be" were the five highest ranking correlations ($r_s = .50, .46, .44, .40$, and $.40$, respectively, all $p_s < .01$). Two of these five acts are included in the tactic Vigilance and, accordingly, Vigilance was the highest ranking tactic-level predictor of violence in Study 3. Controlling for SIR scores (as above) produced the same pattern of results (analyses are available on request).

Comparing the results of Study 3 with the results of Study 1 and Study 2

Comparison of the correlations between men's mate retention and female-directed violence obtained from men's reports (Study 1) to those obtained from husbands' and their wives' reports (Study 3) reveals that, of the study comparisons, these two perspectives were in least agreement on which tactics predicted violence in mateships. Correlations between violence against women and men's use of Emotional Manipulation and Monopolization of Time, however, were among the highest ranking correlations in both studies (see Table 2). Emotional Manipulation produced the highest ranking correlation in Study 1 and the second highest ranking correlation in Study 3, and Monopolization of Time produced the third highest ranking correlation in both Studies 1 and 3. Spearman's rank order correlation revealed a positive but not statistically significant relationship between the ranks of the correlations of female-directed violence (as assessed by the OVI) with the

mate retention tactics in Study 1 and the ranks of the correlations of female-directed violence with these tactics in Study 3, $r_s(14) = .39$ (*ns*). Some of the discrepancy between the two studies about which tactics predicted violence might be attributable to the fact that the measures of violence differed in Studies 1 and 3. The use of identical measures of violence may have reduced this discrepancy.

Comparison of the correlations obtained from women's reports (Study 2) to those obtained from husbands' reports and their wives' reports (Study 3) revealed some agreement on which tactics predicted violence in mateships. Spearman's rank order correlation indicated a positive and statistically significant relationship between the ranks of the correlations of the mate retention tactics with female-directed violence (as assessed by the OVI) in Study 2 and the ranks of the correlations of the mate retention tactics with female-directed violence in Study 3, $r_s(14) = .60$ ($p < .01$). An additional point of agreement across the two studies is that men's use of Vigilance uniquely predicted men's violence against women. As noted for comparisons of the results of Studies 1 and 3, some of the discrepancy between Studies 2 and 3 on which tactics predicted violence in mateships could be attributable to the fact that the measures of violence differed across the two studies. In the General Discussion, we summarize the key findings generated from these three studies.

General Discussion

Some mate retention behaviors are welcomed by their recipients. Holding his partner's hand in public, for example, may signal to a woman her partner's commitment and devotion to her. Frequent use of some displays of commitment and devotion, however, also may be harbingers of violence against a romantic partner. The current studies examined how mate retention is related to violence in romantic relationships, using the reports of independent samples of several hundred men and women in committed, romantic relationships (Studies 1 and 2) and the reports of 107 married men and women (Study 3). Before highlighting the results of these studies, we first briefly review

a few limitations of this research as well as several important directions for future work.

Limitations and future directions

One limitation of the current research is that we are not able to make clear statements of causality. All three studies effectively secured data at a single point in time. We have identified interpretable correlational relationships between men's mate retention behaviors and female-directed partner violence, but strong statements of causality require data collected using a longitudinal methodology. Future work, for example, could use a diary method to collect daily, repeated assessments from both members of a couple. Such a design could include assessments of men's mate retention and men's female-directed violence from both members of the couple. A diary methodology would allow for a focused investigation of other interesting questions, including, for example, whether men's mate retention predicts violence after controlling for actual relationship threats, notably a man's suspicion or knowledge of his partner's infidelities. In other words, does men's mate retention mediate (or partially mediate) the link between suspected or actual female infidelity and men's violence against their partners?

Guided heuristically by an evolutionary psychological perspective, we squarely focused on men's mate retention and men's violence against women. Women also engage in mate retention and sometimes behave violently toward their romantic partners (Buss, 1988; Buss & Shackelford, 1997; Campbell, 1993, 1995; Mouzos & Shackelford, 2004; Shackelford, 2001). It would be useful to investigate whether women's mate retention also might be linked to their partner-directed violence. These data could be collected from both members of a couple in the context of the diary methodology discussed above.

A key goal of the current research was to test four predictions about the links between men's mate retention along the four superordinate categories identified by Buss (1988; and see Buss & Shackelford, 1997). Across the three studies, the reliability of each category was acceptable, with α uniformly exceeding

.70. We also cast a broader empirical net and investigated the links between female-directed violence and men's mate retention along the 16 individual tactics identified by Buss (1988; and see Buss & Shackelford). The tactic reliabilities were less impressive, and for at least one tactic in each study, α was less than .60. We advise readers to interpret the results associated with these few tactics with special caution.

Summary of current research

We hypothesized that because male sexual jealousy is a primary cause of violence in romantic relationships, and because mate retention behaviors are manifestations of jealousy, men's mate retention will be associated with female-directed violence. We derived and tested four predictions from this hypothesis: Men's Use of Direct Guarding, Intersexual Negative Inducements, and Public Signals of Possession will be related *positively* to female-directed violence (Predictions 1, 2, and 4, respectively); men's use of Positive Inducements, in contrast, will be related *negatively* to female-directed violence (Prediction 3).

Predictions 1 and 2 are supported by the data collected in Study 1. According to men's self-reports, their use of Direct Guarding and Intersexual Negative Inducements is related positively to female-directed violence (Predictions 1 and 2, respectively). In addition, men who report using frequently the tactics of Emotional Manipulation, Punish Mate's Infidelity Threat, Monopolization of Time, Derogation of Competitors, Jealousy Induction, and Vigilance also report inflicting more violence on their partners.

Predictions 1 and 2 also are supported by the data collected in Study 2. According to women's reports of their partners' behaviors, men's use of Direct Guarding and Intersexual Negative Inducements is related positively to female-directed violence (Predictions 1 and 2, respectively). In addition, women who report that their partners frequently use the tactics Concealment of Mate, Emotional Manipulation, Vigilance, Monopolization of Time, and Punish Mate's Infidelity Threat also report more violence in their relationships.

Predictions 1, 2, and 4 are supported by the data collected in Study 3. According to hus-

bands' reports of their mate retention and their wives' reports of violence, husbands' use of Direct Guarding, Intersexual Negative Inducements, and Public Signals of Possession are related positively to female-directed violence (Predictions 1, 2, and 4, respectively). In addition, husbands who report using frequently the tactics Vigilance, Emotional Manipulation, Monopolization of Time, Possessive Ornamentation, and Concealment of Mate had wives who report more violence in their relationships. Additional analyses suggest that a husband's use of coercive behaviors, including violence against his wife, is not part of a general pattern of domination and abuse (cf. Dutton, 1995, 1998; Dutton & Golant, 1995), but instead may be unique to mate retention psychology and behavior.

With few exceptions, we find the same pattern of results using three independent samples. Moreover, these samples were not just independent but provided different perspectives (the male perpetrator's, the female victim's, and a combination of the two) on the same behaviors—men's mate retention and men's violence against their partners. We identified overlap between the predictors of violence across the studies. For example, men's use of Emotional Manipulation, Monopolization of Time, and Punish Mate's Infidelity Threat predict female-directed violence, according to independent reports provided by men and women and according to reports provided by husbands and their wives. The three perspectives also converged on which tactics do not predict relationship violence. For example, Love and Care and Resource Display consistently fail to predict female-directed violence. These parallel patterns of results provide corroborative support for the hypothesis that men's use of certain mate retention behaviors is associated with female-directed violence.

Some mate retention behaviors involve the provisioning of benefits rather than the infliction of costs (Buss, 1988; Buss & Shackelford, 1997). Prediction 3 was designed to test Daly and Wilson's (1988) hypothesis that men who are unable to employ positive inducements such as gift giving and the provisioning of material resources to retain a mate will be

more likely to use violence as a means of mate retention. Violence against their partners, therefore, was predicted to be related negatively to men's use of Positive Inducements. The current research provides no support for this prediction and, in fact, provides some evidence for the reverse relationship. Across the three studies, the significant correlations identified between tactics in the Positive Inducements category and female-directed violence are exclusively positive. A speculation for these results is that men faced most severely with the adaptive problem of a partner's defection may ratchet up their use of all mate retention behaviors, both positive (benefit provision) and negative (cost infliction). Consistent with this speculation, Ellis and Malamuth (2000) provide some evidence that men's commitment to and investment in their romantic relationship is related positively to their use of female-directed violence. The uniformly positive correlations across all three studies between men's use of Positive Inducements and the other three categories of mate retention also are consistent with this speculation. (The similarly positive manifold of correlations among the 16 mate retention tactics across all three studies might explain why so few tactics *uniquely* predicted men's relationship violence in each of the studies.)

Mate retention tactics as predictors of relationship violence

The tactic Emotional Manipulation was the highest ranking predictor of relationship violence in Study 1, based on men's self-reports, and the second highest ranking predictor in Studies 2 and 3, based on women's partner reports and spousal reports, respectively. In addition, Emotional Manipulation was the only tactic that uniquely predicted violence in Study 1 and one of just three tactics that uniquely predicted violence in Study 2. The items that comprise the Emotional Manipulation tactic include "He told her he would 'die' if she ever left" and "He pleaded that he could not live without her." Such acts seem far removed from those that might presage violence. The robust relationship between female-directed violence and men's use of Emotional Manipulation can

be interpreted in at least two ways. Emotional Manipulation may be a postviolence "apologetic" tactic. Perhaps men who behave violently toward their partners are apologizing and expressing regret for their violent behavior. Indeed, Walker (2000) has observed that, following a violent episode, men often are apologetic, expressing remorse and pleading for forgiveness.

Another possibility is that Emotional Manipulation may occur before relationship violence, making it a true harbinger of violence. Perhaps a man who tells his partner that he would die if she ever left him is so heavily invested in the relationship and perceives that he has so much to lose if the relationship ended, that he reacts violently when the relationship is threatened. Men who are of much lower mate value than their partners, for example, may have so much to lose that they become violent when their partner defects temporarily (i.e., commits a sexual infidelity) or permanently (i.e., ends the relationship). Future research would benefit from determining whether the use of Emotional Manipulation occurs before or after relationship violence. A longitudinal study, for example, could assess men's use of mate retention in the beginning of a relationship and then subsequently assess men's violence against their partners. If men who became violent toward their partners as the relationship progressed did not use Emotional Manipulation at the start of the relationship but only after they became violent, this would suggest that Emotional Manipulation may be an apologetic tactic used to seek forgiveness for a violent transgression.

Monopolization of Time also was a highly ranked predictor of violence across the three studies. Example acts included in this tactic are "He spent all his free time with her so that she could not meet anyone else" and "He would not let her go out without him." The positive relationship identified in the current studies between Monopolization of Time and violence is consistent with Wilson et al.'s (1995) demonstration that violence against women is linked closely to their partners' autonomy-limiting behaviors. Wilson et al. found that women who affirmed items such as "He tries to limit your contact with family

or friends” are twice as likely to have experienced serious violence by their partners.

We identified significant correlations between the mate retention tactic Sexual Inducements and relationship violence in Studies 2 and 3. Sexual Inducements includes items such as “He gave in to her sexual requests” and “He performed sexual favors to keep her around.” Guided by sperm competition theory (Parker, 1970), Goetz et al. (2005) found that men partnered to women who are more likely to be sexually unfaithful also are more likely to perform Sexual Inducements to retain their partners. Goetz et al. 2005 interpreted a man’s use of Sexual Inducements to be a “corrective” tactic designed to place his sperm in competition with rival sperm that may be present in his partner’s reproductive tract. Men’s use of Sexual Inducements and female-directed violence both are motivated by sexual jealousy (Daly & Wilson, 1988; Daly et al., 1982; Goetz et al., 2005), and this may account for the consistent relationships between men’s use of Sexual Inducements and female-directed violence.

Mate retention acts as predictors of relationship violence

The highest ranking correlations between single acts and relationship violence are not particularly consistent across the three studies. The data of Studies 1 and 2 are secured from a single data source (men and women, respectively). The data of Study 3 arguably have greater credibility, because reports of mate retention and violence are provided by different data sources. For this reason, and for reportorial efficiency, we limit our discussion of the results of act-level analyses to Study 3. More specifically, we discuss three of the highest ranking correlations between single acts of mate retention and violence, based on husbands’ reports of their mate retention and their wives’ reports of violence.

The acts “Dropped by unexpectedly to see what my partner was doing” and “Called to make sure my partner was where she said she would be” are the third and fifth highest ranking predictors of violence, respectively. These acts are included in the tactic Vigilance,

which is the highest ranking tactic-level predictor of violence in Study 3 and the only tactic that uniquely predicted violence against women. Given that (a) two of the top five act-level predictors of violence are acts of Vigilance, (b) the highest ranking tactic-level predictor of violence is Vigilance, (c) seven of the nine acts included within the Vigilance tactic are correlated significantly with violence (correlations are available on request), and (d) Vigilance is the only tactic that uniquely predicted partner violence, a man’s vigilance over his partner’s whereabouts is likely to be a key signal of his partner-directed violence. The acts within the Vigilance tactic are examples of autonomy-limiting behaviors—behaviors motivated by male sexual proprietariness and designed to restrict women’s sexual autonomy (Wilson & Daly, 1992). Wilson et al. (1995) demonstrated that men’s use of autonomy-limiting behaviors is associated with female-directed violence. Wilson et al. found that 40% of women who affirmed the statement “He insists on knowing who you are with and where you are at all times” reported experiencing serious violence at the hands of their husbands. The Vigilance acts highlighted above contain both the *who* and the *where* components of Wilson et al.’s statement regarding a partner’s autonomy-limiting behaviors.

The act “Told my partner that I would ‘die’ if my partner ever left” is the fourth highest ranking predictor of violence. This act is included in the tactic Emotional Manipulation, which is the second highest ranking tactic-level predictor of violence in Study 3. It is not known whether a man who affirms this item is attempting to persuade his wife not to end the relationship because he committed some abhorrent act, such as partner violence, or might be telling his wife this because he is of much lower mate value than she and, therefore, would have much to lose if the relationship ended. In the former interpretation, the act is a consequence of violence and, in the latter, violence is a consequence of a threat to the valued relationship. Future research should examine whether this and other acts of Emotional Manipulation occur before or after violence has occurred.

Concluding remarks

Mates gained must be retained to actualize the promise inherent in the initial mate selection and successful courting. Mate poaching, infidelity, and defection from a mateship undoubtedly were recurrent adaptive problems over human evolutionary history. Men's psychology of jealousy and the attendant mate retention behaviors appear to be evolved solutions to these adaptive problems. Adaptive solutions need not succeed invariantly; they evolve if they succeed, on average, across the sample space of relevant instances, better than competing designs present in the population at that time. Increased effort devoted to mate retention is predicted to occur when the adaptive problems it was designed to solve are most likely to be encountered—when a mate is particularly desirable, when there exist mate poachers, when there is a mate value discrepancy, and when the partner displays cues to infidelity or defection (Buss & Shackelford, 1997; Shackelford & Buss, 1997).

Violence directed toward a mate appears to be one manifestation of male sexual proprietariness (Wilson & Daly, 1992). The current studies contribute to knowledge about this pervasive problem on two levels, conceptually and practically. Conceptually, we have identified several expected predictors of men's use of violence, which contributes in some measure to a broader theory of men's use of violence. At a practical level, results of these studies can potentially be used to inform women and men, friends and relatives, of danger signs—the specific acts and tactics of mate retention—that portend the possibility of future violence in relationships in order to prevent it before it has been enacted.

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