

Today's Issues July 12, 2020

The Today's Issues is meeting at 9:30 Sunday morning in the parlor of the RE building. The group is small and follows social distancing guidelines - bring your own mask. We welcome new participants. Email tedgoertzel@gmail.com if you have any questions.

This Sunday the group will discuss two essays from the July 2 issue of the New York Review of books. The essays are attached to this email so you can read them in advance.

Page 18, Carl Elliott, "An Ethical Path to a Covid Vaccine." This deals with ethical issues testing vaccines to establish safety and effectiveness and in distributing them.

Page 36, "What is College Worth?" dealing with for-profit colleges, college debt problems and inequalities generated by the higher education system.

An Ethical Path to a Covid Vaccine

Carl Elliott JULY 2, 2020 ISSUE

Adverse Events: Race, Inequality, and the Testing of New Pharmaceuticals

by Jill A. Fisher

NYU Press, 319 pp., \$89.00; \$30.00 (paper)

Jennifer Haller, the first person to be injected in a clinical trial of a potential vaccine for Covid-19, Seattle

Ted Warren/AP Images

Jennifer Haller, the first person to be injected in a clinical trial of a potential vaccine for Covid-19, Seattle, March 2020

When will we get a vaccine? That's the question Americans have been asking since the novel coronavirus shut down much of the country in March. Dr. Anthony Fauci says it could happen this year. Others think it will take a lot longer. The HPV vaccine took fifteen years to develop. The chickenpox vaccine took twenty-eight. No widely effective vaccine has ever been developed for many life-threatening viruses, including cytomegalovirus and HIV.

One potential way to speed up the development of a vaccine for Covid-19 is a "challenge study," in which researchers give healthy subjects a prospective vaccine and then infect them with the coronavirus. In conventional trials researchers typically give subjects either a test vaccine or a placebo and follow them over time in their ordinary living conditions to see if the vaccine is effective. But there's no need to wait for a naturally occurring infection in a challenge study, which allows it to be shorter and to require far fewer subjects. Yet such a study would also require deliberately giving those subjects a potentially deadly illness for which there is no good treatment, and for some observers, that's a deal-breaker. A joint statement by the AIDS Vaccine Advocacy Coalition and the Treatment Action Group says, "Until there is an approved treatment, a challenge trial with a potentially fatal and as-yet untreatable pathogen is unacceptable."

Nonetheless, the drumbeat for Covid-19 challenge studies is growing louder, and some of the most energetic drummers are bioethicists. Nir Eyal, a bioethicist at Rutgers, was one of the first to call for them.¹ His proposal, cowritten with the epidemiologists Marc Lipsitch of Harvard and Peter Smith of the London School of Hygiene and Tropical Medicine, appeared online in late March. Challenge studies have also been endorsed by the NYU bioethicist Arthur Caplan and the vaccinologist Stanley Plotkin.² Julian Savulescu and Dominic Wilkinson, bioethicist-physicians at Oxford, have raised the moral stakes even higher by proposing not just that researchers conduct Covid-19 challenge studies but that the first human subjects could be elderly nursing home patients. “Their motives might be purely altruistic,” Savulescu and Wilkinson wrote. “Or they may be fatalistic or wish to die, or at any rate not care if they die sooner rather than later.”³

The utilitarian argument for challenge studies is straightforward: calculate the number of lives risked and compare it to the potential number of lives saved. Backers of challenge studies point to a study (based on data from China) that estimates the risk of death from Covid-19 for a healthy adult between the ages of twenty and twenty-nine at 0.03 percent.⁴ And if subjects are recruited from hot spots where the risk of getting Covid-19 is very high anyway, they argue, infecting them deliberately wouldn’t put them at much greater risk. At least in a challenge study their medical condition would be closely monitored.

Challenge studies are troubling, of course, because many of us recoil at the thought of infecting healthy human subjects with a pathogen. But such studies are not unusual. Nor are they limited to the annals of past research abuses such as the Guatemala syphilis study in the late 1940s, in which US Public Health Service workers gave syphilis and gonorrhea to Guatemalan prisoners, soldiers, prostitutes, and psychiatric patients.⁵ Not only have infectious disease researchers in the modern era intentionally infected people with pathogens ranging from influenza to malaria and cholera, but they have done it with the approval of institutional review boards charged with protecting human subjects. Defenders of challenge studies argue that there is nothing wrong with infecting subjects as long as they have consented, the risks are minimized, and the studies are held to the same established ethical standards as others are.

Many people are convinced that Covid-19 challenge studies should proceed. Thirty-five members of the US House of Representatives have called for them. The World Health Organization has not explicitly endorsed challenge studies, but it has published guidelines for how they might be ethically conducted. Among the strategies the WHO recommends to minimize risk to the initial subjects is to expose them to the virus “one by one, with meticulous titration of viral dose.” Some scientists worry that a small study may not reveal all the potential side effects of a vaccine, and that the results of a study on young healthy people may not be relevant to older, less healthy patients. Nevertheless, a website for a nonprofit group called 1DaySooner says it has signed up over 26,000 volunteers for Covid-19 challenge studies.

A useful comparison is Phase I drug trials, which are usually conducted to determine if experimental drugs are safe. As in challenge studies, researchers in Phase I trials intentionally expose their subjects to potentially serious risks not in exchange for any potential benefit to the subjects themselves but rather for the advancement of scientific knowledge. Research sponsors typically pay subjects between \$200 and \$250 a day to check into a locked research unit for several weeks while they are given an experimental drug. Researchers usually monitor their blood, urine, and vital signs, and some studies require invasive procedures such as lumbar punctures, biopsies, or endoscopies.

Because Phase I trials are such a routine part of drug development, bioethicists and social scientists have subjected them to far more scrutiny than challenge studies. In *Adverse Events*, the sociologist Jill Fisher has provided the most thorough examination yet.⁶ What can we learn from the way these trials are done?

Until the late 1970s most Phase I trials were done on prisoners.⁷ Today they are done mainly on poor people. A subject Fisher calls “Bob” was unemployed and on probation in St. Louis when he began doing paid studies at Washington University. They didn’t pay much, and some of them were grueling. One required him to ride a stationary bike with an endoscopy tube down his throat. When his probation ended, Bob began traveling around the country doing better-paid studies and competing in poker tournaments. By the time he spoke to Fisher he had done drug studies in seventeen different states. “That’s my golden vein,” he said, pointing to a scarred hole on his inner elbow where his blood had been drawn. “You can see I got, you know, a cavern there. Been stuck many times.”

Like prisons, poultry processing plants, and funeral homes, Phase I trial sites occupy a segment of the American economy that is not so much hidden as overlooked. If the world that Fisher reveals in *Adverse Events* is unsettling, it is mainly because of the routinized, factory-like conditions under which Phase I trials are conducted. The effect is a little like that of *Titicut Follies*, Frederick Wiseman’s 1967 documentary about the Bridgewater State Hospital for the criminally insane. What stands out is not the casual cruelty (although it is occasionally evident) but the institutionalized indifference to the humanity of vulnerable people.

Fisher did fieldwork in six trial sites across the country. One was an academic site in a hospital, one was associated with a pharmaceutical company, four were commercial sites (two of which were independent and two affiliated with contract research organizations). The pharmaceutical company site was a state-of-the-art unit, but conditions at some of the commercial sites were grim. One was located in a former manufacturing facility, another in a converted warehouse. The largest was capable of housing three hundred subjects and included a vast space with over eighty beds lined up in rows. On Fisher’s first visit to the site, these beds were occupied by healthy subjects lying on their backs with their arms at their sides. “Many stared blindly at the ceiling,” she writes.

Several sites were located miles away from any hospital emergency room. Fisher compares them to “overcrowded prisons.” Yet many subjects had seen far worse. “We had dogs—bedbug sniffing dogs—come in because there were bedbugs in the facility,” one subject said. “Air conditioners were broken. The beds would stink.... It was horrible.”

Some of us may imagine that research subjects take part in studies for humanitarian reasons. But in Phase I trial sites this is rare. “I wanted to make some money,” one subject told Fisher. “It’s definitely not because I want to save the world. Let’s get that on the record right now.” While some of those Fisher talked to have enrolled in the occasional trial to make extra cash—to finance a vacation or an expensive engagement ring—most are serial research subjects with few alternatives. “What are we gonna do?” said a Native American man in his late twenties. “If I don’t pay my parole, I’m gonna go back to prison.” A young Hispanic woman whose husband had also done studies for money told Fisher, “Because we are not here legally, we don’t have another option left.”

Many of the subjects felt so ashamed of their participation that they hid it from their friends. “Once they call you a lab rat, you’re done,” a subject said. “You’re like a roasted duck. It’s over.” The shame frequently came on top of other stigmatizing conditions: unemployment, poverty, a criminal record, lack of immigration papers.

Of the 235 research subjects Fisher interviewed, over 60 percent were minorities and 35 percent were African-American. Over a third of African-American subjects had done more than ten studies, and six African-American men had done over fifty. Fisher didn’t ask subjects specifically about their income or health insurance, but the answers would likely have been depressing. A survey of a Pfizer trial site in Connecticut found that only 12.5 percent of the subjects had full-time employment.⁸ Nearly half had household incomes below \$25,000 a year, and over 38 percent had no health insurance. These figures raise troubling issues. Even if the drugs in Phase I trials are eventually approved, many of the subjects who have tested them may not be able to afford them if they get sick.

If all goes well in a study (as it generally does), subjects experience no side effects or only minor ones, such as nausea, headaches, or a rash. Yet many of Fisher’s subjects had disturbing stories. One told her about a study in which the majority of participants experienced sleep paralysis, a frightening state of being conscious but unable to move or speak, which can include vivid hallucinations. A subject who tested a drug for ADHD described the effects as something out of a horror movie. “I thought that I was going crazy,” she said. Another took part in an antibiotic study in which the subjects lost control of their bodily functions. “So, at the same time we were throwing up, everything else was releasing,” she said. “It was like a scene out of *Poltergeist*.”

Some of the subjects Fisher interviewed avoided Phase 1 vaccine trials, worrying that they were too dangerous or that long-term side effects would disqualify them from doing more trials. And indeed some Phase 1 vaccine studies have had serious problems. In 2004 an Alabama

physician paid twenty-one clients of a homeless center to test an experimental smallpox vaccine. Two had to be hospitalized and a third contracted pericarditis.

Only rarely do subjects in Phase I trials die. Traci Johnson, a nineteen-year-old student, committed suicide in 2004 during an antidepressant study at an Eli Lilly facility in Indianapolis. A mentally ill veteran, Walter Jorden, died of a heart attack at a New Jersey trial site in 2007 while testing an antipsychotic medication. In 2016 a previously healthy volunteer died and several others were severely injured while testing an experimental drug at a Biotech facility in France. In 2006 six healthy subjects at a trial site at Northwick Park Hospital in the United Kingdom came very close to death after an experimental monoclonal antibody sent them into multisystem organ failure.

Most of the subjects Fisher interviewed had been desensitized to the risks they were taking, mainly out of sheer repetition. “The reason why I don’t too much think about the risk [is] because I’ve done it so many times,” a Pakistani immigrant said. “If something was supposed to happen to me, it would have done happened already.” Some subjects even claimed that the studies were good for them. “I know what my labs look like, and I’m more healthier now doing clinical trials than I’ve ever been in my life,” said one subject.

Staff members were skeptical. With near unanimity they told Fisher that the informed consent process for the trials had serious problems. Fisher interviewed one subject who had turned down an infection challenge study after reading in the consent form that participants had to drink feces-tainted water. An acquaintance who had consented to the study didn’t understand what “feces” or “excrement” meant. “He was like, ‘What does that [word] mean?’” the subject said. “I had to be like, ‘Look, dude, like they want you to drink dookie in a cup of water!’”

One of the most revealing stories in Adverse Events took place at the gleaming pharmaceutical industry clinic. An Alzheimer’s study required subjects to undergo a procedure that many of them dreaded like no other: a lumbar puncture, or “spinal tap.” While lumbar punctures are routine procedures in skilled hands, they can sometimes cause bleeding, infections, piercing headaches, and, in rare cases, brain herniation. Two anesthesiologists had been hired to place a catheter in the spines of subjects so their cerebrospinal fluid could be collected over a period of several hours.

A nurse brought Fisher into the research subject’s room. Five staff members were there, all white. The subject was black. He sat hunched and silent on the bed. (Fisher calls him “Devon.”) Without speaking to Devon, a white anesthesiologist injected his back with lidocaine and threaded a hollow needle through his vertebrae. But the anesthesiologist hired to place the catheter had not arrived, so everyone waited. More than twenty minutes after the appointed starting time, the second anesthesiologist finally turned up.

Without a word to Devon, the second anesthesiologist threaded a catheter into the hollow lumbar needle and the cerebrospinal fluid began to flow. But the catheter was not connected to

a collection container, so the fluid just spilled out. Finally a staff member noticed and connected it to a specimen tube.

Devon endured the procedure unflinchingly, yet it never even occurred to the researchers to speak to him. They might as well have done the lumbar puncture on a plastic dummy. The routine use of Phase I trial subjects for purely instrumental purposes is one reason Fisher compares them to “model organisms” such as fruit flies or guinea pigs: “Like a laboratory animal in an experiment, Devon was a mere object of the procedure, providing the biological material that needed to be sampled without regard to informing him what was happening to his body.”

In 1969 the philosopher Hans Jonas tried to pinpoint exactly what is morally disturbing about the use of human subjects in medical research. “What is wrong with making a person an experimental subject is not so much that we make him thereby a means,” Jonas wrote, “as that we make him a thing—a passive thing merely to be acted on.”⁹ Jonas thought the way to right this fundamental wrong was to bolster the subjects’ agency. They should not merely consent to an experiment, Jonas argued, but embrace its purpose as their own.

The things that disturbed Jonas most about medical research have become a routine part of Phase I drug trials. The research subjects are treated as instruments for purposes they don’t identify with, they are drawn from the most vulnerable segments of American society, and the research is often conducted under grim, dehumanizing conditions. Yet this doesn’t have to be the case for Covid-19 vaccine challenge studies. The pandemic has created a sense of urgency and shared purpose that is rare for medical research. Many idealistic young people not only embrace the purpose of Covid-19 vaccine studies but seem willing to risk their health for the common good. The question is how to make those studies safe and fair.

Imagine volunteering for a challenge study and the very worst happens: you die or are permanently disabled. What conditions would need to be in place for you or your family to conclude that you had been treated fairly? It goes without saying that you should have the rights elaborated in the Declaration of Helsinki, such as informed consent and the minimization of risk. But you might also ask that the study sponsor pay for your medical bills if you become ill. You might believe you deserve financial support if you are injured so badly that you could never hold a job again. You might ask for a promise that the vaccine developed from the study would be priced fairly and made available to everyone who needs it. At a minimum, you might want a guarantee that the data from the study would be made available to the scientific community and not hidden, spun, or declared proprietary.

Unfortunately, research subjects in the United States are not guaranteed any of these things. Research sponsors have no legal obligation to pay for the medical care of subjects who have been injured or sickened in a study.¹⁰ This sets the US apart from every other developed country. According to *The New England Journal of Medicine*, a 2005 report for the Department of Health and Human Services found that only 16 percent of academic medical centers in the US made it a policy to pay for the care of injured subjects.¹¹ A 2012 survey found that over half

of research institutions offered no compensation for research-related injuries, and only 1.2 percent offered any compensation beyond payment for immediate medical care.¹² The US does maintain a National Vaccine Injury Compensation Program, but it excludes payment for experimental vaccines.

Nor does the US have a stellar record when it comes to paying restitution to mistreated research subjects. This includes subjects injured in challenge studies. President Obama apologized for the Guatemala syphilis study in 2011, but the US government has refused to pay any compensation to the victims or their family members. Between 1951 and 1974 Dr. Albert Kligman, a dermatologist at the University of Pennsylvania, deliberately infected inmates at Holmesburg Prison with herpes simplex, herpes zoster, vaccinia, papillomaviruses, staph aureus, and ringworm. Not only has the University of Pennsylvania never paid any compensation to the victims for their suffering, it honored Kligman with two endowed professorships and a lectureship in his name.¹³

It would also be a mistake to assume that drugmakers will be honest and open about their research results. It is not just that many have repeatedly failed to publish unfavorable data. As the former editor of *The BMJ* has written, many have simply designed their research studies to produce the results they want. Medical journal editors have been raising the alarm about this for over fifteen years now.¹⁴ Between 1991 and 2010, according to Public Citizen, the pharmaceutical industry was the leading defrauder of the federal government, as measured by penalties paid for violating the False Claims Act. The worst scandals have involved prescription drugs such as Paxil and Bextra, but many of the companies accused of burying or manipulating research results are now racing to produce a Covid-19 vaccine.

The barriers to creating ethical Covid-19 vaccine challenge studies are not insurmountable. Some problems could be solved easily. For instance, research sponsors could eliminate many of the more exploitative elements of Phase I trials simply by limiting Covid-19 vaccine challenge studies to unpaid volunteers. Other problems, such as the issue of compensation for research-related injuries, would require major legislative or policy changes. Yet the bioethicists calling for Covid-19 challenge studies have not mentioned these issues, which are so deeply entrenched in the system that they are viewed as the normal state of affairs.

The World Health Organization lists a number of potential risks for challenge studies, among them a loss of public trust in vaccines and medical research if a research subject were to die. That risk is not unique to challenge studies, of course. But it would probably be far worse if the subject had been intentionally infected. While defenders of challenge studies argue that there is nothing intrinsically wrong with intentionally exposing willing subjects to harm, the public hasn't always seen things that way. For instance, until the early 2000s many psychiatric researchers conducted psychosis challenge studies on mentally ill patients. They typically used ketamine, amphetamines, or other drugs to make patients severely psychotic. Many psychiatrists saw no ethical problem with this, since mentally ill patients would probably experience psychotic

episodes in the course of their illness anyway. It was only after patients and their advocates subjected the challenge studies to blistering criticism in the press that they were finally stopped.

The Covid-19 crisis has presented the medical research community with a rare opportunity. At no time in recent memory has the importance of research subjects been so evident. If a nonprofit organization can sign up over 26,000 volunteers for challenge studies in a matter of months, it should be possible to reform the oversight system so that research subjects are treated fairly. But those reforms would entail structural changes that unfortunately neither the research community nor those of us who benefit from medical research have shown any interest in making.

—June 3, 2020

1

Nir Eyal, Marc Lipsitch, and Peter G. Smith, “Human Challenge Studies to Accelerate Coronavirus Vaccine Licensure,” *The Journal of Infectious Diseases*, Vol. 221, No. 11 (June 1, 2020). ↵

2

Stanley A. Plotkin and Arthur Caplan, “Extraordinary Diseases Require Extraordinary Solutions,” *Vaccine*, Vol. 38, No. 24 (May 19, 2020). ↵

3

Julian Savulescu and Dominic Wilkinson, “Extreme Altruism in a Pandemic,” *Journal of Medical Ethics Blog*, April 23, 2020. ↵

4

Robert Verity, Lucy C. Okell, Ilaria Dorigatti, et al., “Estimates of the Severity of Coronavirus Disease 2019: A Model-Based Analysis,” *Lancet Infectious Diseases*, Vol. 20, No. 6 (June 1, 2020). ↵

5

Presidential Commission for the Study of Bioethical Issues, “Ethically Impossible”: STD Research in Guatemala from 1946 to 1948 (September 2011). ↵

6

I am a member of the advisory board for a National Institutes of Health grant for which Fisher is a principal investigator, and I have provided a quote for the book cover. ↵

7

Jon H. Harkness, *Research Behind Bars: A History of Nontherapeutic Research on American Prisoners*, Ph.D. dissertation, University of Wisconsin, 1996. ↵

8

Christine Grady, Gabriella Bedarida, and Ninet Sinai, et al., "Motivations, Enrollment Decisions, and Socio-Demographic Characteristics of Healthy Volunteers in Phase 1 Research," *Clinical Trials*, Vol. 14, No. 5 (2017). ↵

9

Hans Jonas, "Philosophical Reflections on Experimenting with Human Subjects," *Daedalus*, Vol. 98, No. 2 (Spring 1969). ↵

10

Elizabeth R. Pike, "Recovering from Research: A No-Fault Proposal to Compensate Injured Research Participants," *American Journal of Law and Medicine*, Vol. 38, No. 1 (March 2012). ↵

11

Robert Steinbrook, "Compensation for Injured Research Subjects," *New England Journal of Medicine*, Vol. 354, No. 18 (2006). ↵

12

David B. Resnik, Efthimios Parasidis, Kelly Carroll, et al., "Research-Related Injury Compensation Policies of US Research Institutions," *IRB: Ethics & Human*, Vol. 36, No. 1 (January–February 2014). ↵

13

Allen Hornblum, *Acres of Skin: Human Experiments at Holmesburg Prison* (Routledge, 1998), p. 40. ↵

14

Marcia Angell, *The Truth About the Drug Companies: How They Deceive Us and What to Do About It* (Random House, 2004). ↵

What Is College Worth?

Jonathan Zimmerman JULY 2, 2020 ISSUE

The College Dropout Scandal

by David Kirp

Oxford University Press, 175 pp., \$24.95

The Impoverishment of the American College Student

by James V. Koch

Brookings Institution, 271 pp., \$24.99 (paper)

Lower Ed: The Troubling Rise of For-Profit Colleges in the New Economy

by Tressie McMillan Cottom

New Press, 228 pp., \$18.99 (paper)

The Years That Matter Most: How College Makes or Breaks Us

by Paul Tough

Houghton Mifflin Harcourt, 390 pp., \$28.00; \$16.99 (paper)

Indebted: How Families Make College Work at Any Cost

by Caitlin Zaloom

Princeton University Press, 255 pp., \$29.95

A student moving out of Howard University during the coronavirus pandemic, Washington, D.C.

Patrick Semansky/AP Images

A student moving out of Howard University during the coronavirus pandemic, Washington, D.C.,
March 2020

Every fall I begin my freshman seminar on higher education by asking students to guess how many colleges in the United States admit fewer than 20 percent of their applicants. Estimates range from several hundred to a thousand.

The correct answer is forty-six.¹ These schools represent between 1 and 2 percent of the roughly three thousand four-year higher-education institutions in the country. But they include the colleges that I attended, as did my parents and my children; I imagine that many readers of these pages attended them as well. I would also wager that many of us went to college when we were around eighteen, lived on campus, majored in the arts and sciences rather than in preprofessional fields, and received our degrees in four years.

We're the exception, not the rule. Of the roughly 70 percent of American high school graduates who enroll in college, 40 percent attend community college, which is almost never residential; more than a quarter of undergraduates are twenty-five or older; most major in business, the health sciences, or other preprofessional subjects; and they take an average of six years to complete college, if they finish it at all. Indeed, as David Kirp shows in *The College Dropout Scandal*, nearly 40 percent of undergraduates leave without a degree. Thirty-four million Americans—over a tenth of the nation's population—have some college credits but dropped out before graduating. They are nearly twice as likely as college graduates to be unemployed and four times more likely to default on student loans.

That's a scandal for the nation, not just for higher education. We like to imagine college as an egalitarian force, which reduces the gap between rich and poor. But over the past four decades it has mostly served to reinforce or even to widen that gap. During these years—and for the first time in American history—a college degree became the *sine qua non* of middle-class stability and self-sufficiency. Yet rising tuition and declining government assistance has put the degree out of reach for many Americans; others have had to borrow huge sums, saddling their families and futures with crippling debt.²

The coronavirus pandemic has compounded these inequalities and thrown them into sharper relief. Some low-income students were stranded after their colleges closed, with no place to live and no way to leave; those who returned home often lacked computers, reliable Wi-Fi, or a quiet place to study when the colleges moved their classes online. If instruction remains online in the

fall, even more students are likely to drop out. At this perilous juncture, we need to ask ourselves not just how we arrived here but also how we might see our way out.

America's overall student debt burden recently topped \$1.5 trillion, exceeding our collective debt on credit cards. Twenty-two percent of student loan borrowers are in default—that is, they have failed to make scheduled payments for an extended period of time—which is higher than the rate among homeowners. Student loan defaults are likely to increase even further now that the Trump administration has loosened restrictions on for-profit colleges, whose students have the highest default rate of all. Even when they do not default, people graduating with student loan debt are less likely to own homes, attend graduate school, or save for retirement; they're also more likely to delay marriage and parenthood, as the economist and former college president James V. Koch writes in *The Impoverishment of the American College Student*.

The debt burden falls most heavily on people of color, especially women. Four out of five African-Americans graduate college with debt; on average they carry 70 percent more debt than white students do. That's in part because they more often attend for-profit institutions. According to the calculations of the sociologist Tressie McMillan Cottom in her bracing study of the for-profits, *Lower Ed*, there were more low-income black and Hispanic women enrolled in for-profit institutions in 2008 than in four-year public and private nonprofit colleges combined. It makes sense for them to choose for-profit schools, which have streamlined the process for obtaining federal loans; this money can also be used for rent, child care, and the myriad other expenses that poor and working-class Americans struggle to pay. One student tells Cottom that the online class format favored by many for-profits also allowed him to recycle work from previous courses, so he could obtain “those letters after your name”—that is, a degree—without cutting back hours at his day job, which would have made the whole process even harder to afford.

Among low-income students, only those attending highly selective colleges manage to graduate without significant debt. That's because these schools—call them the Fortunate 46—are wealthy enough to award substantial scholarships.³ But many poor students at selective schools face an added challenge, which is captured by Paul Tough in *The Years That Matter Most*, his book about “how college makes or breaks us.” Often the first members of their families to attend college, many low-income students at elite schools must learn the academic skills that are second nature to their well-heeled peers. How do you take notes in class? Form a study group? Interact with a professor? When others fly home or to a warm-weather resort over spring break, the cash-strapped students stay in the dorms and try to find enough to eat, as campus cafeterias are often closed. Meanwhile, their college experience frequently creates a barrier between them and their families, who are alternately envious and dismissive of what they have accomplished. Many struggle with imposter syndrome, wondering whether they should be at such a rarified place at all. “It felt like I didn't belong,” one student tells Tough. “It felt like this was a school made for valedictorians, and I should have started at community college.”

Many other students wonder how they will settle up when the bill comes due. Starting in the 1980s the federal government steadily replaced grants to students with loans, transforming what was formerly seen as a public responsibility into a private one. During these same years, state legislatures raided higher-education budgets to pay for roads, prisons, and other allegedly more pressing matters. Public colleges made up the difference by raising tuition, which has climbed to over \$30,000 per year in some states. Families are now asked to invest—quite literally—in their children’s higher education from the time of birth.

But that kind of planning is beyond the reach of most Americans, who simply lack enough financial stability to save for college. As of 2013, only 3 percent of families invested in a 529 or related type of tax-advantaged education fund. So parents of college-going students take out new mortgages on their homes and piece together various loans with their children, who remain financially dependent long into adulthood. The young people moving back home after college aren’t lazy any more than the parents borrowing against their homes are spendthrifts; they just don’t have better options. That’s the theme of *Indebted*, a haunting book by the anthropologist Caitlin Zaloom, who interviewed 160 families about their efforts to finance college. Decent-paying jobs now demand a college credential, but individuals have to figure out how to pay for one by themselves. They engage in a version of “social speculation,” as Zaloom calls it, investing in college but unsure how to maximize its return. Should they borrow for an expensive college or choose a cheaper one? Who should bear the costs—students, their parents, or both? Everyone is flying by the seat of their pants and watching their wallets at the same time.

Taken together, these books paint an altogether gloomy picture of American higher education. Once imagined as an engine of mobility, college now augments inequality. And instead of providing economic security, it provokes anxiety. The woes of the well-to-do receive the most attention in the popular press, which runs frequent features about angst and depression among overscheduled rich high school kids taking six or eight Advanced Placement courses in an attempt to gain a coveted slot in the *Fortunate 46*. Not content to game the system by hiring SAT tutors and college counselors, a handful of desperate parents recently paid hundreds of thousands of dollars in bribes to fake their children’s athletic prowess and test scores. Of course, these are the people with the least to worry about. Most families don’t have the luxury to fret about going to one of the best colleges; instead, they wonder whether they can pay for college at all. Underwritten mainly by private dollars, college is no longer regarded as a public good: it is a personal investment on the part of individuals and their families, not a collective endeavor that benefits all of us. In a 2018 survey, six of ten Americans agreed that higher education is “headed in the wrong direction.”⁴ Are we good enough to change direction, and to reinvigorate the idea that college is something we owe to one another and not just to ourselves?

I ask that question as a faculty member at one of the elite schools, which have not done themselves proud on these grounds. With a few notable exceptions, including the University of California’s campuses at Berkeley and Los Angeles and the military academies at West Point and Annapolis, almost all of the highly selective colleges are privately owned and operated. But they benefit from the public purse in a number of ways, starting with the tax break they receive

on their enormous endowments. (At last count, my own school's stood at almost \$15 billion.) These colleges are proud of their commitment to racial and ethnic diversity, as any university brochure will confirm. What they don't tell you is that most of the smiling faces in this glorious rainbow share the same well-to-do class background. As the Harvard economist Raj Chetty has shown, over two thirds of students at the most selective colleges come from the country's top income quintile, while only 4 percent come from the lowest one.

The concentration of rich kids at elite schools has spawned a cottage industry of critics, led by the Yale Law School professor Daniel Markovits, who argues that America's upper class uses higher education to pass on privilege in the guise of meritocracy.⁵ Tough's book echoes this concern. Many poor students admitted to rich schools experience extraordinary success after college, which reminds us that these institutions can indeed serve as engines of social mobility. But that doesn't happen nearly enough; instead, schools reserve their advantages mostly for people who already have them. "We seem to have reconstructed, in the guise of openness and equality, an old and established aristocracy, one in which money begets money," Tough concludes.

At most flagship state universities, Koch notes in *The Impoverishment of the American College Student*, administrators have recruited a wealthier clientele and admitted fewer students who qualify for Pell Grants and other federal aid. That's largely because poorer students have lower average test scores and post-graduation incomes, which bring down schools' rankings in *US News and World Report*. Almost everyone in higher education simultaneously reviles and reveres the *US News* juggernaut: at my prior institution, a dean often told us that the rankings were illegitimate and that ours was too low. To be fair, public university officials are also hamstrung by plummeting allocations from their state legislatures. Koch shows, however, that many public colleges have increased tuition beyond what would be necessary to compensate for those losses. Rather than increasing access for low-income students, they have invested in other priorities. "Did declining state support force us to play Division I basketball?" asks a university president quoted by Koch. "Did the legislature require us to build that nifty exercise facility you passed on your way in? Did budget cuts cause us to start our new doctoral programs?" Koch adds that the president "wishes to remain unnamed," and it's easy to see why: the more that colleges invest in these kinds of programs and facilities, the less is left over to help poor students go there. Compounding the problem, some public universities provide scholarships to residents meeting certain academic standards regardless of need. That means more upper-income students, who in some cases end up paying less—believe it or not—than low-income students do.

When poorer students do enroll, Tough shows in *The Years That Matter Most*, colleges don't do nearly enough to help them succeed. A few institutions such as Georgia State and Long Beach State Universities have radically reduced their dropout rates by providing tutoring, smaller classes, and special advisers for first-generation and low-income students. They also use a range of digital "nudges," including text messages offering help to students who fail tests and video testimonies from successful minority students describing their initial struggles. But this

“student success movement”—as Tough calls it—remains in its infancy. Like the families they serve, many colleges are simply too busy trying to make ends meet to carve out extra resources for at-risk students. Still others are probably fine with taking thousands of dollars from people who are likely to fail, because they can easily enroll someone else to take their place. If the new student graduates, the school’s retention rate—and its US News ranking—goes up. Everyone walks away happy, except the person who has flunked out.

Here we might pause to ask why we need a “student success movement” at all. Shouldn’t every institution prioritize student achievement and retention, Kirp asks in *The College Dropout Scandal*, especially given the huge sums that people are borrowing for college? Of course they should. But even when administrators make good-faith efforts to assist their least advantaged students, they run into a formidable obstacle: the faculty. Rewarded mainly for publication rather than instruction, most professors simply aren’t invested enough in student outcomes to take an active part in improving them. Across every kind of four-year institution, from small liberal arts schools to huge state universities, professors’ rank and salary vary directly with the amount of time they devote to research: the faculty who bury themselves in the laboratory or library earn the most, and the ones devoted to teaching make the least.⁶

So faculty members have little financial or professional incentive to assist underserved students, or even to inform themselves about the problems students face. As one university provost tells Kirp, most professors know little about how universities actually work. They are experts in their respective disciplines, not in higher education. The Columbia professor Andrew Delbanco began his 2012 book, *College: What It Was, Is, and Should Be*, by describing a faculty meeting long ago at which somebody raised the question of “need-blind” student admission. Delbanco didn’t understand what that meant or why it mattered, he admits, so he resolved to find out.⁷

The heroes of the books under review are the handful of faculty members who, like Delbanco, have taught themselves about the struggles of disadvantaged students and have devised new ways to assist them. Both Kirp and Tough praise the University of Texas chemist David Laude, who grew up working-class in California’s Central Valley and struggled when he arrived at the University of the South, an affluent private college in Tennessee. Laude saw his younger self in the UT students failing his large freshman survey course, who came mostly from low-income families and had scored below average on the SAT in high school. Curious about how he might help them, he did what any good scientist would do: he devised an experiment. In 1999 he put students with low SAT scores in a smaller section of the course, where they received extra support from peer tutors and faculty advisers. The students earned the same average grades as the people in the larger, lecture-only section; they returned to school the next year at the same rate as the average for the university, where low-income students had long been at greater risk of dropping out; three years later they graduated at a higher rate than the students in the larger section.

Appointed in 2012 as the university’s “graduation-rate champion,” Laude worked to sprinkle these practices across the institution. Six years later, its four-year graduation rate had climbed

from 51 to 70 percent. Not surprisingly, poor and minority students showed the biggest gains. The mathematician Uri Treisman, a colleague of Laude at UT, tracked down struggling students and held special Saturday meetings with them. Like Laude, Treisman came from a working-class family. His path led out of Brooklyn to a kibbutz in Israel and then to a groundskeeping job at Los Angeles City College, where a math professor noticed him listening to a lecture outside of class and encouraged Treisman to join it.

Treisman eventually obtained a Ph.D. at Berkeley but never felt that he really belonged there. So he can empathize with students like Ivonne, a young Latina woman whom Tough follows through Treisman's calculus class. Ivonne gets a poor test grade early in the course and is convinced she can't succeed. But Treisman nurtures her steadily, and her confidence grows. "It felt like things were finally making sense," she tells Tough. "I was answering more questions than I was asking." When she earns an A in the class—along with a congratulatory, I-knew-you-could-do-it e-mail from Treisman—we feel like celebrating with her.

Under the proper care and instruction, then, almost anyone can succeed in college. But do faculty members believe that? To absolve themselves of responsibility for students' academic performance, many professors invoke the oldest schoolhouse myth in the book: I taught it, but they didn't learn it. In a paper quoted by Kirp, just 20 percent of surveyed two- and four-year college professors cited institutional reasons for student failure; most blamed the students' lack of skill or effort. That fails to account for success stories like the University of Texas—where targeted efforts under Laude's direction raised the black graduation rate from 37 to 58 percent—or for dismal situations like the University of Akron, which, in Kirp's calculus, graduated just 13 percent of its African-American students. In a now-classic 1977 study of professors at the University of Nebraska, 94 percent said they taught better than their colleagues did; in the classroom, as in Garrison Keillor's Lake Wobegon, almost all of us think we're above average.

In *The College Dropout Scandal*, Kirp points out that the only way we can maintain that fiction is by willful ignorance about teaching itself. A growing body of research demonstrates that "active learning" strategies work best for most students: we learn more when we are solving problems or interacting with others than when we are just listening to the professor drone on. But that is precisely what many faculty members continue to do. College professors routinely flout the science of learning in their own classrooms, even as they scoff at anti-vaxxers and climate-change denialists for mocking or ignoring scientific expertise.

Digital nudges and peer tutoring can take us only so far, one dean tells Kirp; without a "coalition of the willing" on the faculty, underprivileged students will continue to languish. Some professors simply aren't willing to alter their practices in ways that would assist the least advantaged people in their charge; others fear that giving greater attention to teaching would inhibit their research, along with their chances for promotion. Still others confront enormous class sizes, which do not lend themselves to the intimate face-to-face instruction that underprepared students need. And let's not forget that about half of college teachers are adjuncts, often

stringing together classes at multiple campuses where they lack time and space to meet with students.⁸ No wonder so many students fail.

Given all of this bad news, why do millions of Americans continue to seek—and pay for—higher education? The standard answer is that they're anxious about their economic futures. A college degree seems to promise higher wages along with an insurance policy against layoffs, health care emergencies, and all of the other unforeseen catastrophes that can bring ruin and destitution. That's certainly what motivates low-income students at the for-profit schools, who are living closer to the edge than anyone else. Dispensing with the student-as-victim narrative that permeates most reporting on the for-profits, Cottom shows in *Lower Ed* that people have sound reasons for attending them. If you're a poor or working-class student, you'll often choose the institution that can promise you the fastest turnaround on a federally backed loan. A large fraction of recipients default on these loans, killing the dream of security that brought them to college in the first place. But Cottom argues that the fault lies less with the "predatory" for-profits—to borrow another favorite metaphor of the muckrakers—than with our so-called gig economy, which simply does not generate enough steady employment to sustain American workers.

Except for Starbucks and a handful of other companies, the American private sector has not invested seriously in providing higher education for its workforce; employees make more when they have college degrees, but they typically have to obtain those degrees on their own. Depending on their goals and circumstances, some of these people might be better off with technical-skill certificates and other kinds of vocational training. Yet overall, Cottom persuasively argues, a hike in the minimum wage and a real federal jobs program would do more for the working class than any kind of higher education could possibly accomplish. "I've led grown men in the battlefield," one of Cottom's sources tells her, explaining his decision to seek a for-profit degree. "I've been directly responsible for soldiers' lives. I needed a piece of paper that would translate my expertise to employer terms." But as Cottom adds, what this accomplished military veteran really needed was not to need a degree at all. "If we have a shitty credentialing system, in the case of for-profit colleges, then it is likely because we have a shitty labor market," she concludes. No amount of tinkering in the higher-education market is likely to change that.

Among middle-class families, the story is different but still breaks your heart. They tend to see college not in strictly vocational terms but in personal ones: the goal is to help individuals develop their passions and potentials. That's what Zaloom's sources tell her in *Indebted*, over and over again: college is where you can become your true and full self. It's an intimate and almost spiritual investment, not a financial one, which is why families will bear almost any burden to send their children to college. But it raises enormous economic dilemmas. The parents struggle to provide for their present-day needs—and to set aside money for retirement—while simultaneously assisting their children. Often kept in the dark about their own family finances, the children are dismayed by the debt they may suddenly assume. It makes them think about college as preparation for work, contrary to its more transcendent purposes.

Consider the sad saga of Kerry Lynn and David, a couple profiled by Zaloom. Their son Caleb wanted to attend an expensive private liberal arts college, and they wanted him to pursue his dreams. So they took out loans and committed to paying them when he graduated, even though the loans were in his name. Kerry Lynn's father helped out, contributing to college savings accounts for his grandchildren; so did Caleb, who took on a wide range of work-study jobs at college. It all seemed to work, until it didn't. Caleb's sister became addicted to drugs while still in high school. Her parents liquidated her college savings to help pay for her treatment; they also took out an equity line of credit on their house, and removed money from Kerry Lynn's retirement account. Their marriage fell apart under the strain, which was exacerbated when Kerry Lynn's father developed Alzheimer's disease and could no longer assist her financially; instead, anything she might have inherited from him went toward paying for his care. By the end of the story, we're not sure whether Caleb's parents will be able to pay off his loans—as they had promised—or how they will stay solvent themselves. "Life changes a lot," Kerry Lynn tells Zaloom. "It isn't always what you think it's going to be. The future is uncertain."

Indeed it is. We might forgive Caleb—and his parents—if they conclude that the whole liberal arts dream was a huge mistake, and that he should have majored in a "practical" field at a less expensive school. Nineteen percent of college students graduate with degrees in business, making it the most popular major in the United States; the next most popular are the health-related professions, at 12 percent. But it's hardly clear that the careers that students imagine for themselves when they choose these majors will even exist in the future. A good liberal arts education can provide the skills employers say they want, especially clear expression and a capacity to work with others.⁹ In a tough economy, that's a tough sell to most American students. Awash in debt, they choose "applied" majors—say, "organizational management" or "digital media"—that sound more practical than they probably are. Begun in a quest for self-knowledge and endless possibility, college ends in a grim and often frustrated search for security and self-sufficiency.

Perhaps we should be grateful that the dream of college as a personal journey lives on at all. Americans still believe deeply in higher education, even when—or, perhaps, especially when—they have fewer sound economic reasons for doing so. According to a 2019 survey, students on average believe it will take six years to pay off their loans; in reality the typical repayment period is about twenty years.¹⁰ To be sure, college graduates who pay off their loans (as most still do) vastly exceed nongraduates in pay, homeownership, and other indicators. But as tuition and student debt continue to skyrocket, it's worth asking how much longer we can sustain this system.

In response to the coronavirus crisis, the Trump administration recently announced that borrowers will be able to suspend their federal student loan payments without penalty and without accruing interest for at least sixty days; after that, the president said, he might extend the policy for a longer period of time. The presumed Democratic nominee for president, Joe Biden, has proposed an income-based repayment plan that will radically reduce student-debt burdens. Embracing an approach long supported the more progressive wing of his party, Biden

has also pledged to make public colleges and universities free for students from families with incomes up to \$125,000. Nearly everyone seeking federal and state office now promises to improve college “access,” which has become another popular buzzword in higher education.

But access to what? Will more and more instruction remain online after the pandemic, enriching digital platform providers but reducing the opportunities for real learning? And why should taxpayers pick up the tab? A century ago, this country decided to invest in free public high schools because citizens were persuaded that secondary education would benefit all of us. Now we find ourselves at a very different juncture, where the economy is demanding college degrees but the polity has balked at funding them. We’ll never make the case for free college until we make it better for students and their families with the tools that we already have. That would be a welcome first step toward convincing a wary public that college should be a public good.

1

Drew DeSilver, “A Majority of US Colleges Admit Most Students Who Apply,” Pew Research Center Fact Tank, April 9, 2019. ↵

2

See, for example, Michael Arceneaux’s *I Don’t Want to Die Poor* (Atria, 2020). ↵

3

In their 2010 book *Higher Education?*, Andrew Hacker and Claudia Dreifus refer to twelve selective schools (the eight Ivy League institutions plus Stanford, Duke, Amherst, and Williams) as the “Golden Dozen.” All of them have acceptance rates at 13 percent or below, while the Fortunate 46 are all below 20 percent. ↵

4

Anna Brown, “Most Americans Say Higher Ed Is Headed in the Wrong Direction, But Partisans Disagree on Why,” Pew Research Center Fact Tank, July 26, 2018. ↵

5

Daniel Markovits, *The Meritocracy Trap: How America’s Foundational Myth Feeds Inequality, Dismantles the Middle Class, and Devours the Elite* (Penguin, 2019). ↵

6

This phenomenon has been clear since the 1990s, at least. See James S. Fairweather, “Faculty Reward Structures: Toward Institutional and Professional Homogenization,” *Research in Higher Education*, Vol. 34, No. 5 (1993). ↵

7

Andrew Delbanco, *College: What It Was, Is, and Should Be* (Princeton University Press, 2012), p. xii. ↵

8

Charles Petersen, "Serfs of Academe," *The New York Review*, March 12, 2020. ↵

9

See *It Takes More Than a Major: Employer Priorities for College Learning and Student Success: An Online Survey Among Employers Conducted On Behalf of the Association of American Colleges and Universities*, Hart Research Associates, April 10, 2014. ↵

10

See Cengage Learning and Wakefield Research, 2019 Cengage Student Opportunity Index. ↵