

# Academic Libraries, Veterans, and For-Profit Higher Education

## Exploiting the Vulnerable<sup>1</sup>

### Introduction

In June of 1944 President Franklin D. Roosevelt signed into law The Serviceman's Readjustment Act. Later known as the G.I. Bill, it became one of the most important pieces of legislation passed in U.S. history. Veterans who served in war as sailors or soldiers and who previously did not have the means to attend college were now being given the funding by the federal government to do so. Since 1944 millions of veterans have attended American universities and colleges.<sup>2</sup> Currently veterans who have served after September 10, 2001 can participate in the Post 9/11 G.I. Bill which has higher payouts than in past bills and is transferrable to a spouse or child. There are additional programs such as the Montgomery G.I. Bill, Reserve Educational Assistance Program, Veterans Educational Assistance Program, Survivors and Dependents Educational Assistance Program, Educational Assistance Pilot Program and the National Call to Service Program.

In 1956 49% of all students attending college were veterans. Of the 16 million World War II veterans; 7.8 million took part in an education or training program.<sup>3</sup> This bill has served many generations including current veterans

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since current legislation is modelled on the original. There have been 5,690,000 veterans who have served in the armed services from 1990 – 2010,<sup>4</sup> and in 2013 there were 1 million education beneficiaries for whom the federal government paid out over \$12 billion in payments.<sup>5</sup> Furthermore, in the 2012-2013 academic-year for-profit colleges received \$1.7 billion in Post-9/11 G.I. Bill monies. 8 out of the 10 colleges receiving the most Post-9/11 benefits were for-profit colleges. The University of Maryland and Embry-Riddle Aeronautical University were the two not-for-profit colleges that were on the top ten list for receiving Post 9/11 monies.<sup>6</sup>

A Senate investigation found that Federal Government monies that went to for-profit colleges increased 683% between the years 2006 and 2010.<sup>7</sup> Chairman Tom Harkin (D-IA) Senate Health, Education, Labor, and Pensions Committee and the Department of Education have accused for-profit colleges of targeting veterans with misleading statements about job placement and also falsifying information on grades and attendance. Over a four year span the top funded for-profit school, Corinthian College, received \$186 million in Post 9/11 G.I. Bill funding. Corinthian has been accused of predatory lending: high interest rate loans and misrepresenting post-graduation job prospects.<sup>8</sup> Many Corinthian campuses have since closed amid claims of financial hardship.<sup>9</sup> Roughly half of Corinthian has been sold off to a student loan guaranty agency, ECMC, a subsidiary of nonprofit Zenith Education Group. Part of the sale was also an agreement to forgive \$480 million worth of controversial student loan debt (controversial that is, given Corinthian's practices and subsequent sell-off).<sup>10</sup> The reason veterans are an attractive market (and that is how they are treated – as a market) for for-profit higher education is that Title IV of the Higher Education Act – the 90/10 Rule – requires colleges to fund at least 10 percent of its annual budget with non-federal monies. However, there is a loophole in the law: Post 9/11 G.I. Bill funding does not count as federal money. Hence, there is an incentive to recruit veterans who qualify for this benefit because the money for tuition is guaranteed, and unlike federal loans, there is no default rate and those funds do not fall under the 90/10 Rule.<sup>11</sup> It is an invitation to exploitation.

### **Veterans' Context Within Higher Education**

Veterans share the same struggles as any other students entering college<sup>12</sup>: navigating the campus, finding friends, managing time, and adjusting to a completely new way of living – just a few of the shared growing pains of incoming freshman. Additional challenges for veterans include feeling alone, not understanding their combat trauma, wanting to go back to the war to recapture the sense of belonging to a group, and women, who make up 15% of the military, suffer in silence even more over their traumatic experiences.<sup>13</sup>

There are often family and work obligations that come with being a bit older as a veteran that are not completely typical of the average freshman: hiring childcare, working full-time jobs during the day, responsibilities for mortgages and car payments. Then there is also the frequent need for medical and mental health attention. The majority of veteran disability injuries are from Post-Traumatic Stress Disorder (PTSD), Traumatic Brain Injury (TBI), wounds from explosive devices, depression, and addiction.<sup>14</sup> The GI Bill is designed to help families overcome tuition costs and to gain or improve skillsets for civilian life, but it does not help with this wide variety of challenges, and a wide variety of institutions of higher education recognize this and are focusing on serving the needs of returning veterans.<sup>15</sup> For instance, colleges have responded to incoming disabled veterans over the years by broad efforts to make campuses more compliant with the American Disabilities Act (ADA),<sup>16</sup> to prevent veterans from feeling stigmatized by their differing abilities colleges are scrambling to help all veterans find the proper resources to successfully complete college.<sup>17</sup> Navigating the enrollment paperwork, financial aid awards, and federal work study programs can be an annoyance and frustrating to any incoming freshman. Incoming freshman have to learn quickly the regulations regarding residence life, managing their class schedules and managing a social life. The situation is far more complex and challenging for veterans.

Veterans are recruited by for-profit colleges quite often because they genuinely want to help serve that community, but it must be recognized that a huge plus for the for-profit institution is that the veterans are backed Post 9/11 GI bill monies. There is also data that suggests that veterans lean more towards for-profit colleges because they are easier to navigate and the services such as on-line courses and evening courses suit their needs.<sup>18</sup> Further reasons why veterans seek out for-profit institutions include; avoiding long commutes to class, avoiding sitting with people in a classroom, avoiding lectures, increased time flexibility and consequently more credit for military service with that flexibility. But this comes at a price. An analysis of the top 500 colleges that serve the veteran population found that almost 60 percent, or 3 out of 5 veterans, choose to go to a community college or a for-profit college due to convenience and support services – but there is a difference even in this population. Only 6 percent of all college students go to for-profit colleges, but among that population, those using the G.I. Bill represent 19 percent. The opposite is true for private and public non-profit colleges which capture 20 percent of all veteran students, but only 6 percent of those students using the G.I. Bill.<sup>19</sup> Veterans are going to for-profit institutions for convenience, support, smaller communities, and online courses. These accommodations do support the needs of the veteran but there are underlying issues that are affecting veterans in ways that are not easily recognizable to those outside of higher education.

Institutions of higher education are steeped in practices built up over years with Boards of Governors, Trustees and Regents that can make change seem slow. One of the advantages that publicly traded for-profit schools have is that they claim they are nimble enough to move with the rapid changes that are said to drive education.<sup>20</sup> One example is the for-profits' frequent elimination of the Scholastic Aptitude Test (SAT), which would, on the face of it seem to be a progressive policy. The University of Phoenix website states that there are no SAT requirements for admission.<sup>21</sup> Many underprepared students, including veterans, enter for-profit universities who otherwise would not be attending traditional universities. But for-profit universities are in fact in the world of pay for play and they spend a small fortune on their advertising (and not on instruction or research resources). The top five for-profit colleges spent over \$4billion or 22% of revenue in 2012 on "marketing, advertising, recruiting, and admissions staffing."<sup>22</sup> The Apollo Group, parent company of Phoenix University, paid \$400,000 on Google ads per day in 2012.<sup>23</sup> It is of course routine for the for-profits to staff with non-tenured faculty who teach without the same academic freedoms as professors from the not for profit sector.<sup>24</sup> This sector of higher education features both higher student loans and Ph.Ds. who must take teaching jobs at very low wages with few of the perks or protections of higher education. In other words, the for-profit institutions are naturally being run like corporations.

All institutions of higher education need to be well run to be successful in a very tight fiscal environment, but for-profit universities additionally have shareholders to answer to and the for-profit model simply does not allow for as much academic freedom or the right to express oneself in the classroom or with on-campus decision making and shared governance. "Traditionally, faculty have been considered expert in some field of study. Governance, in part, was a way of preserving the role of expertise in curriculum and pedagogy. In for-profit colleges, curriculum is another for market-tested deliverable. It is most often designed by a corporate level office and handed down to the Deans' who, in turn, charge faculty with efficient content delivery."<sup>25</sup> The lack of tenure and governance for instructors in conjunction with high tuition rates, high levels of dropout rates, and student loan defaults is not the preferred educational setting to foster learning, teaching, counseling and a service oriented environment that a traditional four-year college would provide.

### **The Argument Against For-Profit Colleges**

The argument that for-profit institutions are helping underrepresented populations: middle to lower class Socio-Economic-Status (SES) students, minorities and veterans because they do not have the stringent enrollment application process is a perverse way of legitimatizing their predatory recruiting

and lending practices. In 2010 the U.S. Department of Education re-defined “gainful employment in a recognized occupation” to determine student loans and what colleges are to receive in Title IV federal funding.<sup>26</sup> Student debt burden is measured by “the ratio of monthly student loan payments to gross monthly income.”<sup>27</sup>

The Department of Education’s goal is to look at the debt to income levels of students and the repayment of their student loans.<sup>28</sup> Students enrolling in for-profit colleges often do not have the same pre-college training of their counterparts in traditional four-year colleges – that, after all is part of the appeal of their non-traditional intake and instructional delivery methods and marketing. Additionally, part of the appeal to veterans is their openness to those who can pay for the degree without necessarily properly assessing whether they are prepared for college level courses, but the lack of preparation may create the need for more years of schooling, hence, more loans. Two-thirds of students in traditional four year colleges receive some form of institutional aid whereas only 8% in the for-profit sector receive institutional aid, which in turn accounts for more loans.<sup>29</sup> Veterans who receive money under the Post 9/11 G.I. Bill have helped for-profit colleges become thriving corporate ventures for a time: an analysis found in a 2013 that an additional 133 colleges (that is, added to the original) would have failed the 90/10 rule if veterans benefits were counted as federal monies in the equation.<sup>30</sup> Traditional college counseling services may help students prevent bad decision making on loan choices and when choosing majors – the exact opposite of the marketing push of the for-profits. Traditional colleges are in fact looking to utilize institutional funds to subsidize students because close to 47% of students experience some difficulty paying back their loans.<sup>31, 32</sup> Increased costs and the lack of jobs and stagnant salaries of the recent Great Recession all add to the debt burden, but default rates are higher among for-profit institutions compared to traditional four-year public or private schools. Four year colleges are less likely to see high default rates and problems entering the labor market in part because of the campus support services provided. More research needs to be done on for-profit default rates, how the debt differs among the students of both types of institutions and the borrowers’ traits and federal loan policies.<sup>33</sup>

### **Further Argument: Why Libraries Matter**

Why is this any concern to libraries? Libraries cut across the entire spectrum of a university and its academic goals and mission. Any given Library worker – whatever their particular role – can tell you that they act as a liaison or an ombudsman for students’ to campus services and help them navigate their way. In simplest terms, the library is a clearinghouse that touches on almost every aspect and area of the university and is itself a central service point:

- Is the student exhibiting behaviors that are emotional or stress related?
- Is there a problem patron/user disrupting students' work in the library?
- "Do I need to buy the textbook for class or does the library have it?"
- "How do I print from the library?"
- "Where do I register for class?"
- What are citations? Would I use APA or MLA for this this paper, and what are they?"
- "Our library does not own this book(s); is there some other way I can get it?"
- "Can you help me find something on this subject?"
- "Is there a silent study room?"
- "Do we have a scanner?"
- "My professor said that there is a book on reserve at the library; where can I find it?"
- "I am used to my home town public library and finding a book here is completely different; can someone help me find this book?"
- "What are databases and Research Guides?"
- "I am supposed to use the electronic journals. What are those? Can you help?"
- "Does the campus have a writing center?"
- "Where do I get technical support for my laptop on campus?"
- "Is there an archives or special collections on campus?"
- "Would you be able to tell me where the campus I.D. office is?"
- "How long can I borrow this book for?"
- "Do you know where Counseling Services is and their hours?"

It is reasonably well established that veterans do better when they have resources (a support network) available to them; for veterans with PTSD "unit support" and perceived "social support" all contributed to the adaptation to college life.<sup>34</sup> Veterans simply and typically bring a higher need for the services offered on campus. Clearly a myriad of issues that veterans face are similar to those of traditional students, but there is a clear need for the added services that non-profit organizations such as Student Veterans of America (SVA) provide in terms of support and resources to veterans on campus. For-profit institutions simply do not have the same broad array of services – including, often, libraries, highlighting their important role as a clearing house. According to Davis, Adams & Hardesty:

The academic library is rarely mentioned in the literature on for-profit institutions, either in the higher education or library literature. The prevailing attitude toward the library in a for-profit institution is that "however important libraries may be, they are expensive

and unprofitable, they occupy what operations managers view as unproductive space, and therefore they reduce profit margins.”

Kirp, writing about the University of Phoenix, contrasts the traditional and the for-profit views of libraries: “[W]hile to academics libraries are sacred places, the Phoenix administrators contended that access to a nearby library was sufficient...”<sup>35</sup>

Illustrative of this, as a reference librarian I have had to deal with a veteran student who was not thinking clearly and wanted to call in a bomb threat, leaving me no choice but to call campus Public Safety. I have also referred a student to the counseling center: they were clearly overwhelmed with their studies and their behavior and performance were suffering. These are the kind of things that are so important to a campus, but sometimes overlooked, and they are doubly important for veterans. On top of this of course, librarians add value and depth to a college education through library instruction and information literacy classes – again especially important support for veterans. The access and services that a library offers are plentiful and rich. Mission statements typically state that they “support excellence in academic and individual work, enable inquiry, foster intellectual and ethical integrity and respect for diverse points of view through user-focused services and robust collections as the intellectual and cultural heart” of their campus.<sup>36</sup> A walk through the main floor of a typical academic library confirms that it is where students gather on campus to socialize and study. A 2014 study reported a 64% student satisfaction rate of their university library among college students compared to other services offered on campus.<sup>37</sup>

When a student finds the time to consult with a librarian for assistance with their research they usually want a fast answer instead of learning a systematic way to go about information searching.<sup>38</sup> But a veteran student may need additional attention beyond research methods to learn how to cite and to write at the college level. Websites for veterans’ information needs are invaluable tools: lists of healthcare providers, government sites, military records, and government regulations, health issues, reunions, veterans’ organizations, general military websites and history sites.<sup>39</sup> But we know from social science research that the availability of information is not the key – it may well be there, but unknown; that is the essential bottleneck.<sup>40</sup> Academic libraries can further assist veterans in their research their eligibility for health benefits, educational benefits, and disability benefits through the Veterans Administration website – we do a version of this all the time. Many libraries also provide resources such as Optical Character Recognition (OCR) for students who are visually impaired, a safe space for students and armed services students to study, collaborate, research and read. Virtually none of these are available or offered at for-profit institutions. They are routine among typical academic libraries.

## A Dearth of Literature on Libraries and Veterans

However, the field has not examined these questions or the services veterans have been getting in any sector of higher education. A search of the database Library, Information Science and Technology Abstracts (LISTA) found a void in LIS literature on veterans and academic libraries. Using the subject terms “VETERANS – United States” returned 4 scholarly journal articles between 2001 and the present as of this writing. Only 1 article in 2001 focused on veterans using the internet to find resources. Literature on veterans returning to college from the battlefield is on the rise, but a perspective on library services is still lacking: what is missing from the literature is the important role academic libraries have in the transitioning of veterans to college. Academic libraries, librarians, and library staff have been grounded in academia and university life since the opening of the Harvard Library in 1638.<sup>41</sup> Libraries and their resources have guided men and women of all walks of life for centuries; not only in their research and academic careers, but also in adapting to everyday life. With today’s technology a librarian can quickly make a research guide to help veterans navigate campus services on and off campus such as the Veterans Administration, job finding resources, interviewing workshops and corporations and municipalities looking to hire veterans. A National Public Radio piece reported on a group called Health Leads who reaches out to individuals in need of the basic things in life for survival. Health Leads informs them of the resources available to them within the Washington, D.C. area. The resources are right in their backyards but there is a lack of knowledge as to what services are available and the library acts in a very similar way pushing students through the bottleneck to a wealth of information and resources available to them.<sup>42</sup>

Transitioning to college for veterans can be challenging in that they may stand out from other students because of the way they look or have aged.<sup>43</sup> Other than providing good information to veterans libraries can have events and invite veteran students to an open house to meet the librarians and staff, libraries can host exhibits and programs, have specialized times to do research called research boot camp, try to provide a common learning spot for veterans, and libraries can also market to the other offices on campus to inform faculty, staff, and administration to be aware of the needs of veterans. But until we research this group and their needs, we’re just guessing. I picture a veteran-friendly library and its services as essentially a directory of information to provide both practical and academic support. An analogy that comes to mind is the entrance of a mall and the directory which lists the stores, restrooms, telephones, restaurants, mall security, Wi-Fi hotspots, ATM machines, changing stations, food courts and a map of their locations to make them findable. It is not a glamorous analogy, but it is perhaps an apt one. An article in *The Journal of Business & Finance Librarianship* notes a group of colleges helping disabled

veterans with business research and entrepreneurship – business librarians are helping support the program Entrepreneurship Bootcamp for Veterans with Disabilities or (EBV). Attending veterans do not have to have college degrees and no G.I. Bill monies are used.<sup>44</sup>

## In Closing

The academic library is a unique place on campus that serves not only as the heart of the university but provides a level of care and assistance that would be hard to replicate. For-profits don't even try – their lack of libraries is part and parcel of the exploitation of the veteran market and their access to federal monies. Private and public not-for-profit in the main stream of the American education system thrive on educating men and women to be better people and productive people for society. We all know that a worthwhile education will have a cost, but an ethical institution will look to best serve the student – perhaps prior to or at a minimum, alongside serving its own institutional interests. There is a need for research on the role of academic libraries serving veterans. That is, there is a need to examine just what this population both needs and perhaps already gets out of academic libraries, otherwise again, we are just guessing without data. This article and the surrounding social science literature point to the only data we have, but the literature is sparse in our field on veteran students and we should be fulfilling our roles as a learned profession and producing data. Do veterans disproportionately use the library or the writing center in the library? Only with further research on our part along with library instruction will we then know some answer to that question, and how to add to the educative experience. Unless we gather and reflect on the broader social sciences literature *and produce our own studies* on veterans in higher education we are replicating – at least in part – the gap the for-profits exploit. It is important for academic librarians to produce literature on veteran usage and needs in the library. Given the numbers alone and what is at stake for veterans we are doing this minority community a disservice if we do not.

## NOTES

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